

# Regence High Deductible Health Plan 1 w/HSA

Benefits Summary  
Effective January 1, 2019



cis benefits  
www.cisbenefits.org

These medical plans are insured by CIS, but administered by Regence BlueCross BlueShield (BCBS) of Oregon. This means that CIS, not Regence BCBS, pays for your covered medical services and supplies.

HDHP-1 w/HSA		
Deductible Per Calendar Year	\$1,500 Individual \$3,000 Family	
Out-of-Pocket Maximum Per Calendar Year <b>Category 1, 2, &amp; 3</b> – Preferred and Participating Provider (includes deductible, medical copays and prescription copays*)	\$2,300 Individual \$5,050 Family	
* <b>Important Note:</b> The family out-of-pocket maximum for a calendar year is satisfied when one or more family members' deductible and coinsurance for covered services for that calendar year total and meet the family's out-of-pocket maximum amount.		
Medical Services	Member Pays Category 1 - Preferred Category 2 - Participating	Member Pays Category 3 - Non-Preferred
<b>Preventive Care Services</b>		
Routine well-baby care, physical examinations, health screenings, and immunizations (for a list of covered services, visit our website <a href="http://regence.com">regence.com</a> , hover over "Member dashboard" at the top, select Preventive Care from the drop down)	0% for Category 1 & 2 (deductible waived) 40% for Category 3 (deductible applies)	
<b>Professional Services</b>		
<b>After Deductible – Member Pays</b>		
Office visits for illness or injury, mental/behavioral health or substance use disorder (primary care, specialist, naturopath or urgent/immediate care center)	20%	40%
Outpatient laboratory, radiology, and diagnostic procedures	20%	40%
Maternity care	20%	40%
Therapeutic injections including allergy shots	20%	40%
<b>Hospital/Facility Services</b>		
<b>After Deductible – Member Pays</b>		
Ambulatory Surgical Center	10% (20% for all other facilities)	40%
Emergency room care (including professional charges)	20%	
Inpatient/outpatient surgery and surgeon fees	20%	40%
Inpatient mental/behavioral health & substance use disorder	20%	40%
Skilled Nursing Facility – 120 inpatient days/year	20%	40%
<b>Other Services</b>		
<b>After Deductible – Member Pays</b>		
Ambulance	20%	
Rehabilitation Services: Inpatient: Unlimited / Outpatient: 77 days per year	20%	40%
Hearing Aids- applies to children 18 years or younger or children 19 to 25 enrolled in an accredited education institution	20%	40%
Home health care - 180 visits/year	20%	40%
Hospice – 14 respite days/lifetime	0%	
Durable Medical Equipment	20%	40%
Weight Management/Nutritional Counseling and Bariatric Surgery:	0% (deductible waived)	
- Weight management and nutritional counseling visits Four visits per plan year per member		
- Bariatric surgery may be covered to treat morbid obesity (participant must meet participation requirements)	\$1,000 copay then 20% after deductible (does not accumulate towards the out-of-pocket maximum)	\$1,000 copay then 40% after deductible (does not accumulate towards the out-of-pocket maximum)

<p><b>Prescription Medication Benefit</b>  <i>If you need drugs to treat your illness or condition, your prescription drug coverage is administered through Express Scripts (ES). Please visit Express Scripts' web site at <a href="http://www.express-scripts.com">www.express-scripts.com</a> or contact their customer service at 1 (800) 496-4182. Regence BlueCross BlueShield of Oregon assumes no liability for the accuracy of your prescription drug benefits information.</i></p>	<p><b>At the Pharmacy (30-day supply)* Member Pays</b></p>	<p><b>Mail Order Program (90-day supply) Member Pays</b></p>
<p>Individual deductible per calendar year</p>	<p>Shared with Medical Services</p>	
<p>Out-of-pocket maximum each calendar year</p>	<p>Shared with Medical Services</p>	
<p>Generic drugs</p>	<p>20% Retail/Mail Order Prescription</p>	
<p>Preferred brand drugs</p>		
<p>Non-Preferred brand drugs</p>		
<p>Specialty Drugs</p>	<p>Refer to generic, preferred brand and non-preferred brand drugs above, for specialty drugs or self-administrable cancer chemotherapy drug coverage.</p>	
<p>Limitations and Exceptions</p>	<p><b>Out-of-pocket limit</b> \$2,300 / claimant / year. Coverage is limited to 30-day* supply retail or 90-day supply mail order. Specialty drug coverage is limited to a 30-day supply.  Specialty medication filled at a retail pharmacy is subject to 100% copay/coinsurance, and this amount does not accumulate towards the out-of-pocket maximum.  Certain preventive items and services as defined by the Affordable Care Act are covered at zero-dollar cost share. <b>Deductible</b> waived for generic and preferred brand drugs designated as preventive for treatment of chronic diseases that are on the Preventive Medications List. You are responsible for the difference in cost between a dispensed brand-name drug and the equivalent generic drug, in addition to the <b>copayment</b> and/or <b>coinsurance</b>, unless your <b>provider</b> specifies "dispense as written."</p>	

\*Some prescriptions may be filled for a 90-day supply at participating pharmacies only. Visit Express Scripts website for details.

Other services provided by Regence BlueCross BlueShield	Contact Information
<p>MDLIVE (Telehealth) - With MDLIVE's telehealth service, you can see a doctor or therapist from home, work or on the go, 24/7/365. Board-certified doctors visit with you by phone or secure video to treat non-emergency medical conditions. They can diagnose symptoms, prescribe medication, and send prescriptions to your pharmacy.</p>	<p>To learn more call 1 (888) 725-3097 or sign on to the CIS Health Manager at <a href="http://www.regence.com">www.regence.com</a> and hover on "Programs", then click on Telehealth.</p>
<p>Hubbub- Hubbub health turns healthy behavior change into a game, with challenges that inspire you to move, nourish, balance, mingle, rewind and prosper.</p>	<p>To learn more, sign on to the CIS Health Manager at <a href="http://www.regence.com">www.regence.com</a> and click on the hubbub health button.</p>
<p>Case and Disease Management- Supports and educates members with serious illnesses/injuries or chronic conditions.</p>	<p>To learn more, please call 1 (866) 543-5765 or sign on to the CIS Health Manager at <a href="http://www.regence.com">www.regence.com</a> and hover on "Programs", then click on Case or Disease Management.</p>
<p>Baby Wise (Childbirth to Newborn resources).</p>	<p>To learn more, call 1 (888) 569-2229 or sign on to the CIS Health Manager at <a href="http://www.regence.com">www.regence.com</a> and hover on "Programs", then click on Maternity.</p>
<p>BlueCard Program (Out of Area Services) – access hospital and physicians when outside the four-state area Regence services (Oregon, Idaho, Utah and Washington) as well as receive care in 200 countries around the world.</p>	<p>Find a provider near you at <a href="http://www.regence.com">www.regence.com</a> or call 1 (800) 810-BLUE (2583).</p>



Please note: This benefit summary provides a brief description of your health care plan benefits and is not a guarantee of payment. For a detailed description of your plan benefits, visit [www.regence.com](http://www.regence.com) on or after January 1, 2019. You must set up an account to review your specific plan booklet.