The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, go to https://regence.com or call 1 (800) 262-9712. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at healthcare.gov/sbc-glossary or call 1 (800) 262-9712 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	In- <u>network provider</u> : \$1,600 individual (single coverage) / \$3,200 family per plan year. Out-of- <u>network provider</u> : \$3,200 individual (single coverage) / \$6,400 family per plan year.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your <u>deductible</u> ?	Yes. Certain <u>preventive care</u> and those services listed below as " <u>deductible</u> does not apply."	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at healthcare.gov/coverage/preventive-care-benefits/.
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	In- <u>network provider</u> : \$5,000 individual (single coverage) / \$10,000 family* per plan year. Out-of- <u>network provider</u> : \$10,000 individual (single coverage) / \$20,000 family per plan year. *An individual on family coverage will not have their in- <u>network out-of-pocket limit</u> exceed \$5,000.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , the overall family <u>out-of-pocket limit</u> must be met.
What is not included in the out-of-pocket limit?	<u>Premiums, balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See https://regence.com/go/UT/ValueCare or call 1 (800) 262-9712 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider</u> <u>network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-</u>

		<u>network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.

All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Madical	Services You May		Limitationa Exceptiona 8 Other Important	
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a basth	Primary care visit to treat an injury or illness	30% coinsurance	30% coinsurance	None
If you visit a health care <u>provider's</u> office	<u>Specialist</u> visit	30% coinsurance	30% coinsurance	
or clinic	Preventive care/screening/ immunization	No charge, <u>deductible</u> does not apply	30% coinsurance	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	30% coinsurance	30% coinsurance	None
n you have a test	Imaging (CT/PET scans, MRIs)	30% coinsurance	30% coinsurance	None
	Tier 1 (Typically, generic drugs with highest overall value)	30% <u>coinsurance</u> / retail prescription; 30% <u>coinsurance</u> / home delivery prescription	30% <u>coinsurance</u> / retail prescription; 30% <u>coinsurance</u> / home delivery prescription	Prescription drugs not on the Drug List are not covered, unless an exception is approved. <u>Deductible</u> does not apply for tier 2 insulin. 90-day supply / retail prescription (your <u>cost share</u> is per 30-day supply)
If you need drugs to treat your illness or condition More information about prescription drug	Tier 2 (Typically, brand drugs with moderate overall value)	30% <u>coinsurance</u> / retail prescription; 30% <u>coinsurance</u> / home delivery prescription	30% <u>coinsurance</u> / retail prescription; 30% <u>coinsurance</u> / home delivery prescription	90-day supply / home delivery prescription 30-day supply / <u>specialty drug</u> prescription <u>Specialty drugs</u> are not available through home delivery. Coverage includes diabetic supplies and compound
coverage is available at https://regence.com/go/ 2024/UT/4tierLG	Tier 3 (Typically, brand drugs with lower overall value)	30% <u>coinsurance</u> / retail prescription; 30% <u>coinsurance</u> / home delivery prescription	30% <u>coinsurance</u> / retail prescription; 30% <u>coinsurance</u> / home delivery prescription	medications at 30% <u>coinsurance</u> . <u>Cost shares</u> for tier 2 insulin will not exceed \$28 / 30- day supply retail prescription or \$84 / 90-day supply home delivery prescription. No charge, <u>deductible</u> does not apply for certain
	Tier 4 (Specialty drugs)	30% <u>coinsurance</u> / <u>specialty drug</u>	30% <u>coinsurance</u> / <u>specialty drug</u>	preventive drugs, contraceptives (including emergency contraceptive for tier 1 and tier 2) and immunizations at a participating pharmacy.

Common Medical	Services Veu Meu	What Yo	u Will Pay	Limitations Exceptions 2 Other Important
Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
				Medications used as part of an outpatient cancer drug treatment regimen that is provided and dispensed in a professional setting will be subject to these prescription benefits. If you fill a brand drug or <u>specialty drug</u> when there is an equivalent generic drug or specialty biosimilar drug available, you pay the difference in cost in addition to the <u>copayment</u> and/or <u>coinsurance</u> . The first fill of <u>specialty drugs</u> may be provided by a retail pharmacy; additional refills must be provided by a specialty pharmacy.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	30% coinsurance	None
	Physician/surgeon fees	30% coinsurance	30% coinsurance	
	Emergency room care	30% coinsurance	30% coinsurance	In- <u>network deductible</u> applies to in- <u>network provider</u>
If you need immediate medical attention	Emergency medical transportation	30% coinsurance	30% coinsurance	and out-of- <u>network provider</u> services.
	<u>Urgent care</u>	30% coinsurance	30% coinsurance	None
If you have a hospital	Facility fee (e.g., hospital room)	30% coinsurance	30% coinsurance	None
stay	Physician/surgeon fees	30% coinsurance	30% coinsurance	
If you need mental	Outpatient services	30% coinsurance	30% coinsurance	None
health, behavioral health, or substance abuse services	Inpatient services	30% coinsurance	30% <u>coinsurance</u>	Contact HMHI Behavioral Health Network at (801) 587- 9319, (801) 262-9619 or (800) 926-9619 to obtain preauthorization and referral prior to services being received for Autism Spectrum Disorder services.
	Office visits	30% coinsurance	30% coinsurance	Adoption coverage is limited to \$4,000 / per qualified
	Childbirth/delivery professional services	30% coinsurance	30% coinsurance	pregnancy. The adoption indemnity benefit is not exchangeable for infertility treatment benefits.
If you are pregnant	Childbirth/delivery facility services	30% coinsurance	30% coinsurance	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in

Common Medical Services You May		What You Will Pay		Limitations, Exceptions, & Other Important	
Event	Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
				the SBC (i.e. ultrasound).	
	Home health care	30% coinsurance	30% coinsurance	None	
	Rehabilitation services	30% coinsurance	30% coinsurance	30 inpatient days / year Includes physical therapy, occupational therapy and speech therapy.	
If you need help recovering or have other special health needs	Habilitation services	30% <u>coinsurance</u>	30% <u>coinsurance</u>	 \$5,000 physical therapy / year \$5,000 occupational therapy / year \$5,000 speech therapy / year Neurodevelopmental therapy limited to individuals under age 19. 	
	Skilled nursing care	30% coinsurance	30% coinsurance		
	Durable medical equipment	30% coinsurance	30% coinsurance	None	
	Hospice services	30% coinsurance	30% coinsurance	14 respite inpatient or outpatient days / lifetime	
If your child poods	Children's eye exam	30% coinsurance	30% coinsurance	Limited to 1 routine examination / year Examination does not include contact lens fitting.	
If your child needs dental or eye care	Children's glasses	Not covered	Not covered		
dental of eye care	Children's dental check- up	Not covered	Not covered	None	

Excluded Services & Other Covered Services:

Exclusion Examples

The following examples of limitations and exclusions are included to illustrate the types of conditions, treatments, services, supplies or accommodations that may not be covered under your <u>plan</u>, including related secondary medical conditions and are not all inclusive:

- charges in connection with reconstructive or plastic surgery that may have limited benefits, such as a chemical peel that does not alleviate a functional impairment;
- complications relating to services and supplies for, or in connection with, gastric or intestinal bypass, gastric stapling, or other similar surgical procedure to facilitate weight loss, or for, or in connection with, reversal or revision of such procedures, or any direct complications or consequences thereof;
- complications by infection from a cosmetic procedure, except in cases of reconstructive surgery:
 - when the service is incidental to or follows a surgery resulting from trauma, infection or other diseases of the involved part; or
 - related to a congenital disease or anomaly of a covered child that has resulted in functional defect; or
- complications that result from an injury or illness resulting from active participation in illegal activities.

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

 Abortion (except in cases of rape, incest or to avert the death of the enrolled individual) Acupuncture 	 Cosmetic surgery, except congenital anomalies Long-term care Private-duty nursing Routine foot care, except for diabetic patients Weight loss programs 			
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)				
 Bariatric surgery, 1 surgery / lifetime Chiropractic care, 20 spinal manipulations Dental care 	 Hearing aids (individuals under age 26), 1 per ear / every 2 calendar years Infertility treatment, \$13,000 / lifetime; additional \$7,500 / lifetime for fertility preservation services Routine eye care Non-emergency care when traveling outside the U.S. 			

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the U.S. Department of Labor, Employee Benefits Security Administration at 1 (866) 444-3272 or dol.gov/ebsa/healthreform, or the U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1 (877) 267-2323 ext. 61565 or cciio.cms.gov or your state insurance department. You may also contact the plan at 1 (800) 262-9712. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit HealthCare.gov or call 1 (800) 318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact the <u>plan</u> at 1 (800) 262-9712 or visit regence.com or the U.S. Department of Labor, Employee Benefits Security Administration at 1 (866) 444-3272 or dol.gov/ebsa/healthreform. You may also contact the Utah Department of Insurance by calling 1 (801) 957-9200 or the toll-free message line at 1 (800) 439-3805; by writing to the Utah Department of Insurance, 4315 S 2700 W, Suite 2300, Taylorsville, UT 84129; through the Internet at: www.insurance.utah.gov/health/independent-review; or by E-mail at: healthappeals@utah.gov.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1 (800) 262-9712.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)

The plan's overall deductible	\$1,600
Specialist coinsurance	30%
Hospital (facility) <u>coinsurance</u>	30%
Other coinsurance	30%

This EXAMPLE event includes services like:

<u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist</u> visit (anesthesia)

Total Example Cost	\$12,700
In this evenue. Des would now	

In this example, Peg would pay:

Cost Sharing		
Deductibles	\$1,600	
Copayments	\$0	
Coinsurance	\$3,200	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$4,860	

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

The plan's overall deductible	\$1,600
Specialist coinsurance	30%
Hospital (facility) <u>coinsurance</u>	30%
Other <u>coinsurance</u>	30%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600

In this example, Joe would pay:

Cost Sharing		
Deductibles	\$1,600	
<u>Copayments</u>	\$0	
Coinsurance	\$1,100	
What isn't covered		
Limits or exclusions	\$200	
The total Joe would pay is	\$2,900	

Mia's Simple Fracture (in-network emergency room visit and follow up

care)

The plan's overall deductible	\$1,600
Specialist coinsurance	30%
Hospital (facility) <u>coinsurance</u>	30%
Other coinsurance	30%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)

-	
Total Example Cost \$	2,800

In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,600
<u>Copayments</u>	\$0
Coinsurance	\$400
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,000

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

NONDISCRIMINATION NOTICE

Regence complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Regence does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Regence:

Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, and accessible electronic formats, other formats)

Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services listed above, please contact:

Medicare Customer Service

1-800-541-8981 (TTY: 711)

Customer Service for all other plans

1-888-344-6347 (TTY: 711)

If you believe that Regence has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our civil rights coordinator below:

Medicare Customer Service

Civil Rights Coordinator MS: B32AG, PO Box 1827 Medford, OR 97501 1-866-749-0355, (TTY: 711) Fax: 1-888-309-8784 medicareappeals@regence.com

Customer Service for all other plans

Civil Rights Coordinator MS CS B32B, P.O. Box 1271 Portland, OR 97207-1271 1-888-344-6347, (TTY: 711) CS@regence.com You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue SW, Room 509F HHH Building Washington, DC 20201

1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

Language assistance

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-344-6347 (TTY: 711).

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電1-888-344-6347 (TTY: 711)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-344-6347 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-344-6347 (TTY: 711) 번으로 전화해 주십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-344-6347 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-344-6347 (телетайп: 711).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-344-6347 (ATS : 711)

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-888-344-6347 (TTY:711)まで、お電話にてご連絡ください。

Díí baa akó nínízin: Díí saad bee yáníłti'go **Diné Bizaad**, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódíílnih 1-888-344-6347 (TTY: 711.)

FAKATOKANGA'I: Kapau 'oku ke Lea-Fakatonga, ko e kau tokoni fakatonu lea 'oku nau fai atu ha tokoni ta'etotongi, pea te ke lava 'o ma'u ia. ha'o telefonimai mai ki he fika 1-888-344-6347 (TTY: 711)

OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-888-344-6347 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 711) ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើរអ្នក។ ចូរ ទូរស័ព្ទ 1-888-344-6347 (TTY: 711)។

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ

ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-888-344-

6347 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachdienstleistungen zur Verfügung. Rufnummer: 1-888-344-6347 (TTY: 711)

ማስታወሻ:- የሚናንሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፤ በሚከተለው ቁጥር ይደውሉ 1-888-344-6347 (መስማት ለተሳናቸው:- 711)፡፡

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-888-344-6347 (телетайп: 711)

ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ । फोन गर्नुहोस् 1-888-344-6347 (टिटिवाइ: 711

ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-888-344-6347 (TTY: 711)

MAANDO: To a waawi [Adamawa], e woodi balloojima to ekkitaaki wolde caahu. Noddu 1-888-344-6347 (TTY: 711)

โปรดทราบ: ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-888-344-6347 (TTY: 711)

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-888-344-6347 (TTY: 711)

Afaan dubbattan Oroomiffaa tiif, tajaajila gargaarsa afaanii tola ni jira. 1-888-344-6347 (TTY: 711) tiin bilbilaa.

توجه: اگر به زبان فارسی صحبت می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (TTY: 711) 6347-6347-1 تماس بگیرید.

ملحوظة: إذا كنت تتحدث فاذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 6347-348-888-1 (رقم هاتف الصم والبكم TTY: 711)