

Regence BlueShield of Idaho: Evolve HSA 100

Coverage Period: 01/01/2013 – 12/31/2013

Summary of Benefits and Coverage: What this Plan Covers & What it Costs Coverage for: Individual & Eligible Family | Plan Type: PPO



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.myRegence.com or by calling 1 (877) 508-7359. (Note: the Uniform Glossary can be accessed at: www.cciio.cms.gov.)

Important Questions	Answers	Why this Matters:
What is the overall deductible ?	\$5,000 per insured / \$10,000 per family per calendar year. Doesn't apply to certain preventive care or certain preventive medications. Co-payments or amounts in excess of the allowed amount do not count toward the deductible .	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	Yes. \$5,000 per insured / \$10,000 per family per calendar year.	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit ?	Premiums , balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Is there an overall annual limit on what the plan pays?	Yes. \$2,000,000 annual medical limit.	This plan will pay for covered services only up to this limit during each coverage period, even if your own need is greater. You're responsible for all expenses above this limit. The chart starting on page 2 describes <i>specific</i> coverage limits, such as limits on the number of office visits.
Does this plan use a network of providers ?	Yes. See www.myRegence.com or call 1 (877) 508-7359 for lists of preferred or participating providers .	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a specialist ?	No. You don't need a referral to see a specialist .	You can see the specialist you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about excluded services .

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If you aren't clear about any of the bolded terms used in this form, see the Glossary.

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- **Co-payments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Co-insurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **co-insurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use **preferred providers** by charging you lower **deductibles**, **co-payments** and **co-insurance** amounts.

Common Medical Event	Services You May Need	Your cost if you use a			Limitations & Exceptions
		Preferred Provider	Participating Provider	Non–Participating Provider	
If you visit a health care provider’s office or clinic	Primary care visit to treat an injury or illness	0% co–insurance	0% co–insurance	0% co–insurance	_____none_____
	Specialist visit	0% co–insurance	0% co–insurance	0% co–insurance	
	Other practitioner office visit	0% co–insurance	0% co–insurance	0% co–insurance	_____none_____
	Preventive care/ screening/immunization	No charge	No charge	0% co–insurance	_____none_____
If you have a test	Diagnostic test (x–ray, blood work)	0% co–insurance	0% co–insurance	0% co–insurance	_____none_____
	Imaging (CT/PET scans, MRIs)	0% co–insurance	0% co–insurance	0% co–insurance	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.RegenceRx.com	Generic drugs	0% co–insurance / retail and mail order prescription			Coverage is limited to 90–day supply retail / mail order for generic; 30–day supply retail / mail order for injectable medications and self–administrable cancer chemotherapy medications. Deductible does not apply to certain preventive drugs and immunizations at a participating pharmacy.
	Preferred brand drugs	0% co–insurance / retail and mail order prescription			
	Non–preferred brand drugs	Not covered			
	Specialty drugs	Refer to generic, preferred brand and non–preferred brand drugs above			
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	0% co–insurance	0% co–insurance	0% co–insurance	_____none_____
	Physician/surgeon fees	0% co–insurance	0% co–insurance	0% co–insurance	_____none_____

Common Medical Event	Services You May Need	Your cost if you use a			Limitations & Exceptions
		Preferred Provider	Participating Provider	Non-Participating Provider	
If you need immediate medical attention	Emergency room services	0% co-insurance	0% co-insurance	0% co-insurance	_____none_____
	Emergency medical transportation	0% co-insurance	0% co-insurance	0% co-insurance	_____none_____
	Urgent care	Covered the same as the If you visit a health care provider's office or clinic or If you have a test Common Medical Events.			_____none_____
If you have a hospital stay	Facility fee (e.g., hospital room)	0% co-insurance	0% co-insurance	0% co-insurance	_____none_____
	Physician/surgeon fee	0% co-insurance	0% co-insurance	0% co-insurance	_____none_____
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	0% co-insurance	0% co-insurance	0% co-insurance	Coverage is limited to 20 outpatient visits / year. Coverage is limited to 8 inpatient days / year.
	Mental/Behavioral health inpatient services	0% co-insurance	0% co-insurance	0% co-insurance	
	Substance use disorder outpatient services	0% co-insurance	0% co-insurance	0% co-insurance	
	Substance use disorder inpatient services	0% co-insurance	0% co-insurance	0% co-insurance	
If you are pregnant	Prenatal and postnatal care	Not covered	Not covered	Not covered	Maternity care complications are covered the same as any injury or illness.
	Delivery and all inpatient services	Not covered	Not covered	Not covered	
If you need help recovering or have other special health needs	Home health care	0% co-insurance	0% co-insurance	0% co-insurance	Coverage is limited to 130 visits / calendar year.
	Rehabilitation services	0% co-insurance	0% co-insurance	0% co-insurance	Coverage is limited to 15 inpatient days / calendar year. Coverage is limited to 20 outpatient physical therapy visits / calendar year. Coverage is limited to 20 outpatient occupational therapy visits / calendar year. Coverage is limited to 20 outpatient speech therapy visits / calendar year.

Common Medical Event	Services You May Need	Your cost if you use a			Limitations & Exceptions
		Preferred Provider	Participating Provider	Non-Participating Provider	
	Habilitation services	0% co-insurance	0% co-insurance	0% co-insurance	Coverage for neurodevelopmental therapy is limited to 15 inpatient days and 20 outpatient visits (combined with inpatient and outpatient rehabilitation services) / calendar year.
	Skilled nursing care	0% co-insurance	0% co-insurance	0% co-insurance	Coverage is limited to 30 inpatient days / calendar year.
	Durable medical equipment	0% co-insurance	0% co-insurance	0% co-insurance	_____none_____
	Hospice service	0% co-insurance	0% co-insurance	0% co-insurance	_____none_____
If your child needs dental or eye care	Eye exam	Not covered	Not covered	Not covered	_____none_____
	Glasses	Not covered	Not covered	Not covered	
	Dental check-up	Not covered	Not covered	Not covered	_____none_____

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)		
• Acupuncture • Bariatric surgery • Chiropractic care • Cosmetic surgery, except congenital anomalies • Dental care (Adult)	• Hearing aids • Infertility treatment • Long-term care • Private-duty nursing	• Routine eye care • Routine foot care except for diabetic patients • Routine maternity services • Weight loss programs
Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)		
• Non-emergency care when traveling outside the U.S.		

Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside of the coverage area

For more information on your rights to continue coverage, contact the insurer at 1 (877) 508-7359. You may also contact your state insurance department at 1 (800) 721-3272 or www.doi.idaho.gov.

Your Grievance and Appeals Rights:

- Contact the Idaho Department of Insurance at 1 (800) 721-3272 or www.doi.idaho.gov.

SPANISH (Español): Para obtener asistencia en Español, llame al 1 (877) 508-7359.

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$110
- Patient pays \$7,430

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$20
Co-pays	\$0
Co-insurance	\$0
Limits or exclusions	\$7,410
Total	\$7,430

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$360
- Patient pays \$5,040

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$5,000
Co-pays	\$0
Co-insurance	\$0
Limits or exclusions	\$40
Total	\$5,040

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **co-payments**, and **co-insurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **co-payments**, **deductibles**, and **co-insurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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