



Regence BlueShield of Idaho is an Independent Licensee of the Blue Cross and Blue Shield Association

## REGENCE HSA HEALTHPLAN

### \$7,000 FAMILY DEDUCTIBLE FOR INDIVIDUALS AND THEIR FAMILIES

#### Benefit Summary

This summary provides a brief description of your health care plan benefits and is not a guarantee of benefit payment. Benefit payments will be made based upon policy provisions and eligibility criteria. Please refer to your benefit booklet for a complete explanation of benefits, limitations, exclusions, and general provisions.

**Please note:** All charges apply to the deductible unless otherwise noted.

<b>Maximum Benefits</b>	\$2,000,000 during an Insured's lifetime.
<b>Deductible</b>	\$7,000 per family each calendar year. Benefits are payable after the deductible has been met, unless otherwise specified.
<b>Out-of-Pocket Expense</b>	\$10,000 (including deductible) per family each calendar year, combined for Preferred and Non-Preferred Providers.
<b>Human Organ and Tissue Transplants</b>	\$250,000 maximum during an Insured's lifetime.
<b>Please Note:</b> Insureds must access Preferred Providers in the state of Idaho and those states where Preferred Provider networks are available in order to receive Preferred Provider benefits.	

BENEFIT	AMOUNT YOU PAY
<b>Ambulance Services</b>	
• Preferred Provider	20% coinsurance
• Non-Preferred Provider	40% coinsurance
<b>Blood and Blood Plasma</b>	
• Preferred Provider	20% coinsurance
• Non-Preferred Provider	40% coinsurance
<b>Chemical Dependency and Mental Health</b>	
• Outpatient services (20 visits calendar year maximum)	
√ Preferred Provider	50% coinsurance
√ Non-Preferred Provider	50% coinsurance
• Inpatient services (8 days calendar year maximum)	
√ Preferred Provider	50% coinsurance
√ Non-Preferred Provider	50% coinsurance
<b>Chiropractic Services</b> (\$500 calendar year maximum)	
• Preferred Provider	20% coinsurance
• Non-Preferred Provider	40% coinsurance
<b>Contraceptives</b> (policyholder, spouse, and dependent children)	
• Oral contraceptive prescription drugs (limited to a 30 day supply; subject to the \$1,200 calendar year prescription drug limitation)	50% coinsurance
• Diaphragms and intrauterine devices, injectable contraceptives (Depo Provera), and norplant implants	
√ Preferred Provider	20% coinsurance
√ Non-Preferred Provider	40% coinsurance
<b>Diabetic Supplies</b> (blood sugar diagnostic, lancets, swabs, and urine test strips)	
• Preferred Provider	20% coinsurance
• Non-Preferred Provider	40% coinsurance

BENEFIT	AMOUNT YOU PAY
<b>Durable Medical Equipment; Orthotics; and Prosthetic Devices</b> <ul style="list-style-type: none"> <li>• Preferred Provider</li> <li>• Non-Preferred Provider</li> </ul>	20% coinsurance 40% coinsurance
<b>Home Health Care</b> (\$5,000 calendar year maximum) <ul style="list-style-type: none"> <li>• Preferred Provider</li> <li>• Non-Preferred Provider</li> </ul>	20% coinsurance 40% coinsurance
<b>Home Infusion Therapy</b> <ul style="list-style-type: none"> <li>• Preferred Provider</li> <li>• Non-Preferred Provider</li> </ul>	20% coinsurance 40% coinsurance
<b>Hospice Care</b> (\$5,000 lifetime maximum) <ul style="list-style-type: none"> <li>• Preferred Provider</li> <li>• Non-Preferred Provider</li> </ul>	20% coinsurance 40% coinsurance
<b>Hospital Care</b> <ul style="list-style-type: none"> <li>• Outpatient services (surgery, laboratory and x-ray charges, surgery suite, and ambulatory surgical center)               <ul style="list-style-type: none"> <li>√ Preferred Provider</li> <li>√ Non-Preferred Provider</li> </ul> </li> <li>• Emergency room charge (copayment is in addition to deductible and coinsurance)               <ul style="list-style-type: none"> <li>√ Preferred Provider</li> <li>√ Non-Preferred Provider</li> </ul> </li> <li>• Inpatient services (room and board and general nursing care, cardiac or intensive care units, ancillary services and supplies, and routine newborn care)               <ul style="list-style-type: none"> <li>√ Preferred Provider</li> <li>√ Non-Preferred Provider</li> </ul> </li> </ul>	20% coinsurance 40% coinsurance  \$50 copayment per visit, plus 20% coinsurance \$50 copayment per visit, plus 40% coinsurance  20% coinsurance 40% coinsurance
<b>Human Growth Hormone Therapy</b> (\$25,000 calendar year maximum) <ul style="list-style-type: none"> <li>• Preferred Provider</li> <li>• Non-Preferred Provider</li> </ul>	20% coinsurance 40% coinsurance
<b>Mammography Services</b> (for illness conditions – see Preventive Care for routine services) <ul style="list-style-type: none"> <li>• Preferred Provider</li> <li>• Non-Preferred Provider</li> </ul>	20% coinsurance 40% coinsurance
<b>Mental Health</b> (see Chemical Dependency)	
<b>Physical Therapy</b> (\$800 calendar year maximum) <ul style="list-style-type: none"> <li>• Preferred Provider</li> <li>• Non-Preferred Provider</li> </ul>	20% coinsurance 40% coinsurance
<b>Physician/Provider Services</b> (office, home, and outpatient/inpatient hospital visits, surgical services, laboratory and x-ray charges, 2 <sup>nd</sup> and 3 <sup>rd</sup> surgical opinion, and routine newborn care) <ul style="list-style-type: none"> <li>• Preferred Provider</li> <li>• Non-Preferred Provider</li> </ul>	20% coinsurance 40% coinsurance
<b>Prescription Drugs and Mail-Order Program</b> (\$1,200 calendar year maximum) <ul style="list-style-type: none"> <li>• Prescription drugs limited to a 30 day supply</li> <li>• Mail-order program limited to a 90 day supply</li> </ul>	50% coinsurance 50% coinsurance
<b>Preventive Care</b> (routine physical examinations, outpatient well baby care, immunizations, and routine laboratory and x-ray charges) <ul style="list-style-type: none"> <li>• Preferred Provider</li> <li>• Non-Preferred Provider</li> </ul>	<b>Not subject to the deductible</b>  20% coinsurance 40% coinsurance

BENEFIT	AMOUNT YOU PAY
<b>Rehabilitation</b>	
<ul style="list-style-type: none"> <li>• Inpatient services (\$15,000 calendar year maximum) <ul style="list-style-type: none"> <li>√ Preferred Provider</li> <li>√ Non-Preferred Provider</li> </ul> </li> <li>• Outpatient services – including speech therapy, occupational therapy, and respiratory therapy (\$800 calendar year maximum for each type of therapy) <ul style="list-style-type: none"> <li>√ Preferred Provider</li> <li>√ Non-Preferred Provider</li> </ul> </li> </ul>	<p>20% coinsurance 40% coinsurance</p> <p>20% coinsurance 40% coinsurance</p>
<b>Skilled Nursing Facility (30 days calendar year maximum)</b>	
<ul style="list-style-type: none"> <li>• Preferred Provider</li> <li>• Non-Preferred Provider</li> </ul>	<p>20% coinsurance 40% coinsurance</p>
<b>Temporomandibular Joint (TMJ) Disorders and Orthognathic Conditions (\$2,000 lifetime maximum)</b>	
<ul style="list-style-type: none"> <li>• Preferred Provider</li> <li>• Non-Preferred Provider</li> </ul>	<p>20% coinsurance 40% coinsurance</p>

## EXCLUSIONS

Benefits shall not be provided in any of the following circumstances or for any of the following conditions under the terms of this policy. However, these exclusions shall not apply with regard to an otherwise Covered Service for an Injury, if the Injury results from an act of domestic violence or a medical condition (including physical and mental) and regardless of whether such condition was diagnosed before the Injury, as required by federal law.

- To the extent benefits are provided or covered by any governmental agency, except as otherwise provided by law.
- Expenses for services incurred as a result of any work related injury or illness, including any claims that are resolved pursuant to a disputed claim. The only exception would be if the Insured is exempt from state or federal Workers' Compensation Law.
- Any injury or illness resulting from any act of war or from explosion of atomic or similar fissionable materials in war (declared or undeclared) or any illness or injury contracted or incurred during military service, including any complications or recurrences thereof, or national disaster; participation in a felony, riot or insurrection.
- Immunizations required for travel abroad, including but not limited to cholera, plague, typhoid, typhus, and yellow fever.
- Any situation in which no specific medical treatment plan or psychiatric plan is furnished, including but not limited to rest cure, detoxification setup, custodial care, etc.
- Hospital benefits when hospitalization is primarily for diagnostic studies or physical therapy when such procedures could have been done adequately and safely on an outpatient basis.
- Pregnancy tests.
- Maternity care benefits, except for involuntary complications of pregnancy which shall be covered as any illness condition.
- Laetrile (amygdalin); acupuncture.
- Routine eye refractions, eye glasses; visual therapy or training.
- Radial keratotomy (refractive keratoplasty or other surgical procedures to correct refractive errors/astigmatism).
- Routine hearing examinations; hearing aids.
- Humidifiers; vaporizers; air conditioners; or any other air filtration or purification unit or system.
- Physical fitness or physical therapy equipment, including but not limited to whirlpools, spas, hot tubs; weight lifting equipment; charges in or by health spas, and charges for weight reduction programs.
- Heating pads, contour chairs, and therapeutic beds (not including certified, standard model hospital beds which will be paid under the durable medical equipment section).
- Investigative treatment as determined by Regence BSI pursuant to the definitions section of these general provisions.

- Cosmetic and/or reconstructive services and supplies, including services and supplies related to a previous cosmetic procedure or complications of a previous cosmetic procedure, except as follows:
  - √ Related to breast reconstruction following a mastectomy to the extent required by law (refer to the women's health and cancer rights provision for additional information);
  - √ Due to a trauma, infection, or other disease of the involved part; or
  - √ Due to a congenital disease or anomaly for an Insured dependent child.
  - √ For the purposes of this exclusion, cosmetic means a procedure that primarily improves or changes appearance and does not primarily restore an impaired function of the body.
- Routine foot care (including removal of corns or calluses or trimming of nails), foot impression casting including x-rays incidental to casting, orthopedic shoes, arch supports, and other supportive devices for the feet.
- Benefits which are payable under any automobile no-fault coverage (unless the automobile contract contains a coordination of benefits provision, in which case, the Coordination of Benefits provision of this Policy shall apply) when such contract or insurance is issued to or makes benefits available to the Insured, whether or not application is duly made therefore.
- Procedures related to sex transformations.
- Services and supplies for or in connection with: (1) infertility treatment, except to the extent covered services are required to diagnose such a condition, (2) reversal of sterilization; (3) surrogate pregnancy; (4) Assisted Reproductive Technology (ART) procedures; and (5) fertility drugs and medications (Pergonal, etc.).
- Charge for services and supplies: (1) for which an Insured is not required to make payment, (2) that are made only because benefits are available under this policy, or (3) for which an Insured would have no legal obligation to pay in the absence of this or any similar coverage.
- Expense for services furnished by a provider who is related to the Insured by blood or marriage or who resides in the Insured's household.
- Prescription drugs and medicines for smoking cessation.
- Charges for telephone or internet consultations; missed appointments; claim form completion; interest charges; legal services; obtaining medical records; setup and delivery of durable medical equipment; or provider travel and/or lodging expenses.
- Convenience items such as telephones; television; guest trays or meals; personal hygiene items or services; or homemaker or housekeeping services, except by home health aides as ordered in a hospice treatment plan.
- Drugs and supplies not requiring a prescription order, including but not limited to aspirin, antacid, benzyl peroxide preparations, cosmetics, medicated soaps, food supplements, syringes, and bandages; Antabuse, Methadone, Minoxidil, or Rogaine hair preparations; experimental drugs, including those labeled "Caution-limited by Federal Law to Investigational Use"; and prescription medication related to health care services which are not covered under this policy. Notwithstanding this exclusion, Regence BSI may choose to cover certain over-the-counter medications when prescription drug benefits are provided under this policy. Such approved over-the-counter medications must be identified by Regence BSI in writing and will specify the procedures for obtaining benefits for such approved over-the-counter medications. Please note that the fact a particular over-the-counter drug or medication is covered does not require Regence BSI to cover or otherwise pay or reimburse the Insured for any other over-the-counter drug or medication.
- Termination of pregnancy (elective abortion), except when performed to preserve the life of the enrolled female Insured.
- Services and supplies related to dentistry, dental implants, orthodontic treatment, or oral surgery (except for the treatment of a jaw fracture), whether necessary due to an accident, disease, deformity, or dental treatment, except as provided in the policy.
- Services and supplies related to Orthognathic Surgery, whether necessary due to an accident or disease, except as provided for congenital anomalies or as otherwise specified in the policy.
- Orthodontic bracing for treatment of temporomandibular joint (TMJ) disorders.
- Any services, supplies, or charges which result from the treatment of any direct or indirect complication of any illness or condition for which coverage is not or was not provided.

- Diabetic education programs and services.
- Diet and weight monitoring and educational services.
- Special foods, diets, vitamins, minerals, dietary and nutritional supplements, and nutritional therapy.
- Any medical or surgical procedures primarily for treatment of obesity that are intended to result in weight reduction, or for reversal, revision, or complications of surgery for obesity.

## LIMITATIONS

- Total benefits paid for services of a chiropractor shall be limited to a maximum of \$500 per Insured each calendar year.
- Total outpatient benefits paid for physical therapy shall be limited to a maximum of \$800 per Insured each calendar year.
- Total benefits paid for speech therapy shall be limited to a maximum of \$800 per Insured each calendar year.
- Total benefit paid for occupational therapy shall be limited to a maximum of \$800 per Insured each calendar year.
- Total benefits paid for respiratory therapy shall be limited to a maximum of \$800 per Insured each calendar year.
- Total benefits paid for inpatient rehabilitation services shall be limited to a maximum of \$15,000 per Insured each calendar year.
- Total outpatient benefits paid for mental or neuropsychiatric conditions and chemical dependency shall be limited to a maximum of twenty (20) visits per Insured each calendar year.
- Total inpatient benefits paid for the treatment of mental or neuropsychiatric conditions and chemical dependency shall be limited to a maximum of eight (8) days per Insured each calendar year.
- Total benefits paid for the treatment of temporomandibular joint (TMJ) disorders and orthognathic conditions shall be limited to a maximum of \$2,000 during an Insured's lifetime.
- Total benefits paid for covered human organ and tissue transplant and bone marrow reinfusion services shall be limited to a maximum of \$250,000 during an Insured's lifetime.
- Total benefits paid for home health care visits shall be limited to a maximum of \$5,000 per Insured each calendar year.
- Total benefits paid for hospice care services shall be limited to \$5,000 during an Insured's lifetime.
- Total benefits paid for extended care in a skilled nursing facility shall be limited to a maximum of thirty (30) days per Insured each calendar year.
- Total benefits paid for human growth hormone therapy shall be limited to a maximum of \$25,000 per Insured each calendar year.
- Total benefits paid for prescription and mail-order maintenance drugs shall be limited to a maximum of \$1,200 per Insured each calendar year.
- Claims submitted to Regence BSI more than fifteen (15) months after the last day on which covered services were rendered shall be ineligible for payment, unless it can be shown to the satisfaction of Regence BSI that there was unusual and justifiable cause for such late submission.

**myRegence.com** is designed to advise you on health care and lifestyle options, navigate you through the health care system, and reward you who make healthy choices. Go to **www.myRegence.com** and view claims; get fitness and nutrition tips; learn about medical conditions, medications, and formulary information; search for doctors; and research cost and care options.