



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

Regence Evolve PlusSM Highlights

Evolve Plus features:

- **Provider choice:** Members have direct access to their choice of providers. Coinsurance levels are lower for Category 1 services; coinsurance levels are higher for Category 2 and 3 services; members may be responsible for provider costs above the Category 3 allowed amount.
- **Upfront benefits:** The first four office visits and the first \$400 of outpatient radiology and laboratory services per calendar year are not subject to the deductible (Category 1, 2 and 3).
- **Additional benefits:** Subsequent office visits, outpatient radiology and laboratory beyond the first \$400 per calendar year, and all other professional services are subject to the deductible and coinsurance levels as specified below.
- **Preventive care:** Preventive care is included in the plan with no separate limits and not subject to the deductible. That's immediate access to commonly-needed care, including annual exams, well-child exams, mammograms, and prostate screenings, billed as preventive by your provider.
- This plan offers optional dental packages. For details see the Optional Benefits Available section.

Lifetime Maximum Benefit	\$2,000,000
Calendar Year Deductible Applies to all covered expenses except where noted	Individual deductible options per calendar year for each member: \$1,000, \$2,500, \$5,000, \$7,500 Family deductible is three times the individual amount
Calendar Year Coinsurance Maximum Applies to all covered expenses except where noted When the coinsurance maximum is reached, this plan provides benefits at 100% of the allowed amount for the remainder of the calendar year	Individual coinsurance maximum per calendar year for each member: \$5,500 Family coinsurance maximum is three times the individual amount \$4,000 member / \$12,000 family - only with \$1,000 calendar year deductible option

Covered Services	Evolve Plus Member Responsibility		
	Category 1 (Preferred)	Category 2 (Participating)	Category 3 (Non-contracted) (Member may be responsible for any provider costs above the Category 3 allowed amount)
Upfront Office Visits (Injury and Illness) Upfront office visits: first four per calendar year Not subject to deductible	\$25 copay	\$25 copay	\$25 copay

Covered Services	Evolve Plus		
	Category 1 (Preferred)	Category 2 (Participating)	Category 3 (Non-contracted) (Member may be responsible for any provider costs above the Category 3 allowed amount)
	Member Responsibility Coinsurance applies after deductible is met and until coinsurance maximum is reached.		
Upfront Outpatient Radiology and Laboratory First \$400 per calendar year (limit does not apply to preventive care or complex outpatient imaging). Not subject to deductible	0%	0%	0%
Other Professional Services Deductible applies after upfront benefit limits are met. Office and inpatient services and supplies	20%	50%	50%
Other Outpatient Radiology and Laboratory Deductible applies after upfront benefit limits are met			
Complex Outpatient Imaging (CT Scan, MRI, PET, MRA, SPECT, Bone Density)	50%	50%	50%
Hospital Services/Ambulatory Surgical Center Inpatient and outpatient services and supplies	20%	50%	50%
Maternity			
Emergency Room Services \$100 copay per ER visit (waived if directly admitted)	20%	20%	20%
Ambulance Services Air and ground ambulance to nearest facility			
Preventive Care (excludes complex imaging) Not subject to the deductible; no benefit limit	20%	50%	50%
Immunizations - Adult and Childhood Not subject to the deductible; no benefit limit	0%	0%	0%
Genetic Testing \$5,000 per lifetime maximum benefit (this limit does not apply to prenatal testing). Deductible applies after upfront benefit limits are met	20%	50%	50%
Home Health 130 visits per calendar year			
Hospice Respite care limited to 14 days inpatient/outpatient per lifetime			

Covered Services	Evolve Plus		
	Category 1 (Preferred)	Category 2 (Participating)	Category 3 (Non-contracted) (Member may be responsible for any provider costs above the Category 3 allowed amount)
	Member Responsibility Coinsurance applies after deductible is met and until coinsurance maximum is reached.		
Mental Health Treatment Inpatient: 6 days per calendar year Outpatient: 12 visits per calendar year	20%	50%	50%
Neurodevelopmental Therapy For children age 17 and under Inpatient and outpatient combined: \$1,500 per calendar year maximum benefit			
Durable Medical Equipment \$2,500 per calendar year maximum benefit (this limit does not apply to insulin pumps/supplies and lifesaving equipment such as oxygen and ventilators)			
Orthotics and Prostheses			
Rehabilitation Services Inpatient: \$8,000 per calendar year maximum benefit Outpatient: \$1,500 per calendar year maximum benefit			
Skilled Nursing Facility 30 inpatient days per calendar year			
Transplants \$250,000 lifetime maximum benefit; includes donor costs	20%	20%	20%
Vision Routine eye exam and hardware covered to a combined \$150 per calendar year maximum; not subject to deductible or coinsurance maximum			
Complementary Care Combined naturopathic, chiropractic, and acupuncture services and supplies limited to \$500 per calendar year maximum benefit; not subject to deductible or coinsurance maximum. Does not include tobacco cessation services.			

Covered Services	Evolve Plus		
	Category 1 (Preferred)	Category 2 (Participating)	Category 3 (Non-contracted)
	Member Responsibility Coinsurance applies after deductible is met and until coinsurance maximum is reached.		
Alcoholism Treatment \$4,500 every two calendar years maximum (inpatient and outpatient combined)	20%	20%	20%
Breast Reduction, Eye Lid Surgery, Varicose Vein Surgery \$2,500 per lifetime maximum benefit	50%	50%	50%
Hearing Aids and Evaluations (for dependents who meet criteria) \$4,000 every four calendar years maximum	20%	50%	50%
Tobacco Use Cessation Programs \$500 lifetime maximum	20%	50%	50%

Prescription Medication Coverage
<div> <div>\$10 copay for generics</div> <div>\$500 deductible, 50% coinsurance for brand formulary only.</div> <div>\$4,500 per calendar year maximum for all drugs (including contraceptives).</div> </div> <div> (On \$1,000 deductible medical plan: \$500 prescription medications deductible is waived and 50% coinsurance applies to brand formulary and non-formulary.) </div> <div> <div>Self administered chemotherapy drugs: Self administered chemotherapy drugs will not accumulate to the Rx benefit maximum.</div> <div>\$10 generics, \$50 brand formulary, \$100 non-formulary.</div> </div> <div> <div>Tobacco Cessation prescription drugs: (Including generic/brand/non-formulary)</div> <div>\$500 lifetime maximum. Tobacco cessation drugs will not accumulate to the Rx benefit maximum. \$10 copay for generics; 50% coinsurance for brand formulary and non-formulary.</div> </div>

Optional Benefits Available
 (Optional benefits that are not elected are excluded from coverage)

Dental Option I	Evolve Plus Member Responsibility
Incentive Dental Plan \$750 per calendar year maximum benefit. When you incur services less than \$500, your calendar year maximum may be increased by \$250 for the following year. Waiting Periods: 6 months for Basic Services and 12 months for Major Services.	No deductible and 0% for Preventive dental care \$50 deductible per calendar year for Basic and Major Care 20% for Basic care 50% for Major care
Dental Option II Dollar-Based Dental Plan Waiting Periods: 6 months for all covered services \$750 per calendar year maximum benefit (Preventive, Basic and Major services combined)	No deductible 0% for the first \$200 of covered services then 50% up to the annual maximum

Additional Information	
Waiting Periods	No benefits are provided for treatment relating to a transplant until the member has been covered under this or a prior plan for 24 consecutive months. There is a six month waiting period that must be met prior to benefits being available for pre-existing conditions. Members may receive credit from prior medical coverage.
Outside the Service Area	Members have the security of knowing they can access Blue Cross and/or Blue Shield (Blue Plan) providers across the country and worldwide through the BlueCard® Program. Plan benefits apply as described above, and members may receive discounts on their services.

General Medical Exclusions	
Coverage is not provided for any of the following, including direct complications or consequences that arise from:	
<ul style="list-style-type: none"> • Cosmetic/Reconstructive Services and Supplies except for reconstruction for functional injury and disease, to treat a congenital anomaly for members up to age 18, and for breast reconstruction following a medically necessary mastectomy to the extent required by law. • Counseling in the absence of illness. • Custodial Care: Non-skilled care and helping with activities of daily living. • Drug Abuse Treatment. • Fees, Taxes, Interest: Charges for shipping and handling, postage, interest, or finance charges that a provider might bill. • Government Programs: Benefits that are covered, or would be covered in the absence of this plan, by any federal, state or governmental program. • Hospitalization for Dentistry. • Infertility except to the extent covered services are required to diagnose such condition. • Investigational Services: Treatment or procedures (health interventions) and services, supplies, and accommodations provided in connection with investigational treatments or procedures. • Medications without a Prescription Order. • Military Service Related Conditions: The treatment of any condition caused by or arising out of a member's active participation in a war or insurrection or conditions incurred in or aggravated during performance in the Uniformed Services. • Motor Vehicle Coverage and Other Insurance Liability. • Non-Direct Patient Care including appointments scheduled and not kept, charges for preparing medical reports, itemized bills or claim forms, and visits or consultations that are not in person, including telephone consultations and email exchanges. • Non-Duplication of Medicare: Services and supplies to the extent payable under Medicare, when by law, the plan would not be primary to Medicare had the member properly enrolled in Medicare when first eligible regardless of whether or not the member actually enrolled. • Obesity or Weight Reduction/Control: Medical treatment, medication, surgical treatment (including reversals), programs, or supplies that are intended to result in or relate to weight reduction, regardless of diagnosis. • Orthognathic Surgery except for congenital conditions, injury, and sleep apnea. • Personal Comfort Items: Items that are primarily for comfort, convenience, cosmetics, environmental control, or education. • Physical Exercise Programs and Equipment including hot tubs or membership fees at spas, health clubs, or other facilities; applies even if the program, equipment, or membership is recommended by the member's provider. • Private Duty Nursing including ongoing shift care in the home. 	

General Medical Exclusions

Coverage is not provided for any of the following, including direct complications or consequences that arise from:

- **Riot, Rebellion and Illegal Acts:** Services and supplies for treatment of an illness, injury, or condition caused by a member's voluntary participation in a riot, armed invasion, or aggression, insurrection, or rebellion or sustained by a member while committing an illegal act or felony.
- **Routine Foot Care** including treatment of corns and calluses and trimming of nails.
- **Routine Hearing Exams.**
- **Self-Help, Self-Care, Training, or Instructional Programs** including childbirth classes, diet and weight monitoring services and instruction programs, including programs that teach a person how to use durable medical equipment or how to care for a family member.
- **Services and Supplies Provided by a Member of Your Family.**
- **Services and Supplies That Are Not Medically Necessary.**
- **Services to Alter Refractive Character of the Eye.**
- **Sexual Reassignment Treatment and Surgery:** Treatment, surgery, and counseling services for sexual reassignment.
- **Sexual Dysfunction:** Regardless of cause, except for counseling services provided by covered, licensed mental health practitioners.
- **Temporomandibular Joint Disorders (TMJ) Treatment.**
- **Third-Party Liability:** Services and supplies for treatment of illness or injury for which a third party is or may be responsible.
- **Travel and Transportation Expenses** other than covered ambulance services.
- **Work-Related Conditions** except for subscribers and spouses who are owners, partners, or corporate officers and are exempt from state or federal workers' compensation law.

This is a brief summary of benefits; it is not a certificate of coverage. All benefits must be medically necessary. Please refer to the policy for a complete list of benefits, limitations and exclusions.