

SUMMARY OF BENEFITS
\$250 DEDUCTIBLE PPO
100/80/80/50 \$25 Copay

Effective July 2009 – June 2010
 New and Renewing Groups

For medically necessary services rendered by a Preferred Plan, participating or recognized provider, the benefits of this plan will be provided at the percentage of the allowed amount as specified below. When you have reached the annual out-of-pocket coinsurance maximum, this plan will provide benefits at 100% of the allowed amount for the remainder of the calendar year. Any balances of charges not covered by this plan will be your responsibility to pay. Copays, outpatient mental disorders care, neurodevelopmental therapy services, outpatient rehabilitation care, repair of teeth, and smoking cessation programs do not apply to the maximum out-of-pocket coinsurance amount.

Benefits	Preferred Plan Provider	Participating / Recognized Providers
Professional Services All office visits and the first \$500 / year in outpatient x-ray and lab not subject to deductible. \$25 per-office visit copay for office, home, and outpatient hospital visits.** Outpatient x-ray and lab above the first \$500 / year; and all other professional services not billed as an office visit (i.e., x-ray, laboratory, medical procedures)	100% 80%	50% 50%
Hospital Facility*** Inpatient and outpatient including diagnostic x-ray and laboratory \$150 copay per emergency room visit (waived if admitted)	80%	50%
Acupuncture 12 visits per calendar year maximum	80%	50%
Ambulance Services**	80%	80%
Blood Bank**	80%	80%
Chemical Dependency \$14,500 every two calendar year maximum	80%	50%
Growth Hormone \$25,000 per calendar year maximum	80%	50%
Home Health and Hospice Home health - 130 visits per calendar year maximum Hospice - 6 month maximum	80%	80%
Home Medical Equipment, Protheses and Orthotics	80%	50%
Home Phototherapy	80%	80%
Hospitalization for Dental Services \$1,000 per calendar year maximum No benefits provided for charges of a dentist	80%	50%
Maternity (provided for the subscriber or spouse)	same as any other condition	
Mental Disorders Inpatient - 8 days per calendar year Outpatient - 12 visits per calendar year	80%	50%
Neurodevelopmental Therapy (for children age 6 and under) \$1,500 per calendar year maximum	80%	50%
Occupational Injury (provided for the subscriber only) \$250,000 lifetime maximum	same as any other condition	

Prescription Drugs: Outpatient Retail Prescription Drug Card Program Requires services of a participating retail pharmacy. 34-day supply for retail prescription services. Oral contraceptives are included in prescription drug card program. Prescription drug benefit is not subject to the medical plan deductible.	Covered at 100% after the member pays: \$10 copay for generic drugs \$30 copay for brand-name drugs on Regence formulary \$60 copay for non-formulary brand-name drugs (see additional prescription drug information below)	
Prescription Drugs: Mail Order Prescription Drug Card Program Requires services of a participating mail-order pharmacy. 90-day supply for mail order prescription services. Oral contraceptives are included in prescription drug card program. Prescription drug benefit is not subject to the medical plan deductible.	Covered at 100% after the member pays: \$20 copay for generic drugs \$60 copay for brand-name drugs on Regence formulary \$120 copay for non-formulary brand-name drugs (see additional prescription drug information below)	
Preventive Care One routine annual exam, well baby care, immunizations and cancer screening, unlimited maximum. \$25 copay, not subject to annual deductible	100%	50%
Phenylketonuria (PKU) Formulas	80%	80%
Rehabilitation Inpatient - \$30,000 per condition Outpatient - \$1,500 per calendar year maximum	80%	50%
Repair of Teeth** \$1,000 per occurrence	80%	80%
Skilled Nursing Facility 90 days per calendar year maximum	*	80%
Smoking Cessation \$500 lifetime maximum	75%	75%
Special Equipment and Supplies	80%	80%
Spinal Manipulations 10 spinal manipulations per calendar year maximum	80%	50%
Temporomandibular Joint Disorders (TMJ) \$1,000 per calendar year maximum; \$5,000 lifetime maximum	same as any other condition	
Transplants \$250,000 lifetime maximum \$50,000 per transplant donor organ procurement maximum \$2,500 per transplant travel and lodging maximum	80%	50%
Minimum \$10,000 EMPLOYEE LIFE AND AD&D BENEFIT \$15,000 and \$25,000 Options available on a group basis		

* At this time, this service is not provided by preferred providers.

** At this time, these services are provided only by recognized providers.

*** Services and supplies required to treat a medical emergency will be provided at the Preferred Plan payment level of benefits.

Lifetime Maximum: \$2,000,000

Annual Deductible: \$250 individual / \$750 family. 4th quarter deductible does not carry over to the new calendar year.

Annual Out-of-Pocket Coinsurance Amount: The total amount of coinsurance you are responsible to pay during a calendar year for covered services, after which the plan will provide benefits at 100 percent of the allowed amount for the remainder of that calendar year, unless otherwise specified. The annual deductible, copays, neurodevelopmental therapy, outpatient rehabilitation, repair of teeth, and smoking cessation do not apply to the maximum out-of-pocket coinsurance amount. The maximum annual out-of-pocket coinsurance amount per family is three times the individual out-of-pocket coinsurance amount. The maximum annual out-of-pocket coinsurance amount is \$3,000 per individual / \$9,000 per family.

Copay: There is a \$25 per-visit copay for each office call/home visit billed as such by a provider in the office, home, or hospital outpatient department (waived for surgery, for radiation and chemotherapy, for spinal manipulations, or if you are directly admitted to the hospital as an inpatient). Copays do not apply toward the deductible or to the out-of-pocket coinsurance amount.

Non-par Providers: Inside the service area, non-par providers are covered at the recognized/participating benefit payment level. Outside the service area, if there are local Blue Cross and/or Blue Shield Par or PPO network providers available in a particular area, non-Blue providers are covered at the recognized/participating benefit payment level.

Emergency Care: Emergency benefits will be provided at the level specified for a Preferred Plan provider. In the event of a medical emergency, treatment by a provider not normally covered under this plan will be recognized for a 24-hour period or for such additional time as is reasonably required to come under the care of a Preferred Plan provider. Benefits will be based on the recognized provider's actual charge for the service.

Prescription Drugs: Prescription drugs (including oral contraceptives) and other covered items will be provided as described in your benefit booklet after you have paid the specified copay or coinsurance amount. Prescription drugs and other covered items must be furnished by a participating pharmacy or a participating mail order supplier. There are more than 1,200 participating pharmacies in the Washington State network from which to choose, and over 55,000 national pharmacies across the United States and its territories, including all major chains. A list of these participating pharmacies, along with a list of participating out-of-state pharmacies is available on our Web site at www.regencrx.com. Benefits will be subject to any applicable waiting periods, limitations, and exclusions, except that prescription drug benefits will not be subject to the coordination of benefits provisions or to any medical deductible or medical coinsurance maximum described in your plan booklet.

Effective at 2009 renewal:

If you choose formulary or non-formulary drugs, the cost of formulary and non-formulary prescriptions will be determined according to whether you select a brand-name prescription medication or an exact generic equivalent medication available.

Exact generic equivalent medication:

An **exact** generic medication has the same chemical structure and the same effectiveness as the higher cost brand-name version of the drug.

Here is an explanation of what this means to a member choosing between the generic and brand-name drug:

If your prescription has an exact generic equivalent available and you select the brand-name medication, you will pay the brand-name drug copay and the difference in cost between the two medications at the time of purchase, but you will not pay more than the full retail cost of the brand-name medication. The difference in cost will not count toward your medical plan deductible or maximum coinsurance.

Care Outside the Service Area: All care received outside the service area will be paid the same as in the service area if you use a Preferred Plan or participating provider. Payment will be based on the allowed amount. To receive the highest benefit level, you must receive services from a Preferred Plan provider. If there is no Preferred Plan provider network in an area, benefits will be provided for care received from a participating provider at the level specified for Preferred Plan providers. Benefits will be provided for care received from a recognized provider at the level specified for Preferred Plan providers, only if there is no local Blue Cross and/or Blue Shield participating provider network in a particular area and for medical emergencies. Call 1-800-810-BLUE for names of Preferred Plan or participating providers with the local Blue Cross and/or Blue Shield plan. When you need health care outside of the United States or its territories, call the BlueCard Worldwide Service Center at 1-800-810-BLUE (2583) or call collect at 1-804-673-1177.

Cost Containment Provisions: All hospital and skilled nursing facility admissions must be medically necessary. Preadmission approval is required for all inpatient admissions outside the service area if you seek care from providers who have not contracted with a Blue Cross and/or Blue Shield plan, except for emergency services or maternity admissions.

Waiting Periods: No benefits are provided for treatment relating to a transplant until you have been covered under this or a prior plan with the Company (Regence BlueShield) for six consecutive months. There is a preexisting condition waiting period that must be met prior to benefits being available. Refer to your benefits brochure for details regarding this waiting period. Maternity benefits and PKU benefits are not subject to the waiting periods of this plan.

This is a brief summary of benefits; it is not a certificate of coverage. For full coverage provisions, including a description of waiting periods, limitations, and exclusions, refer to your benefits brochure and the contract on file with your group.

Please use the following phone number and address when you need to contact Regence BlueShield:

Mailing Address:	Street Address:	Subscriber and Provider Numbers:
P.O. Box 21267	1800 Ninth Avenue	Toll-Free in Washington.....1-800-458-3523
Seattle, WA 98111-3267	Seattle, WA 98101-1322	TTY.....1-877-727-4357

Regence BlueShield Web Site: www.wa.regence.com

Regence Pharmacy Web Site: www.regencrx.com

Member's Personal Web Site: www.myregence.com

Your feedback is important to us. If you have suggestions about the benefits covered under this plan, you may contact us at 1-800-458-3523 or visit the Regence web site (above) and complete the Suggestion Box form located on the Contact page.