

The Regence BlueShield Bronze Essential 8700 plan offers coverage for individuals and eligible families from January 1, 2025, to December 31, 2025. The plan features an overall deductible of \$8,700 for individuals and \$17,400 for families, which must be satisfied before the plan covers most services, although certain preventive services are available without meeting the deductible. The out-of-pocket limit is set at \$9,200 for individuals and \$18,400 for families, excluding premiums, balance-billing charges, and non-covered healthcare. Utilizing in-network providers results in lower costs, while out-of-network services are not covered, and no referrals are necessary to see specialists. For common medical events, in-network primary care and specialist visits each require a \$60 copayment, while preventive care is provided at no charge. Diagnostic tests and imaging incur a 10% coinsurance, and prescription drug coverage includes a \$20 copayment for generic drugs, with higher coinsurance rates for preferred and brand-name drugs. Emergency services also have a 10% coinsurance for both in-network and out-of-network providers. Mental health services, maternity care, and rehabilitation services are covered with a 10% coinsurance as well.

Excluded services encompass adult dental care, hearing aids, infertility treatment, and cosmetic surgery, among others, while some additional covered services like acupuncture and chiropractic care are subject to specific visit limits. The plan provides Minimum Essential Coverage but does not meet Minimum Value Standards. Members can seek assistance for grievances or appeals by contacting the plan or relevant agencies, and language access services are available in Spanish. Coverage examples illustrate costs for various medical services: for childbirth and delivery facility services, the total cost is \$12,700, with the member responsible for \$9,170 after deductibles, copayments, and coinsurance; managing Type 2 diabetes costs \$5,600, with the member paying \$2,500; and treatment for a simple fracture totals \$2,800, with the member paying \$2,700. The policy includes a nondiscrimination notice, affirming compliance with federal and state civil rights laws, ensuring no discrimination based on race, color, national origin, age, disability, sex, sexual orientation, or gender identity. Regence provides reasonable modifications and auxiliary aids for individuals with disabilities and offers free language assistance services for non-English speakers,

with contact information for the Civil Rights Coordinator and customer service available for those needing assistance or wishing to file grievances related to discrimination or service failures.