

The Regence BlueShield Silver HSA 4000 plan offers coverage for individuals and eligible families from January 1, 2025, to December 31, 2025. The plan features an overall deductible of \$4,000 for individual coverage and \$8,000 for family coverage, which must be satisfied before most services are covered, although certain preventive care services are available without meeting the deductible. The out-of-pocket limit is \$8,050 for individuals and \$16,100 for families, excluding premiums, balance-billing charges, and non-covered healthcare expenses. 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 services incur a 20% coinsurance for primary care visits, specialist visits, diagnostic tests, imaging, outpatient surgery, and hospital stays, as well as for emergency room and urgent care. Prescription drug coverage varies, with generic drugs at 20% coinsurance, preferred brand drugs at 30%, non-preferred brand drugs at 40%, and specialty drugs at 50%. Certain preventive drugs and insulin have capped costs. Excluded services include bariatric surgery, cosmetic surgery (except for congenital anomalies), adult dental care, hearing aids, infertility treatment, long-term care, and non-emergency care outside the U.S. Other covered services, subject to limitations, include abortion, acupuncture, and chiropractic care. The plan provides Minimum Essential Coverage but does not meet Minimum Value Standards.

Policyholders have the right to continue coverage and to file grievances or appeals for denied claims, with assistance available from the U.S. Department of Labor or directly from the plan. The plan also offers language access services in Spanish. Coverage examples illustrate potential costs for specific medical situations, highlighting the importance of understanding cost-sharing amounts and excluded services when comparing health plans. For instance, in Joe's case, the total example cost is \$5,600, with a deductible of \$2,000 and coinsurance of \$900, leading to a total out-of-pocket expense of \$3,100. In Mia's case, involving a simple fracture treated in an in-network emergency room, the total example cost is \$2,800, with a deductible of \$2,800 and no coinsurance or

copayments, resulting in her total payment being \$2,800. The plan covers services such as emergency room care, diagnostic tests, durable medical equipment, and rehabilitation services. Additionally, the policy includes a nondiscrimination notice affirming compliance with federal and Washington 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 free language assistance services for non-English speakers, with contact information for the Civil Rights Coordinator and customer service provided for those needing assistance or wishing to file grievances regarding discrimination or service failures. Language assistance notices in multiple languages indicate the availability of free language support services.