

The Regence BlueShield Silver 5000 plan offers coverage for individuals and eligible families from January 1, 2025, to December 31, 2025. The plan features an overall deductible of \$5,000 for individuals and \$10,000 for families, 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 \$9,200 for individuals and \$18,400 for families, excluding premiums, balance-billing charges, and non-covered services. Utilizing in-network providers results in lower costs, while out-of-network services are not covered, and balance billing may apply. No referrals are necessary to see specialists. For common medical events, in-network primary care visits require a \$20 copayment, while specialist visits incur a \$60 copayment. Preventive care is provided at no charge, and diagnostic tests and imaging services are subject to a 10% coinsurance after the deductible is met. Prescription drug coverage includes a \$12 copayment for generic drugs, with varying coinsurance rates for preferred and brand-name drugs, along with specific provisions for insulin and preventive medications. Outpatient surgery and emergency services also have a 10% coinsurance.

Excluded services encompass bariatric surgery, cosmetic surgery (except for congenital anomalies), adult dental care, hearing aids, infertility treatment, long-term care, and routine adult eye care, while other covered services like abortion and acupuncture have limitations. The plan provides minimum essential coverage but does not meet minimum value standards. Policyholders have the right to continue coverage and file grievances or appeals for denied claims, with assistance available through the plan or relevant government agencies. Coverage details, including cost-sharing amounts and excluded services, are outlined in the full policy document.

For example, managing Joe's Type 2 Diabetes under this plan involves the same deductible and specialist copayment, resulting in a total payment of \$2,300 after deductibles, copayments, and coinsurance for a total care cost of \$5,600. In contrast, Mia's simple fracture incurs a total cost of \$2,800, leading to a total payment of \$2,700, with no coinsurance costs. The plan covers the

remaining expenses for these 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 offers free language assistance services for non-English speakers. Individuals needing these services or wishing to file a grievance can contact the Civil Rights Coordinator via mail, phone, or email, and complaints can also be filed with the U.S. Department of Health and Human Services or the Washington State Office of the Insurance Commissioner. The document provides contact information for customer service and language assistance in multiple languages.