

The Regence BlueShield Bronze HSA 7250 plan offers coverage for individuals and eligible families from January 1, 2025, to December 31, 2025. The plan features an overall deductible of \$7,250 for individual coverage and \$14,500 for family coverage, which must be satisfied before the plan pays for most services, although certain preventive services are covered without cost sharing prior to meeting the deductible. The out-of-pocket limit is set at \$8,050 for individuals and \$16,100 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 services incur a 50% coinsurance after the deductible is met, while out-of-network services are not covered. Preventive care, including screenings and immunizations, is provided at no charge. The prescription drug coverage employs a tiered coinsurance structure, with 20% for generic drugs and up to 50% for specialty drugs, including specific limits on cost-sharing for certain medications like insulin. Excluded services encompass bariatric surgery, adult dental care, and cosmetic surgery, among others.

The plan allows for continuation of coverage and grants grievance and appeals rights for denied claims. It meets Minimum Essential Coverage requirements but does not satisfy Minimum Value Standards. Language access services are available in Spanish, and for further details, policyholders can refer to the plan's website or contact customer service. The policy outlines the cost-sharing structure through example cases: Joe's total medical expenses amount to \$5,600, with a deductible of \$2,000, resulting in total out-of-pocket payments of \$3,100 after copayments and coinsurance. In contrast, Mia's case, involving a simple fracture requiring in-network emergency room care, totals \$2,800, with her deductible fully met, leading to a total payment of \$2,800. The plan covers services such as emergency room care, diagnostic tests, durable medical equipment, and rehabilitation services, maintaining the overall deductible of \$7,250 and a 50% coinsurance for specialists and hospitals.

Additionally, the policy includes a nondiscrimination notice, affirming Regence's 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. Individuals needing these services or wishing to file a grievance regarding discrimination can contact the Civil Rights Coordinator via mail, phone, or email. The document also provides contact information for customer service and civil rights complaints, including the U.S. Department of Health and Human Services and the Washington State Office of the Insurance Commissioner, along with language assistance details in multiple languages.