

The Regence BlueShield Bronze 8000 plan offers coverage for individuals and eligible families from January 1, 2025, to December 31, 2025. The plan features an overall deductible of \$8,000 for individuals and \$16,000 for families, which must be satisfied before the plan pays for most services, although certain preventive services are covered 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 visits require a \$60 copayment, specialist visits incur a \$100 copayment, and preventive care is provided at no charge. Diagnostic tests have a \$60 copayment for outpatient services, while imaging services are subject to 50% coinsurance. Prescription drug coverage includes a \$20 copayment for generic drugs and 30% coinsurance for preferred brand drugs, with specific provisions for insulin and preventive medications. Emergency services also have a 50% coinsurance for both in-network and out-of-network providers.

The policy excludes services such as bariatric surgery, cosmetic surgery (except for congenital anomalies), adult dental care, hearing aids, infertility treatment, long-term care, and routine adult eye care. Other covered services, albeit with limitations, include abortion, acupuncture, and chiropractic care. While the plan provides minimum essential coverage, it 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 agencies. Detailed information regarding costs and coverage examples can be accessed on the Regence website or by contacting customer service.

The policy outlines various cost-sharing components, including the overall deductible of \$8,000, with specific copayments of \$400 for general services and \$100 for specialist visits. Coinsurance is applicable at 50% for hospital facility services and other services. For example, managing Joe's Type 2 diabetes results in a total cost of \$5,600, with Joe's share being \$2,600, which includes an

\$800 deductible, \$700 in copayments, and \$900 in coinsurance. In another instance, Mia's treatment for a simple fracture totals \$2,800, with Mia paying \$2,700, which consists of a \$2,300 deductible and \$400 in copayments, while coinsurance is \$0, with the plan covering the remaining costs.

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. Contact information for the Civil Rights Coordinator and customer service is provided for those needing assistance or wishing to file grievances regarding discrimination or service failures, along with language assistance notices in multiple languages to ensure accessibility for diverse populations.