Coverage for: Individual and Eligible Family | Plan Type: EPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, go to

https://bridgespanhealth.com/go/2024/policy/WA/CascadeGoldRVEx or call 1 (855) 857-9944. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>healthcare.gov/sbc-glossary</u> or call 1 (855) 857-9944 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$600 individual / \$1,200 family per calendar year.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Certain <u>preventive care</u> , <u>prescription drug</u> <u>coverage</u> and those services listed below as " <u>deductible</u> does not apply."	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at healthcare.gov/coverage/preventive-care-benefits/.
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$6,100 individual / \$12,200 family per calendar year.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	<u>Premiums</u> , <u>balance-billing</u> charges and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See https://bridgespanhealth.com/go/WA/RealValu e or call 1 (855) 857-9944 for a list of network providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

Common Medical	Common Medical Services You May What You Will Pay		Limitations, Exceptions, & Other Important	
Event	Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
	Primary care visit to treat an injury or illness	\$15 <u>copay</u> / office visit, <u>deductible</u> does not apply	Not covered	Copayment applies to each in-network provider office
If you visit a health care <u>provider's</u> office or clinic	Specialist visit	\$40 <u>copay</u> / office visit, <u>deductible</u> does not apply	Not covered	visit only.
Of Chillic	Preventive care/screening/ immunization	No charge, <u>deductible</u> does not apply	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	\$30 copay for outpatient diagnostic imaging and x-ray, deductible does not apply; \$20 copay for outpatient laboratory and professional services, deductible does not apply	Not covered	None
	Imaging (CT/PET scans, MRIs)	\$300 <u>copay</u> for outpatient services	Not covered	

Common Medical	Services You May	What You Will Pay		Limitations, Exceptions, & Other Important	
Event	Need Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Generic drugs	\$10 copay, deductible does not apply / retail prescription; \$30 copay, deductible does not apply / home delivery prescription	Not covered	Prescription drugs not on the Drug List are not covered, unless an exception is approved. 90-day supply / retail prescription (your cost share is per 30-day supply) 90-day supply / home delivery prescription 30-day supply / specialty drug prescription	
If you need drugs to treat your illness or condition More information about prescription drug	Preferred brand drugs	\$60 copay, deductible does not apply / retail prescription; \$180 copay, deductible does not apply / home delivery prescription	Not covered	Specialty drugs are not available through home delivery. Coverage includes self-administrable cancer chemotherapy drugs at 20% coinsurance, deductible does not apply. Cost shares for insulin will not exceed \$35 / 30-day supply retail prescription or \$105 / 90-day supply home	
coverage is available at https://bridgespanhealth .com/go/2024/WA/4tier	Brand drugs	\$100 copay, deductible does not apply / retail prescription; \$300 copay, deductible does not apply / home delivery prescription	Not covered	delivery prescription. No charge, <u>deductible</u> does not apply for certain preventive drugs, contraceptives and immunizations at a participating pharmacy. If you fill a brand drug or <u>specialty drug</u> when there is an equivalent generic drug or specialty biosimilar drug available, you pay the difference in cost in addition to the copayment and/or coinsurance.	
	Specialty drugs	\$100 <u>copay</u> , <u>deductible</u> does not apply / <u>specialty</u> <u>drug</u>	Not covered	The first fill of specialty drugs may be provided by a retail pharmacy; additional refills must be provided by a specialty pharmacy.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$350 <u>copay</u> / visit	Not covered	None	
	Physician/surgeon fees	\$75 <u>copay</u> / visit	Not covered		
If you need immediate medical attention	Emergency room care	\$450 <u>copay</u> / visit	\$450 <u>copay</u> / visit	Copayment applies to facility charge for each visit (waived if admitted), whether or not the deductible has been met.	

Common Medical	n Medical Services You May What You Will Pay		ı Will Pay	Limitations, Exceptions, & Other Important
Event	Need Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
	Emergency medical transportation	\$375 <u>copay</u> , <u>deductible</u> does not apply	\$375 <u>copay</u> , <u>deductible</u> does not apply	None
	Urgent care	\$35 <u>copay</u> / office visit, <u>deductible</u> does not apply	\$35 <u>copay</u> / office visit, <u>deductible</u> does not apply	Copayment applies to each in-network provider or out-of-network provider office visit only.
If you have a hospital	Facility fee (e.g., hospital room)	\$525 <u>copay</u> / day, <u>deductible</u> does not apply	Not covered	One <u>copayment</u> per day to a maximum of 5 <u>copayments</u> per admission for inpatient services.
stay	Physician/surgeon fees	Included in facility fee	Not covered	None
If you need mental health, behavioral	Outpatient services	\$15 copay / visit, deductible does not apply	Not covered	None
health, or substance abuse services	Inpatient services	\$525 <u>copay</u> / day, <u>deductible</u> does not apply	Not covered	One <u>copayment</u> per day to a maximum of 5 <u>copayments</u> per admission for inpatient services.
	Office visits	No charge, <u>deductible</u> does not apply	Not covered	Cost sharing does not apply for preventive services. Depending on the type of services, a copayment,
If you are pregnant	Childbirth/delivery professional services	Included in childbirth/delivery facility services	Not covered	coinsurance or deductible may apply. One copayment per day to a maximum of 5 copayments per admission for inpatient services. Maternity care may include tests
	Childbirth/delivery facility services	\$525 <u>copay</u> / day, <u>deductible</u> does not apply	Not covered	and services described elsewhere in the SBC (i.e. ultrasound).

Common Medical	Services You May	What You Will Pay		Limitations, Exceptions, & Other Important	
Event	Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Home health care	\$15 copay / visit, deductible does not apply	Not covered	130 visits / year	
	Rehabilitation services	\$25 <u>copay</u> / outpatient visit, <u>deductible</u> does not apply; \$525 <u>copay</u> / day for inpatient services, <u>deductible</u> does not apply	Not covered	30 inpatient days / year 25 outpatient visits / year Includes physical therapy, occupational therapy and speech therapy. One copayment per day to a maximum of 5 copayments per admission for inpatient services.	
If you need help recovering or have other special health needs	Habilitation services	\$25 <u>copay</u> / outpatient visit, <u>deductible</u> does not apply; \$525 <u>copay</u> / day for inpatient services, <u>deductible</u> does not apply	Not covered	30 inpatient habilitative days / year 25 outpatient habilitative visits / year 25 professional neurodevelopmental visits / year Includes physical therapy, occupational therapy and speech therapy. One copayment per day to a maximum of 5 copayments per admission for inpatient services.	
	Skilled nursing care	\$350 <u>copay</u> / day	Not covered	60 inpatient days / year	
	Durable medical equipment	20% coinsurance	Not covered	None	
	Hospice services	\$15 copay / outpatient visit, deductible does not apply; \$525 copay / day for inpatient services, deductible does not apply	Not covered	14 respite inpatient or outpatient days / lifetime One copayment per day to a maximum of 5 copayments per admission for inpatient services.	

Common Medical	Services You May	What You Will Pay		Limitations, Exceptions, & Other Important	
Event	Need Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Children's eye exam	No charge, <u>deductible</u> does not apply	Not covered	1 routine eye examination / year for individuals under age 19. VSP doctors are the only in-network providers.	
If your child needs dental or eye care	Children's glasses	No charge, <u>deductible</u> does not apply	Not covered	1 pair of lenses / year 1 set of frames / year Glasses limited to individuals under age 19. Frames from a VSP doctor are limited to Otis & Piper Eyewear Collection. VSP doctors are the only in-network providers.	
	Children's dental check- up	Not covered	Not covered	None	

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Bariatric surgery
- · Cosmetic surgery, except congenital anomalies
- Dental care (Adult)
- Hearing aids

- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care, except for diabetic patients
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)

Abortion

• Acupuncture, 12 visits / year

Chiropractic care, 10 spinal manipulations / year

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the U.S. Department of Labor, Employee Benefits Security Administration at 1 (866) 444-3272 or dol.gov/ebsa/healthreform, or the U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1 (877) 267-2323 ext. 61565 or cciio.cms.gov or your state insurance department. You may also contact the <u>plan</u> at 1 (855) 857-9944. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit HealthCare.gov or call 1 (800) 318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact the plan at 1 (855) 857-9944 or visit bridgespanhealth.com or the U.S. Department of Labor, Employee Benefits Security Administration at 1 (866) 444-3272 or dol.gov/ebsa/healthreform. You may also contact the Office of the Insurance Commissioner of Washington State by calling 1 (800) 562-6900, or through the Internet at: www.insurance.wa.gov.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Not Applicable

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1 (855) 857-9944.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



Total Example Cost

This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$600
■ Specialist copayment	\$40
■ Hospital (facility) copayment	\$525
■ Other coinsurance	20%

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example 903t	Ψ12,100			
In this example, Peg would pay:				
Cost Sharing				
<u>Deductibles</u>	\$600			
Copayments	\$800			
Coinsurance	\$400			
What isn't covered				
Limits or exclusions	\$60			
The total Peg would pay is	\$1,860			

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$600
Specialist copayment	\$40
■ Hospital (facility) copayment	\$525
■ Other coinsurance	20%

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

\$12 700

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600			
In this example, Joe would pay:				
Cost Sharing				
<u>Deductibles</u>	\$600			
Copayments	\$1,100			
Coinsurance	\$40			
What isn't covered				
Limits or exclusions	\$200			
The total Joe would pay is	\$1,940			

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$600
Specialist copayment	\$40
■ Hospital (facility) copayment	\$525
Other coinsurance	20%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800		
In this example, Mia would pay:			
Cost Sharing			
<u>Deductibles</u>	\$600		
<u>Copayments</u>	\$1,200		
Coinsurance	\$20		
What isn't covered			
Limits or exclusions	\$0		
The total Mia would pay is	\$1,820		

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

NONDISCRIMINATION NOTICE

BridgeSpan Health complies with applicable Federal and Washington state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity or sexual identity. BridgeSpan Health does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity or sexual orientation.

BridgeSpan Health:

Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, and accessible electronic formats, other formats)

Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services listed above, please contact:

Customer Service

1-855-857-9943 (TTY: 711)

If you believe that BridgeSpan Health has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity or sexual orientation, you can file a grievance with our civil rights coordinator below:

Customer Service

Civil Rights Coordinator M/S CS B32B, P.O. Box 1271 Portland, OR 97207-1271 1-855-857-9943, (TTY: 711) Fax: 1-888-309-8784 CS@BridgeSpanHealth.com You can also file a civil rights complaint with:

 The U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue SW, Room 509F HHH Building Washington, DC 20201

1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

 The Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint portal available at https://www.insurance.wa.gov/filecomplaint-or-check-your-complaint-status, or by phone at 800-562-6900, 360-586-0241 (TDD).

Complaint forms are available at https://fortress.wa.gov/oic/onlineservices/cc/pub/c omplaintinformation.aspx

Language assistance

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-857-9943 (TTY: 711).

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-855-857-9943 (TTY: 711)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-857-9943 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-855-857-9943 (TTY: 711) 번으로 전화해 주십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-855-857-9943 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-855-857-9943 (телетайп: 711).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-855-857-9943 (ATS : 711)

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-855-857-9943 (TTY:711)まで、お電話にてご連絡ください。

Díí baa akó nínízin: Díí saad bee yánílti'go **Diné Bizaad**, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódíílnih 1-855-857-9943 (TTY: 711.)

FAKATOKANGA'I: Kapau 'oku ke Lea-Fakatonga, ko e kau tokoni fakatonu lea 'oku nau fai atu ha tokoni ta'etotongi, pea te ke lava 'o ma'u ia. ha'o telefonimai mai ki he fika 1-855-857-9943 (TTY: 711)

OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-855-857-9943 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 711)

ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ 1-855-857-9943 (TTY: 711)។

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-855-857-9943 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachdienstleistungen zur Verfügung. Rufnummer: 1-855-857-9943 (TTY: 711)

ማስታወሻ:- የሚናንሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያባዝዎት ተዘጋጀተዋል፤ በሚከተለው ቁጥር ይደውሉ 1-855-857-9943 (መስጣት ለተሳናቸው:- 711)፡፡

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-855-857-9943 (телетайп: 711)

ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू नि:शुल्क रूपमा उपलब्ध छ । फोन गर्नुहोस् 1-855-857-9943 (टिटिवाइ: 711

ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-855-857-9943 (TTY: 711)

MAANDO: To a waawi [Adamawa], e woodi balloojima to ekkitaaki wolde caahu. Noddu 1-855-857-9943 (TTY: 711)

โปรดทราบ: ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-855-857-9943 (TTY: 711)

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-855-857-9943 (TTY: 711)

Afaan dubbattan Oroomiffaa tiif, tajaajila gargaarsa afaanii tola ni jira. 1-855-857-9943 (TTY: 711) tiin bilbilaa.

توجه: اگر به زبان فارسی صحبت می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (TTY: 711) 85-857-857 تماس بگیرید.

ملحوظة: إذا كنت تتحدث فاذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 9943-855-858-1 (رقم هاتف الصم والبكم 711 :TTY)