

HIGHLIGHTS OF YOUR HEALTH CARE COVERAGE

Balance HSA Qualified 1500 Gold

Effective Date: 01/01/2018

Any deductibles, copays, and coinsurance percentages shown are amounts for which you're responsible. Medical Benefits apply after the calendar-year deductible is met unless otherwise noted, or if the cost share is a copay.

MEDICAL PLAN	BALANCE HSA QUALIFIED 1500 GOLD	
	HERITAGE SIGNATURE	OUT-OF-NETWORK
Deductible (Family aggregate deductible 2x Individual)	\$1,500/\$3,000	\$3,000/\$6,000
Coinsurance	20%	50%
Out of Pocket Maximum (includes deductible, copays, coinsurance and pharmacy) (Family aggregate OOP max 2x Individual)	\$3,000/\$6,000	Not Applicable
Office Visit Cost Share	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance
Annual Maximum	Unlimited	Unlimited
1 Ambulatory Patient Services		
Professional Office Visits	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance
Urgent Care Office Visits	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance
Outpatient Professional Services	\$1,500/\$3,000 Deductible, then 20% Coinsurance applies to the \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance
Contraceptive Management Services (Unlimited)	Covered In Full	\$3,000/\$6,000 Deductible, then 50% Coinsurance
2 Emergency and Transportation Services		
Emergency Room - facility	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum
Ambulance Service - ground (Unlimited)	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum
Ambulance Service - air (Unlimited)	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum

MEDICAL PLAN	BALANCE HSA QUALIFIED 1500 GOLD	
	HERITAGE SIGNATURE	OUT-OF-NETWORK
3 Hospitalization		
Inpatient Medical and Surgical Room and Board (Unlimited)	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance
Skilled Nursing Facility (60 days PCY; includes room and board, and facility billed professional and ancillary fees)	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance
Hospice Inpatient Facility (Unlimited)	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance
Inpatient Professional Services	\$1,500/\$3,000 Deductible, then 20% Coinsurance applies to the \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance
Organ Transplants (Unlimited; \$5,000 travel and lodging limits)	Covered as any other service	Not Covered
4 Maternity & Newborn Care		
Prenatal, Delivery, Postnatal (Coverage for subscriber, spouse, dependent)	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance
5 Mental Health & Substance Use Disorder Services, including Behavioral Health Treatment		
Chemical Dependency Office Visit (Unlimited)	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance
Chemical Dependency Outpatient Facility (Unlimited)	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance
Chemical Dependency Inpatient Facility (Unlimited)	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance
Mental Health Office Visit (Unlimited)	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance
Mental Health Outpatient Facility (Unlimited)	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance
Mental Health Inpatient Facility (Unlimited)	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance
6 Prescription Drug		
Drug List	M1 No Tiers	Not Covered
Specific Generic Preventive Drugs (Retail & Specialty drugs 30 day Supply/Mail Order 90 day and Specialty 30 day supply)	Covered In Full	Not Covered

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Retail (preferred generic/preferred brand/non-preferred) (Retail & Specialty drugs 30 day Supply/Mail Order 90 day and Specialty 30 day supply)	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	Not Covered
Mail Order (preferred generic/preferred brand/non-preferred) (Retail & Specialty drugs 30 day Supply/Mail Order 90 day and Specialty 30 day supply)	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	Not Covered
Specialty Rx (Retail & Specialty drugs 30 day Supply/Mail Order 90 day and Specialty 30 day supply)	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	Not Covered
7 Rehabilitative & Habilitative Services & Devices		
Inpatient Rehabilitation (30 days PCY combined limit for inpatient services)	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance
Inpatient Habilitation (30 days PCY combined limit for inpatient services)	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance
Rehab Outpatient Professional - physical, speech, occupational therapy (25 visits PCY combined limit for outpatient services)	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance
Habilitation Outpatient Professional - physical, speech, occupational therapy (25 visits PCY combined limit for outpatient services)	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance
Massage Therapy (Applies to rehab)	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance
Durable Medical Equipment (Unlimited)	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance
8 Laboratory/Imaging Services		
Pathology	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance
Imaging - basic	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance
Imaging - major (MRI, CT, PET)	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance
Diagnostic Mammography	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance
9 Preventive/Wellness Services & Chronic Disease Management		
Preventive Office Visit (Unlimited, subject to standard medical guidelines)	Covered In Full	Not Covered

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Immunizations (Unlimited, subject to standard medical guidelines)	Covered In Full	Not Covered
Preventive Laboratory Screens	Covered In Full	\$3,000/\$6,000 Deductible, then 50% Coinsurance
Preventive Imaging	Covered In Full	\$3,000/\$6,000 Deductible, then 50% Coinsurance
Preventive Routine Mammography	Covered In Full	\$3,000/\$6,000 Deductible, then 50% Coinsurance
10 Pediatric Services, including Oral & Vision Care		
Pediatric Vision Exam (1 PCY Under age 19)	Waive Deductible, then 20% Coinsurance applies to \$3,000/\$6,000 Out of Pocket Maximum	Waive Deductible, then 20% Coinsurance applies to \$3,000/\$6,000 Out of Pocket Maximum
Pediatric Eyewear (Under age 19: One pair of glasses PCY (frames & lenses). 12 month supply of contacts PCY, in lieu of glasses (frames & lenses).)	Covered In Full	Covered In Full
Pediatric Dental (preventive)	Covered In Full	\$3,000/\$6,000 Deductible, then 30% Coinsurance
Pediatric Dental (basic)	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 40% Coinsurance
Pediatric Dental (major)	\$1,500/\$3,000 Deductible, then 50% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance
Routine Hearing		
Routine Hearing Exam (1 every 2 calendar years)	\$1,500/\$3,000 Deductible, then 20% Coinsurance	\$1,500/\$3,000 Deductible, then 20% Coinsurance
Routine Hearing Aids and Hardware (\$1000 every 3 calendar years)	\$1,500/\$3,000 Deductible, then 20% Coinsurance	\$1,500/\$3,000 Deductible, then 20% Coinsurance
Alternative Care		
Chiropractic (10 visits PCY)	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance
Acupuncture (12 visits PCY)	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance
Naturopath (Unlimited)	\$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$3,000/\$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 50% Coinsurance

Prior Authorization is required for many services to be covered. For more information please refer to your benefit booklet.

PCY = Per Calendar Year. Balance billing may apply if a provider is not contracted with Premera Blue cross. Members are responsible for amounts in excess of the allowable charge.

This is not a complete explanation of covered services, exclusions, limitations, reductions or the terms under which the program may be continued in force. This benefit highlight is not a contract. For full coverage provisions, including a description of waiting periods, limitations and exclusions please contact Customer Service.

Discrimination is Against the Law

Premera Blue Cross complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Premera does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Premera:

- 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, 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, contact the Civil Rights Coordinator.

If you believe that Premera has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Civil Rights Coordinator - Complaints and Appeals
PO Box 91102, Seattle, WA 98111
Toll free 855-332-4535, Fax 425-918-5592, TTY 800-842-5357
Email AppealsDepartmentInquiries@Premera.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

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, available 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, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD)
Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Getting Help in Other Languages

This Notice has Important Information. This notice may have important information about your application or coverage through Premera Blue Cross. There may be key dates in this notice. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. Call 800-722-1471 (TTY: 800-842-5357).

አማርኛ (Amharic):

ይህ ማስታወቂያ አስፈላጊ መረጃ ይዟል። ይህ ማስታወቂያ ስለ ማመልከቻዎ ወይም የ Premera Blue Cross ሽፋን አስፈላጊ መረጃ ሊኖረው ይችላል። በዚህ ማስታወቂያ ውስጥ ቁልፍ ቀዳጅ ሊኖሩ ይችላሉ። የጤና ሽፋንዎን ለመጠበቅና በአስፋፈል እርዳታ ለማግኘት በተውሰኑ የጊዜ ገደቦች እርምጃ መውሰድ ይገባዎት ይሆናል። ይህን መረጃ እንዲያገኙ እና የለምንም ክፍያ በቋንቋዎ እርዳታ እንዲያገኙ መሰታወቅ አለዎት። በስልክ ቁጥር 800-722-1471 (TTY: 800-842-5357) ይደውሉ።

العربية (Arabic):

يحتوي هذا الإشعار على معلومات هامة. قد يحوي هذا الإشعار معلومات مهمة بخصوص طلبك أو التغطية التي تزيد الحصول عليها من خلال Premera Blue Cross. قد تكون هناك تواريخ مهمة في هذا الإشعار. وقد تحتاج لاتخاذ إجراء في تاريخ معينه للحفاظ على تغطيتك الصحية أو المساعدة في دفع التكاليف. يحق لك الحصول على هذه المعلومات والمساعدة بلغتك دون تكبد أية تكلفة. اتصل بـ 800-722-1471 (TTY: 800-842-5357)

中文 (Chinese):

本通知有重要的訊息。本通知可能有關於您透過 Premera Blue Cross 提交的申請或保險的重要訊息。本通知內可能有重要日期。您可能需要在截止日期之前採取行動，以保留您的健康保險或者費用補貼。您有權利免費以您的母語得到本訊息和幫助。請撥電話 800-722-1471 (TTY: 800-842-5357)。

Oromoo (Cushite):

Beeksisni kun odeeffannoo barbaachisaa qaba. Beeksisti kun sagantaa yookan karaa Premera Blue Cross tiin tajaajila keessan ilaalchisee odeeffannoo barbaachisaa qabaachuu danda'a. Guyyaawwan murteessaa ta'an beeksisa kana keessatti ilaalaa. Tarii kaffaltiidhaan deeggaramuuf yookan tajaajila fayyaa keessaniif guyyaa dhumaa irratti wanti raawwattan jiraachuu danda'a. Kaffaltii irraa bilisa haala ta'een afaan keessaniin odeeffannoo argachuu fi deeggarsa argachuuf mirga ni qabaattu. Lakkoofsa bilbilaa 800-722-1471 (TTY: 800-842-5357) tii bilbilaa.

Français (French):

Cet avis a d'importantes informations. Cet avis peut avoir d'importantes informations sur votre demande ou la couverture par l'intermédiaire de Premera Blue Cross. Le présent avis peut contenir des dates clés. Vous devez peut-être prendre des mesures par certains délais pour maintenir votre couverture de santé ou d'aide avec les coûts. Vous avez le droit d'obtenir cette information et de l'aide dans votre langue à aucun coût. Appelez le 800-722-1471 (TTY: 800-842-5357).

Kreyòl ayisyen (Creole):

Avi sila a gen Enfòmasyon Enpòtan ladann. Avi sila a kapab genyen enfòmasyon enpòtan konsènan aplikasyon w lan oswa konsènan kouvèti asirans lan atravè Premera Blue Cross. Kapab genyen dat ki enpòtan nan avi sila a. Ou ka gen pou pran kèk aksyon avan sèten dat limit pou ka kenbe kouvèti asirans sante w la oswa pou yo ka ede w avèk depans yo. Se dwa w pou resewva enfòmasyon sa a ak asistans nan lang ou pale a, san ou pa gen pou peye pou sa. Rele nan 800-722-1471 (TTY: 800-842-5357).

Deutsche (German):

Diese Benachrichtigung enthält wichtige Informationen. Diese Benachrichtigung enthält unter Umständen wichtige Informationen bezüglich Ihres Antrags auf Krankenversicherungsschutz durch Premera Blue Cross. Suchen Sie nach eventuellen wichtigen Terminen in dieser Benachrichtigung. Sie könnten bis zu bestimmten Stichtagen handeln müssen, um Ihren Krankenversicherungsschutz oder Hilfe mit den Kosten zu behalten. Sie haben das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Rufen Sie an unter 800-722-1471 (TTY: 800-842-5357).

Hmoob (Hmong):

Tsawb ntawv tshaj xo no muaj cov ntshiab lus tseem ceeb. Tej zaum tsawb ntawv tshaj xo no muaj cov ntshiab lus tseem ceeb txog koj daim ntawv thov kev pab los yog koj qhov kev pab cuam hnuv ntawm Premera Blue Cross. Tej zaum muaj cov hnuv tseem ceeb uas sau rau hauv daim ntawv no. Tej zaum koj kuj yuav tau ua qee yam uas peb kom koj ua tsis pub dhau cov caij nyuog uas teev tseg rau hauv daim ntawv no mas koj thiaj yuav tau txais kev pab cuam kho mob los yog kev pab them tej nqi kho mob ntawd. Koj muaj cai kom lawv muab cov ntshiab lus no uas tau muab sau ua koj hom lus pub dawb rau koj. Hu rau 800-722-1471 (TTY: 800-842-5357).

Iloko (Ilocano):

Daytoy a Pakdaar ket naglaon iti Napateg nga Impormasion. Daytoy a pakdaar mabalin nga adda ket naglaon iti napateg nga impormasion maipanggep iti aplikasyonyo wenno coverage babaen iti Premera Blue Cross. Daytoy ket mabalin dagiti importante a petsa iti daytoy a pakdaar. Mabalin nga adda rumbeng nga aramidenyo nga addang sakbay dagiti partikular a naituding nga aldaw tapno mapagtalinaedyo ti coverage ti salun-ayto wenno tulong kadagiti gastos. Adda karbenganyo a mangala iti daytoy nga impormasion ken tulong iti bukodyo a pagsasao nga awan ti bayadanyo. Tumawag iti numero nga 800-722-1471 (TTY: 800-842-5357).

Italiano (Italian):

Questo avviso contiene informazioni importanti. Questo avviso può contenere informazioni importanti sulla tua domanda o copertura attraverso Premera Blue Cross. Potrebbero esserci date chiave in questo avviso. Potrebbe essere necessario un tuo intervento entro una scadenza determinata per consentirti di mantenere la tua copertura o sovvenzione. Hai il diritto di ottenere queste informazioni e assistenza nella tua lingua gratuitamente. Chiama 800-722-1471 (TTY: 800-842-5357).

