

CIS - HDHP – 1 HSA with Alternative Care

\$1,500/\$3,000 Single/Family Deductible

80/80/60% Coinsurance

cis benefits
www.cisbenefits.org

Effective Date: January 1, 2016

Visit www.regence.com for a detailed description of your plan benefits listed below**Benefit Summary**

Deductible per calendar year	\$1,500 Individual/\$3,000 Family
Out-of-Pocket maximum ^{**}(Includes Deductible)	\$2,300 Individual/\$5,050 Family
After the Out-of-Pocket maximum is met, the plan pays	100% for the remainder of the calendar year except where noted

****Important Note:** The Family Out-of-Pocket Maximum for a Calendar Year is satisfied when one or more Family Members' Deductibles and Coinsurance for Covered Services for that Calendar Year total and meet the Family's Out-of-Pocket Maximum amount.

Covered Medical Service (Per Member)	Member Responsibility Category 1	Member Responsibility Category 2	Member Responsibility Category 3
Preventive Care For a list of services covered under this benefit, please visit our website (sign in and from there select "Preventive Care List")	0% (deductible waived)	0% (deductible waived)	40%
Outpatient Laboratory and Radiology Services	20%	20%	40%
Professional Services <ul style="list-style-type: none"> Surgery, inpatient visits, diagnostic procedures and therapeutic injections 	20%	20%	40%
Alternative Care <ul style="list-style-type: none"> Spinal manipulations and Acupuncture – Subject to deductible and coinsurance; limited to \$1,000 per year 	20%	20%	40%
Ambulance Services	20%	20%	20%
Durable Medical Equipment	20%	20%	40%
Emergency Room (Including Professional Charges) <ul style="list-style-type: none"> Coinsurance will be applied to the Out-of-Pocket Maximum. 	20%	20%	20%
Hospital Care <ul style="list-style-type: none"> Inpatient, Outpatient and Ambulatory Service Facility 	20%	20%	40%
Maternity Care	20%	20%	40%
Mental Health/Chemical Dependency Services - Inpatient, Residential and Outpatient	20%	20%	40%
Rehabilitation Services <ul style="list-style-type: none"> Inpatient: Unlimited per calendar year Outpatient: 77 visit limit per calendar year 	20%	20%	40%

Covered Prescription Medication Services (Per Member)	Member Responsibility Generic	Member Responsibility Formulary Brands	Member Responsibility Non-Formulary Brands
Prescription Medications from a Pharmacy Retail & Mail Order: 90-day supply		20%	
How to find Pharmacy Information in www.regence.com			
Preventive Medications – Sign in, from there select “Resources,” then “Pharmacy Benefits,” then “Learn more about OmedaRx,” then “Formularies and Other Drug Lists,” then “Preventive Medications Coverage.”			
Optimum Value Medications – Sign in, from there, select “Resources,” then “Pharmacy Benefits,” then “Learn more about OmedaRx,” then “Formularies and Other Drug Lists,” then “Optimum Value Medications List.”			
Participating Pharmacies – Sign in, from there, select “Resources,” then “Pharmacy Benefits,” then “Learn more about OmedaRx,” then “Pharmacy Directories.”			
Brand-Name Prescription Medication Instead of Generic			
If an equivalent generic medication is available and a brand-name medication is chosen, the member is responsible for paying the applicable brand-name co-payment plus the difference in price between the equivalent generic medication and the brand-name medication, not to exceed total retail cost. The exception is when the prescribing provider specifies that the brand-name medication must be dispensed, in which case the member will not be responsible for payment of the difference in cost.			

Case Management
Receive one-on-one help and support in the event you have a serious or sudden illness or injury. An experienced, compassionate case manager will serve as your personal advocate during a time when you need it most. Your case manager is a licensed health care professional who will help you understand your treatment options, show you how to get the most out of your available Plan benefits and work with your physician to support your treatment plan. To learn more or to make a referral to case management, please call 1 (866) 543-5765.
Disease Management
Regence Disease Management is a support and education program for people with chronic conditions such as diabetes, heart disease, asthma and/or depression. The Claims Administrator’s nurses and behavioral health care coordinators provide tailored educational materials, tools and other services to help you get on track with your care and stay there. They can help you understand the care plan you’ve developed with your physician, and make smarter choices for better health. To learn more, please call 1 (866) 543-5765.
Special Beginnings Program
Pregnancy is a time of planning and excitement, but it can also be a time of confusion and questions. Special Beginnings can provide answers and assistance so that you can relax and enjoy those nine life-changing months. This program offers expectant mothers access to a nurse 24 hours a day, 7 days a week, an informative maternity book or DVD and educational materials tailored to their needs. To learn more call 1 (888) JOY-BABY (569-2229).
Quit for Life[®] Tobacco Cessation Program
CIS offers a tobacco cessation program for all eligible members. For details go to www.cisbenefits.org ; from there select “Healthy Benefits & Wellness,” then “Enroll in a Tobacco Cessation Program.”
Weight Management and Obesity Treatment
CIS also offers a weight management program for all eligible members. For details go to www.cisbenefits.org ; from there select “Healthy Benefits & Wellness,” then “Enroll in a Weight Management Program.”
MDLive (Telehealth)
With MDLive’s telehealth service, you can see a doctor or therapist from home, work or on the go, 24/7/365. Board-certified doctors visit with you by phone or secure video to treat non-emergency medical conditions. They can diagnose symptoms, prescribe medication, and send prescriptions to your pharmacy. To learn more call 1 (888) 725-3097.
BlueCard[®] Program (Out of Area Services)
The BlueCard Program is a unique program that enables you to access hospitals and physicians when outside the four-state area Regence serves (Idaho, Oregon, Utah and Washington), as well as receive care in 200 countries around the world. Find a provider near you at www.bcbs.com or call 1 (800) 810-BLUE (2583).

Please note: This benefit summary provides a brief description of your health care plan benefits and is not a guarantee of payment. Once enrolled, please review your plan booklet (online at www.regence.com) for a complete list of benefits, limitations and/or exclusions, and a definition of medical necessity.

Your health coverage is insured by CIS, but administered by Regence BlueCross BlueShield of Oregon. This means CIS, not Regence BlueCross BlueShield of Oregon, pays for your covered medical services and supplies.



Regence BlueCross BlueShield of Oregon is an Independent Licensee of the Blue Cross and Blue Shield Association