

**SUMMARY OF BENEFITS  
PROGRESSIVE 2000  
80/80/50/35**



For medically necessary services rendered by a Preferred Plan, participating, or recognized provider, the benefits of this plan will be provided at the percentage of the allowed amount as specified below. When you have reached the annual out-of-pocket coinsurance maximum, this plan will provide benefits at 100% of the allowed amount for the remainder of the calendar year, unless otherwise specified. Any balances of charges not covered by this plan will be your responsibility to pay. The annual copays, neurodevelopmental therapy, outpatient rehabilitation, repair of teeth, and smoking cessation do not apply to the maximum out-of-pocket coinsurance amount.

<b>Benefits</b>	<b>Preferred Plan Provider</b>	<b>Participating/ Recognized Provider</b>
<b>Professional Services</b> \$35 per-office visit copay for office, home, and outpatient hospital visits	80% (unless otherwise specified)	50%
<b>Hospital Facility</b> Inpatient and outpatient including diagnostic x-ray and laboratory \$150 copay per emergency room visit (waived if admitted)	80%	50%
<b>Acupuncture</b> 12 visits per calendar year maximum	80%	50%
<b>Ambulance Services**</b>	80%	80%
<b>Blood Bank**</b>	80%	80%
<b>Chemical Dependency</b> \$14,000 every two calendar year maximum	80%	50%
<b>Growth Hormone</b> \$25,000 per calendar year maximum	80%	50%
<b>Home Health and Hospice</b> Home health - 130 visits per calendar year maximum Hospice - 6 month maximum	80%	80%
<b>Home Medical Equipment, Prostheses and Orthotics</b>	80%	50%
<b>Home Phototherapy</b>	80%	80%
<b>Hospitalization for Dental Services</b> \$1,000 per calendar year maximum No benefits provided for charges of a dentist	80%	50%
<b>Maternity</b> (provided for the subscriber or spouse)	same as any other condition	
<b>Mental Disorders</b> Inpatient - 8 days per calendar year Outpatient - 12 visits per calendar year	80%	50%
<b>Neurodevelopmental Therapy</b> (for children age 6 and under) \$1,500 per calendar year maximum	80%	50%
<b>Occupational Injury</b> (provided for the subscriber only) \$250,000 lifetime maximum	same as any other condition	
<b>Phenylketonuria (PKU) Formulas</b>	80%	80%
<b>Preventive Care</b> \$500 annual maximum, not subject to deductible	80%	50%

<b>Rehabilitation</b>		
Inpatient - \$15,000 per condition	80%	50%
Outpatient - \$1,000 per calendar year maximum	80%	50%
<b>Repair of Teeth**</b>	80%	80%
\$1,000 per occurrence		
<b>Skilled Nursing Facility</b>	*	80%
30 days per calendar year maximum		
<b>Smoking Cessation</b>	75%	75%
\$500 lifetime maximum		
<b>Special Equipment and Supplies</b>	80%	80%
<b>Spinal Manipulations</b>	80%	50%
12 Spinal manipulation limit per calendar year, not subject to deductible		
<b>Temporomandibular Joint Disorders (TMJ)</b>	same as any other condition	
\$1,000 per calendar year maximum; \$5,000 lifetime maximum		
<b>Transplants</b>	80%	50%
\$250,000 lifetime maximum; \$50,000 per transplant donor organ procurement maximum; \$2,500 per transplant travel and lodging maximum		

\* At this time, this service is provided only by participating providers.

\*\* At this time, these services are provided only by recognized providers.

**Lifetime Maximum:** \$2,000,000

**Annual Deductible:** \$2,000 Individual / \$4,000 Family. The deductible is waived for professional services billed as office visits in the office, home, or hospital outpatient department and for outpatient diagnostic x-ray and laboratory. Services provided by professionals that are not subject to the per-visit copay are subject to the annual deductible.

**Annual Out-of-Pocket Coinsurance Amount:** \$2,500 Individual/ \$5,000 Family. The total amount of coinsurance you are responsible to pay during a calendar year for covered services, after which the plan will provide benefits at 100 percent of the allowed amount for the remainder of that calendar year, unless otherwise specified. The annual deductible, copays, neurodevelopmental therapy, outpatient rehabilitation, repair of teeth, smoking cessation, and most services provided by participating or recognized providers do not apply toward the out-of-pocket coinsurance amount

**Copay:** There is a \$35 per-visit copay for each office call/home visit billed as such by a provider in the office, home, or hospital outpatient department (waived for surgery, for radiation and chemotherapy, for spinal manipulations, or if you are directly admitted to the hospital as an inpatient). Copays do not apply toward the out-of-pocket coinsurance amount.

**Emergency Care in the Service Area:** In the event of a medical emergency, treatment by a participating or recognized provider will be provided for a 24-hour period or for such additional time as is reasonably required to come under the care of a Preferred Plan provider. Emergency benefits will be provided at the level specified for a Preferred Plan provider. Benefits for recognized providers will be based on the recognized provider's actual charge for the service.

**Care Outside the Service Area:** All care received outside the service area, whether or not a medical emergency, will be covered at 80% of the allowed amount, except benefits for smoking cessation will be provided at the level specified. Any balances of charges not covered by this plan will be your responsibility.

**Cost Containment Provisions:** All hospital and skilled nursing facility admissions must be medically necessary. Preadmission approval is required for all inpatient admissions outside the service area if you seek care from providers who have not contracted with a Blue Cross and/or Blue Shield plan, except for emergency services or maternity admissions.

**Waiting Periods:** No benefits are provided for treatment relating to a transplant until you have been covered under this or a prior plan with the Company (Regence BlueShield) for six consecutive months. There is a preexisting condition waiting period that must be met prior to benefits being available. Refer to your benefits brochure for details regarding this waiting period. Maternity benefits and PKU benefits are not subject to the waiting periods of this plan.

**This is a brief summary of benefits, it is not a certificate of coverage. For full coverage provisions, including a description of waiting periods, limitations, and exclusions, refer to your benefits brochure and the contract on file with your group. Your feedback is important to us. If you have suggestions about the benefits covered under this plan, you may contact us at 1-800-458-3523 or visit our Web site at [www.wa.regence.com](http://www.wa.regence.com) and complete the Suggestion Box form located on the Contact page.**