



Regence

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Oregon Consolidated Dual Option Matrix for HSA Healthplan 2.0SM, InnovaSM, and EngageSM
For Groups of 10-50 employees

Product	Copay	Deductible	Coinsurance Level %	Coinsurance Maximum	Product	HSA 2.0	HSA 2.0	HSA 2.0	HSA 2.0	HSA 2.0	HSA 2.0
					Copay	N/A	N/A	N/A	N/A	N/A	N/A
					Deductible	\$1,500/\$3,000	\$3,000/\$5,000	\$2,500/\$5,000	\$3,000/\$7,000	\$5,000/\$10,000	\$3,500/\$7,000
					Coinsurance Level %	80/60/60	80/60/60	80/60/60	80/60/60	100/100/100	80/60/60
					Coinsurance Maximum	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Engage	N/A	\$0	80/80/80	various							
Innova	\$20/\$35	\$250	90/70/70	various							
Innova	\$20/\$35	\$500	90/70/70	various							
Innova	\$20/\$35	\$250	80/60/60	various	Y						
Innova	\$30/\$45	\$250	80/60/60	various	Y						
Innova	\$20/\$35	\$750	90/70/70	various	Y						
Engage	N/A	\$500	80/80/80	various	Y						
Innova	\$20/\$35	\$500	80/60/60	various	Y						
Innova	\$30/\$45	\$500	80/60/60	various	Y						
Innova	\$20/\$35	\$750	80/60/60	various	Y	Y					
Innova	\$20/\$35	\$500	70/50/50	various	Y	Y					
Innova	\$20/\$35	\$1,000	80/60/60	various	Y	Y					
Innova	\$30/\$45	\$1,000	80/60/60	various	Y	Y					
Innova	\$30/\$45	\$750	70/50/50	various	Y	Y	Y				
Innova	\$20/\$35	\$1,500	80/60/60	various	Y	Y	Y				
Innova	\$30/\$45	\$1,000	70/50/50	various	Y	Y	Y				
Innova	\$30/\$45	\$1,500	80/60/60	various	Y	Y	Y	Y			
Innova	\$20/\$35	\$2,000	80/60/60	various	Y	Y	Y	Y			
Innova	\$30/\$45	\$1,500	70/50/50	various	Y	Y	Y	Y			
Innova	\$30/\$45	\$2,000	80/60/60	various	Y	Y	Y	Y			
Innova	\$30/\$45	\$2,000	70/50/50	various	Y	Y	Y	Y	Y		Y
Innova	\$30/\$45	\$3,000	80/60/60	various		Y	Y	Y	Y	Y	Y
Innova	\$30/\$45	\$3,000	70/50/50	various		Y	Y	Y	Y	Y	Y
Innova	\$30/\$45	\$5,000	80/60/60	various		Y	Y	Y	Y	Y	Y
Innova	\$30/\$45	\$7,500	80/60/60	various			Y	Y	Y	Y	Y
HSA 2.0	N/A	\$1,500/\$3,000	80/60/60	\$5,000		Y	Y	Y	Y	Y	Y
HSA 2.0	N/A	\$3,000/\$5,000	80/60/60	\$5,000	Y		Y	Y	Y	Y	Y
HSA 2.0	N/A	\$2,500/\$5,000	80/60/60	\$5,000	Y	Y		Y	Y	Y	Y
HSA 2.0	N/A	\$3,000/\$7,000	80/60/60	\$5,000	Y	Y	Y		Y	Y	Y
HSA 2.0	N/A	\$5,000/\$10,000	100/100/100	\$5,000	Y	Y	Y	Y			Y
HSA 2.0	N/A	\$3,500/\$7,000	80/60/60	\$5,000	Y	Y	Y	Y	Y		

Benefit selection rules:

HSA Healthplan 2.0 to Activate Dual Option is not allowed

Pharmacy benefits are required and will be different on each plan as they are embedded in the HSA Healthplan 2.0

The Coinsurance Maximum of \$2,000, \$3,000, \$4,000 or \$6,000 can be used on the paired Innova or Engage plan however, it is predetermined for the HSA Healthplan 2.0 plan.

Riders must match where applicable.

Eligibility:

Limited to a minimum of 10 enrolled employees, with at least 2 employees per plan.