

Frequently Asked Questions Individual and Family Plans for Clark County

What is covered by the Preventive Care benefit?

Routine physical exams, including related lab and x-rays, women's annual exams, immunizations and well-baby care to age 2. Prostate cancer screening exams, including a digital rectal exam and prostate-specific antigen (PSA) test for men is included.

Regence Breakthru 50	Not covered	
Regence Breakthru 70	In-Network member pays 30%	Out-of-Network member pays 50%
	Preventive care benefits are limited to \$200/person/calendar year; not subject to deductible	
Regence Breakthru 80	In-Network members pays \$0	Out-of-Network member pays 50%
	Preventive care benefits are limited to \$400/person/calendar year; not subject to deductible	
Blue Selections PPO	In- and Out-of-Network members pays \$20 copay; not subject to deductible	
Regence Health Savings Account	In-Network members pays 20% All benefits subject to deductible	Out-of-Network members pays 40% All benefits subject to deductible

How are maternity services paid?

Maternity care and related conditions are subject to the pre-existing condition waiting period limitation*; however, pre-natal care is *not* subject to the pre-existing condition waiting period limitation. If the member becomes pregnant before the effective date of coverage (preexisting), Regence will pay the pre-natal charges, but deny the delivery and postpartum.

Regence defines **maternity** as delivery services including admission to the hospital, the mother's admission history and physical examination, the management of uncomplicated labor, vaginal delivery (with or without episiotomy, and with or without forceps), or a cesarean delivery. Postpartum care, which is a maternity-related condition, includes hospital and office visits following vaginal or cesarean section delivery.

Pre-natal care is *not* subject to a pre-existing condition waiting period limitation and is covered the same as any other medically necessary condition. Regence defines pre-natal care as antepartum care including the initial and subsequent history, physical examinations, recording of weight, blood pressure, fetal heart tones, routine chemical urinalysis and monthly visits up to 28 weeks gestation, biweekly visits to 36 weeks gestation and weekly visits until delivery.

Regence Breakthru 50	Not covered	
Regence Breakthru 70	In-Network member pays 30%	Out-of-Network member pays 50%
	Pre-natal and maternity benefits are subject to deductible	
Regence Breakthru 80	In-Network members pays 20%	Out-of-Network member pays 50%
	Pre-natal and maternity benefits are subject to deductible	
Blue Selections PPO	In-Network members pays 20%	Out-of-Network member pays 50%
	Pre-natal and maternity benefits are subject to deductible	
Regence Health Savings Account	Not covered	

*Your plan has a pre-existing condition waiting period limitation of nine months. That means Regence does not pay for expenses incurred for pre-existing conditions during the nine months following your effective date of coverage.

What does Regence consider alternative care services?

Acupuncture, chiropractic, naturopathic or massage therapy services performed by licensed practitioners. These services are eligible when provided by Washington-licensed participating providers practicing within the scope of their license, subject to plan limits. Please refer to the Washington Supplemental Provider Directory for a list of In-Network providers.

How are licensed acupuncture services paid?

Regence Breakthru 50/70/80	Initial evaluation paid as office visit Limited to 12 visits per calendar year Treatments subject to deductible and coinsurance
Blue Selections PPO	Unlimited Initial evaluation paid as office visit Treatments subject to deductible and coinsurance
Regence Health Savings Account	Limited to 12 visits per calendar year Treatments subject to deductible and coinsurance

How are chiropractic services paid?

Regence Breakthru 50/70/80	Initial evaluation paid as office visits Spinal manipulations limited to 10 manipulations per calendar year, and are subject to deductible and coinsurance
Blue Selections PPO	Initial evaluation paid as office visits Unlimited. Treatments subject to deductible and coinsurance
Regence Health Savings Account	10 visits per calendar year. Subject to deductible and coinsurance

How are naturopathic services paid?

Regence Breakthru 50/70/80	Paid as office visits. Unlimited. Treatments are subject to deductible and coinsurance
Blue Selections PPO	Unlimited. Paid the same as an office visit
Regence Health Savings Account	Unlimited. Subject to deductible and coinsurance

How is massage therapy paid?

Regence Breakthru 50/70/80	Paid as outpatient rehabilitation services; \$2,000 annual limit, subject to deductible and coinsurance
Blue Selections PPO	Paid as outpatient rehabilitation services; Limited to 30 sessions per calendar year, for all services combined. Subject to deductible and coinsurance
Regence Health Savings Account	Subject to \$1,500 annual limit, after deductible has been met for rehabilitative care services



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

**Your plan has a pre-existing condition waiting period limitation of nine months. That means Regence does not pay for expenses incurred for pre-existing conditions during the nine months following your effective date of coverage.*