

Effective Date: 01/01/2019

Highlights of your Health Care Coverage

CLEANTECH ALLIANCE WASHINGTON

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 DURABLE 3500 IN-NETWORK OUT-OF-NETWORK MEDICAL COST SHARE OPTIONS Individual Deductible PCY (Family embedded deductible 2X Individual) \$3,500 \$7,000 Coinsurance (Member's percentage of costs after deductible based on allowable 20% 50% charges) Individual Out of Pocket Maximum PCY, includes deductible, coinsurance, copay \$7,350 Unlimited and pharmacy if applicable (Family embedded OOP max 2X Individual) \$40 Copay, applies to the \$7,350 Out of \$7.000 Deductible, then 50% Coinsurance. Office Visit Cost Share Pocket Maximum applies to Unlimited Out of Pocket Maximum PREVENTIVE CARE OPTIONS AND HEALTH EDUCATION Preventive Office Visit (Unlimited, subject to standard medical guidelines) Covered In Full Not Covered Immunizations (Unlimited, subject to standard medical guidelines) Covered In Full Not Covered Health Education (HE) (Unlimited) Covered In Full Not Covered Nicotine Dependency Programs (ND) (Unlimited) Covered In Full Not Covered Diabetes Health Education (DE) (Unlimited) Covered In Full Not Covered PROFESSIONAL CARE \$40 Copay, applies to the \$7,350 Out of \$7,000 Deductible, then 50% Coinsurance, Professional Office Visit Pocket Maximum applies to Unlimited Out of Pocket Maximum \$3,500 Deductible, then 20% Coinsurance, \$7,000 Deductible, then 50% Coinsurance, Inpatient Professional Services applies to \$7,350 Out of Pocket Maximum applies to Unlimited Out of Pocket Maximum \$7,000 Deductible, then 50% Coinsurance, Contraceptive Management Services (Unlimited) Covered In Full applies to Unlimited Out of Pocket Maximum

MEDICAL PLAN	DURABLE 3500	
	IN-NETWORK	OUT-OF-NETWORK
DIAGNOSTIC SERVICE OPTIONS		
Preventive Professional Diagnostic Imaging and Laboratory Services - Including Mammogram and PAP/PSA	Covered In Full	\$7,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Other Professional Diagnostic Imaging	Waive Deductible, then 20% Coinsurance, applies to \$7,350 Out of Pocket Maximum	\$7,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Professional Diagnostic Major Imaging	Waive Deductible, then 20% Coinsurance, applies to \$7,350 Out of Pocket Maximum	\$7,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Other Professional Diagnostic Laboratory/Pathology	Waive Deductible, then 20% Coinsurance, applies to \$7,350 Out of Pocket Maximum	\$7,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Diagnostic Mammography	Covered in Full	Out of Network Deductible, then 50%
FACILITY CARE OPTIONS		
Inpatient Facility	\$3,500 Deductible, then 20% Coinsurance, applies to \$7,350 Out of Pocket Maximum	\$7,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Outpatient Surgery Facility	\$3,500 Deductible, then 20% Coinsurance, applies to \$7,350 Out of Pocket Maximum	\$7,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Skilled Nursing Facility (60 days PCY; includes room and board, and facility billed professional and ancillary fees)	\$3,500 Deductible, then 20% Coinsurance, applies to \$7,350 Out of Pocket Maximum	\$7,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Hospice Inpatient Facility (10 days Inpatient; within the 6 month lifetime maximum)	\$3,500 Deductible, then 20% Coinsurance, applies to \$7,350 Out of Pocket Maximum	\$7,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
EMERGENCY CARE AND TRANSPORTATION OPTION		
Emergency Care (If applicable, waive copay if admitted to inpatient facility)	\$250 Copay then \$3,500 Deductible and 20% Coinsurance; all cost shares apply to the \$7,350 Out of Pocket Maximum	\$250 Copay then \$3,500 Deductible and 20% Coinsurance; all cost shares apply to the \$7,350 Out of Pocket Maximum
Emergency Room Physician	\$3,500 Deductible, then 20% Coinsurance, applies to \$7,350 Out of Pocket Maximum	\$3,500 Deductible, then 20% Coinsurance, applies to \$7,350 Out of Pocket Maximum
Urgent Care Center	\$40 Copay, applies to the \$7,350 Out of Pocket Maximum	\$7,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Ambulance Transportation (Unlimited)	\$3,500 Deductible, then 20% Coinsurance, applies to \$7,350 Out of Pocket Maximum	\$3,500 Deductible, then 20% Coinsurance, applies to \$7,350 Out of Pocket Maximum
Air Ambulance (Unlimited)	\$3,500 Deductible, then 20% Coinsurance, applies to \$7,350 Out of Pocket Maximum	\$3,500 Deductible, then 20% Coinsurance, applies to \$7,350 Out of Pocket Maximum
OTHER SERVICES		
Allergy/Therapeutic Injections	\$3,500 Deductible, then 20% Coinsurance, applies to \$7,350 Out of Pocket Maximum	\$7,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Mental Health Inpatient Facility Care (Unlimited)	\$3,500 Deductible, then 20% Coinsurance, applies to \$7,350 Out of Pocket Maximum	\$7,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Mental Health Outpatient Professional Care (Unlimited)	\$40 Copay, applies to the \$7,350 Out of Pocket Maximum	\$7,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Chemical Dependency Inpatient Facility Care (Unlimited)	\$3,500 Deductible, then 20% Coinsurance, applies to \$7,350 Out of Pocket Maximum	\$7,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum

MEDICAL PLAN	DURABLE 3500	
	IN-NETWORK	OUT-OF-NETWORK
Chemical Dependency Outpatient Professional Care (Unlimited)	\$40 Copay, applies to the \$7,350 Out of Pocket Maximum	\$7,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Rehab Inpatient Facility (30 days PCY)	\$3,500 Deductible, then 20% Coinsurance, applies to \$7,350 Out of Pocket Maximum	\$7,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Rehab Outpatient Care, Including Physical, Occupational, Speech and Massage Therapy, and Chronic Pain (45 visits PCY)	\$40 Copay, applies to the \$7,350 Out of Pocket Maximum	\$7,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Rehab Outpatient Care Chronic Conditions, Including Cardiac, Pulmonary Rehab, and Cancer	\$40 Copay, applies to the \$7,350 Out of Pocket Maximum	\$7,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Medical Supplies, Equipment, Prosthetics (Unlimited)	\$3,500 Deductible, then 20% Coinsurance, applies to \$7,350 Out of Pocket Maximum	\$7,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Foot Orthotics, Orthopedic Shoes and Accessories (\$300 PCY; Includes orthotics and orthopedic shoes)	\$3,500 Deductible, then 20% Coinsurance, applies to \$7,350 Out of Pocket Maximum	\$7,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Home Health Visits (130 visits PCY)	\$3,500 Deductible, then 20% Coinsurance, applies to \$7,350 Out of Pocket Maximum	\$7,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Hospice Care (Hospice Home Visits: Unlimited; Respite: 240 hours; within the 6 month lifetime maximum)	\$3,500 Deductible, then 20% Coinsurance, applies to \$7,350 Out of Pocket Maximum	\$7,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
TMJ (Temporomandibular Joint Disorders) (Unlimited (Medical and Dental services - Medical and Dental cost shares based on type of service))	Covered as any other service	Covered as any other service
Transplants (Unlimited; \$7,500 travel and lodging limits)	Covered as any other service	Not Covered
ALTERNATIVE CARE		
Manipulations (Spinal and other) (12 visits PCY)	\$40 Copay, applies to the \$7,350 Out of Pocket Maximum	\$7,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Acupuncture (12 visits PCY)	\$40 Copay, applies to the \$7,350 Out of Pocket Maximum	\$7,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
SUPPLEMENTAL BENEFITS		
Routine Hearing Exam (1 PCY)	Exam \$40 Copay; Test: Covered In Full	\$7,000 Deductible, then 50% Coinsurance, applies to Out of Pocket Maximum
ANNUAL PLAN MAXIMUM		
Annual Plan Maximum	Unlimited	Unlimited

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.

Highlights of your Health Care Coverage

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Below is a brief overview of your Pharmacy Benefits. For more information on your benefits, please refer to your benefit booklets. To find out what tiers apply to a specific medication, refer to our Preferred Drug List at www.premera.com

PHARMACY PLAN	DURABLE 3500 - RX - 10/50/100/50%	
PRESCRIPTION DRUGS		
Drug List	Preferred B4 Tier 1 = generic Tier 2 = preferred brand Tier 3 = non-preferred brands Tier 4 = specialty	
Retail Cost Shares	\$10/\$50/\$100/50%	
Mail Cost Shares	\$20/\$100/\$200/50%	
Day Supply	Retail: 30 Days; Mail: 90 Days; Specialty: 30 Days	
Individual Deductible PCY	\$0	
Family Deductible PCY	No Family Deductible	
Out of Network (Non-participating retail pharmacies)	Cost Share, then 40% (to allowable)	
Out of Pocket Maximum	Applies to the medical out of pocket maximum	
Specialty Pharmacy Out of Pocket Maximum	Applies to the medical out of pocket maximum	
Annual Benefit Maximum	Unlimited	

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Discrimination is Against the Law

Premera Blue Cross compiles 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.

- 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 expense.

 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 say, you can file a giravance with:
Chill Rights Coordinator - Complaints and Appeals
PO Box 91102, Seattle, WA 8911
Toll rise 805-352-450, Fax 485-918-592, TTY 800-842-5357
Email Appeals Doyarmentinquirine:@Premira.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, cavilable at https://corportal.htms.or/icorport

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 date 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 800-722-417 (TTY: 803-842-5357).

አጣሪያ (Amharic):

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المعالى (Arabic). العربية يعربي هذا الإنظام طومات فقاء أن يعوي هذا الإنشار معترف مهية بنصوص طلق أو العبالية التركية والمعرف المعالى T Permera Blue Cross في الانتقال المساولة في هذا الإنشار وقائد الإنتقال العبالية المعالى المعالى المساولة المساولة المساولة المساولة المساولة المساولة المساولة المساولة المناطقة المساولة المساول

中文 (Chinese):
本通知有重要的误乱,本通知订前有關於包酒通 Premera Blue Cross 提交的
中排成保險的實際民意,未通知可以能力重要之效。 它可能需要有截止日期
之前取行他。如何您的的服保險和各資期相似。 的中期 請得別本訊息相單動,請問電話 800-722-1471 (TTY: 800-842-5357)。

Samili (Auropho). She shall be shall be

zaelezat ważne informacja odrodnie Patrintos unicaka lub zahresa świadzanie poprzez Premera Blac Orosa. Powierny perioduc unega na skutetowa delp. Minn mogą był zawate w tym ogłaszenia aly nie przekroczyć terminka w przypadku użrzymania polisy obszpieczonia pomocy zwiądzaną z krastami. Malia Patrintowy prawa do bazplaniaj retirmacji oni właszym jącyka. Zadzwoście pod 800-722-1471 (TY 100 04/2 dożi).

Oromoo (Cushife):
Beeksini kun odeeffannoo barbaachisaa qaba, Beeksisti kun sagartaa
yoodan karaa Pfenerra Blue Cross siin tajaajila keessan ilaalchisee
odeeffannoo barbaachisaa qabbachuu danda'a. Guyyaawwan murteessa
tara heeksisa kanaa keessatii falaala. Tari kathaitohaan deeggarmuul
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odeeffannoo argachuu if deeggarsa argachud mirga ni qabaattu.
Lakhoofaa biibiaa 800-722-1471 (17%) 000-642-5357 ju biibiiaa.

Français (French):
Cet avis a d'importantes informations. Cet avis parti avoir d'imposartes
Cet avis a d'importantes informations à la coulemne pai l'intermédian de
Permene Blue Cross. Le présent avis peut cortent ne destre cles Vous
devris, peut-être prendre des mesures par certains délais pour maintenir
votre couverture de arrêtio d'allais eve les coûts. Vous avez le droit
d'ôctent cette information et de l'aide dans votre largue à aucun coût.
Appeile 18 06-722-471 (TT 17: 00-042-0357).

Kreyôl ayisyen (Creole):
Avi sila a gen Enfolmasyon Enpôtan Iadann. Avi sila a kapab genyen erfolmasyon enpôtan konsidena aplikasyon w lan oswa konsidena kouvěti asirans lan attava Premera Blue Cross. Kapab genyen dat ki enpôtan nan sila a. O. uka gen pou pra nek ka kyopa vana sted nad filmt pou ka kenbe kouvěti asirans sarte w la oswa pou ya ka ede w avik depana yo. Se dwa vepo revewa erfolmasyon a a at asiratisma nan lang ou pale a, san ou pa gen pou peye pou sa. Rele nan 600-722-1471

(ITY: 800-842-589/). Deutsche (German):
Diese Benachrichtigung enthält wichtige Informationen. Diese Benachrichtigung enthält wiret Umständen vickrige Informationen Benachrichtigung enthält unter Umständen vickrige Informationen Benache Germannen in Stepper (Italian vickriger): Deutsche Germannen in Italian it

Hmoob (Hmong):
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tash ntaw tshaji xo no muaj cov ntshiab lus tseem ceeb tog kiçi daim ntaw
tho kev pab los yeg kiçi qhov kev pab cuam los ntawm Premera Blue
(Toos. Tej zaum maj cov hnub tseem ceeb usas sau raha urdaim ntaw
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yuav tsu tsais kev pab cuam kio mob los yeg kev pab them tej nigh kio mob
ntawat. Kiqi maji cala kom lawi mabi ov nthahabi lus no usat sau maab sau
usta mab sau usta mad na kalam na kalam ntawat na mab sau usta mab sau
(TTY: 800-442-5307).

Boko (Bocano):

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Raliano (Italian):

Gesta avviso corriene informazioni importanti. Questo savviso può confenere
informazioni importanti suria tua domanda o copentura attraverso Premete
informazioni importanti suria tua domanda o copentura attraverso Premete
essere necessario turi bus informazione entro una scadenza determiniata per
consentiriti di mantenere la tua copertura o sovervazione. Hall dietto di
oftenere queste informazioni e assistenza nella tua inqua gratultamente.
Chiamas 800-722-1471 (TTY: 802-822-5357).

волискию, го-принаме для соправном Вы имеете право на г помощь на воцием па (ТТУ: 800-842-5357).

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