

2024 REGENCE SUMMARY OF PLAN CHANGES

Benefit	Summary of Changes	Reason for Change
<p>Diagnostic and supplemental breast examinations</p>	<p>The cost share for diagnostic and supplemental breast exams will be \$0. For the HSA QHDHP plan the \$0 cost share applies after meeting the minimum deductible.</p>	<p>To comply with the WA SB 5396, which requires coverage for diagnostic and supplemental breast exams at no cost share.</p> <p><i>Motion to accept/decline the Regence plan design to remove the cost sharing barriers for Diagnostic and Supplemental Breast Examinations due to Washington SSB 5396.</i></p>
<p>Hearing instruments</p>	<p>Adding a new benefit for hearing aids and bone conduction hearing devices. These will be covered up to \$3,000 per ear, every 36 months at \$0 cost share. For the HSA QHDHP plan the \$0 cost share applies after meeting the minimum deductible.</p>	<p>This is a new benefit that will be added to all large group plans to comply with WA SB 1222. Previously, coverage for hearing aid devices was only available as a rider.</p> <p><i>Motion to accept/decline the hearing instruments and services mandated benefit to cover hearing instruments up to \$3,000 per ear every 36 months; including hearing services such as bone conduction hearing devices, initial assessment, fitting, adjustment, auditory training, and ear molds.</i></p>
<p>Reproductive Health Care Services</p>	<p>Due to Washington SB 5242 mandate, In-Network cost sharing barriers have been removed or lessened for these services.</p>	<p>Non-HSA Eligible plans: In-Network services and medications on our Drug List are not subject to deductible or coinsurance. HSA Eligible plans: In-Network services and medications on our Drug List are subject to the minimum IRS deductible (\$1,600 for an Individual and \$3,200 for a Family), and then covered at 0%-member cost share.</p> <p><i>Motion to accept/decline the coverage for durable medical equipment-continuous glucose monitors under the medical benefits if the member chooses to.</i></p>

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<p>Durable Medical Equipment (DME) – Continuous Glucose Monitors (CGM)</p>	<p>Expanded the choice for the member to obtain coverage under their Medical benefits. Certain brands also remain covered under Pharmacy benefits.</p>	<p>Therapeutic continuous glucose monitors are covered under Preventive Care for Chronic Conditions benefit, subject to coinsurance with deductible waived. Non-therapeutic glucose monitors and supplies continue to be excluded under Medical and Pharmacy benefits. Therapeutic CGM supplies continue to be covered under DME and Pharmacy.</p> <p><i>Motion to accept/decline the coverage for durable medical equipment-continuous glucose monitors under the medical benefits if the member chooses to.</i></p>
<p>Preventive Care and Immunizations</p>	<p>Updated language to include coverage as required by state or federal guidance for a specific time period as a result of a government declared disease outbreak, epidemic, or other public health emergency.</p>	<p><i>Motion to accept/decline the language change which includes coverage as required by state or federal guidance for a specific time period as a result of a government declared disease outbreak, epidemic, or other public health emergency.</i></p>
<p>Preventive Care for Chronic Conditions - Continuous Glucose Monitors (CGM)</p>	<p>Expanded the choice for the member to obtain coverage under their Medical benefits. Certain brands also remain covered under Pharmacy benefits</p>	<p>Therapeutic continuous glucose monitors are covered under Preventive Care for Chronic Conditions benefit, subject to coinsurance with deductible waived.</p> <p><i>Motion to accept/decline the language change which includes coverage as required by state or federal guidance for a specific time period as a result of a government declared disease outbreak, epidemic, or other public health emergency.</i></p>

2024 KAISER SUMMARY OF PLAN CHANGES

Benefit	Summary of Changes	Reason for Change
Abortion Services	The cost for abortion services will be \$0. For HSA QHDHP's the \$0 cost share applies after meeting the deductible.	To comply with WA HB 5242, which requires coverage of abortion services at no cost share.
Diagnostic and supplemental breast examinations	The cost share for diagnostic and supplemental breast exams will be \$0. For the HSA QHDHP plan the \$0 cost share applies after meeting the minimum deductible.	To comply with the WA SB 5396, which requires coverage for diagnostic and supplemental breast exams at no cost share.
Hearing instruments	Adding a new benefit for hearing aids and bone conduction hearing devices. These will be covered up to \$3,000 per ear, every 36 months at \$0 cost share. For the HSA QHDHP plan the \$0 cost share applies after meeting the minimum deductible.	This is a new benefit that will be added to all large group plans to comply with WA SB 1222. Previously, coverage for hearing aid devices was only available as a rider.
High Deductible Health Plan	Changing \$1,500/\$3,000 deductible to \$1,600/\$3,200	The IRS changed their HSA limits to a minimum deductible of \$1,600/\$3,200.