



Regence

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

100 SW Market Street
PO Box 1271
Portland, OR 97207-1271

Notice of Preexisting Condition Exclusion Period (medical plans only)

This plan imposes a preexisting condition exclusion period. This means that if you have a medical condition before coming to our plan, you might have to wait a certain period of time before the plan will provide coverage for that condition. This exclusion period applies only where there was a recommendation or receipt during the plan's look-back period of medical advice, diagnosis, care, or treatment for the condition (under federal law, the look-back period can be no longer than six months). Generally, the look-back period ends the day before your coverage becomes effective. However, if you have a waiting period for coverage, the look-back period ends the day before the waiting period begins. For fully-insured group plans, this preexisting condition exclusion period may not exceed 6 months (12 months for late enrollees) from your enrollment date, 12 months from the beginning of any required group eligibility waiting period according to state and/or federal law. Late enrollees may be excluded from coverage for up to 12 months or may be subject to a preexisting condition exclusion period for up to 12 months.

A preexisting condition exclusion does not apply to a child who becomes covered on a group or individual health plan within 60 days after birth, adoption, or placement for adoption, unless a period of at least 63 consecutive days without creditable coverage has elapsed. A preexisting condition exclusion cannot apply to pregnancy on a group health plan, and may not apply to members under the age of 19 in most plans. A preexisting condition exclusion applies to members age 19 or older in all plans. If you need to confirm the exclusion period applicable to your health coverage, please give us a call using the contact information shown below.

You can reduce the length of this exclusion period by the number of days of your prior "creditable coverage." Most prior health coverage is creditable coverage. Under federal law, you are allowed a credit against the exclusion period for the combined amount of prior creditable coverages that you have had, except that, if you have had a break in coverage of 63 days or more, no credit is given for any creditable coverages prior to that break.

To reduce the exclusion period by your creditable coverage, you should give us a copy of any certificates of creditable coverage you have from previous plans (or from plans that were in force at the time of your enrollment in this plan). If you do not have a certificate, but you do have prior health coverage, we will help you obtain one from your prior plan or issuer. There are also other ways that you can show you have creditable coverage. Please contact us if you need help demonstrating creditable coverage. All questions about the preexisting condition exclusion and creditable coverage should be directed to: Regence BlueCross BlueShield of Oregon, P.O. Box 1271 MS C7A, Portland, OR 97207 or by calling 1 (888) 367-2116.