

Highlights of your Health Care Coverage

(BHT) BUSINESS HEALTH TRUST

Effective Date: 07/01/2020

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		HSA 5000	
	HERITAGE PRIME IN-NETWORK	OUT-OF-NETWORK	
MEDICAL COST SHARE OPTIONS			
Individual Deductible PCY (Aggregate Family Deductible \$6,500)	\$5,000 / \$6,500	Shared with In-Network	
Coinsurance (Member's percentage of costs after deductible based on allowable charges)	30%	50%	
Individual Out of Pocket Maximum PCY, includes deductible, coinsurance, copay and pharmacy if applicable (Family embedded OOP max 2X Individual)	\$6,500 / \$13,000	Unlimited	
Office Visit Cost Share	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, 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			
Professional Office Visit (Includes TeleMedicine)	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	

MEDICAL PLAN		HSA 5000
	HERITAGE PRIME IN-NETWORK	OUT-OF-NETWORK
Inpatient Professional Services	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Contraceptive Management Services (Unlimited)	Covered In Full	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
VIRTUAL CARE - ON DEMAND		
Virtual Care - General Medical/ Dermatology (Voice/Video)	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Not Applicable
DIAGNOSTIC SERVICE OPTIONS		
Preventive Professional Diagnostic Imaging and Laboratory Services - Including Mammogram and PAP/PSA	Covered In Full	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Other Professional Diagnostic Imaging	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Professional Diagnostic Major Imaging	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Other Professional Diagnostic Laboratory/Pathology	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Diagnostic Mammography	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
FACILITY CARE OPTIONS		
Inpatient Facility	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Outpatient Surgery Facility	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network 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)	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Hospice Inpatient Facility (10 days Inpatient; within the 6 month lifetime maximum)	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
PREMERA DESIGNATED CENTERS OF EXCELLENCE		

MEDICAL PLAN		HSA 5000	
	HERITAGE PRIME IN-NETWORK	OUT-OF-NETWORK	
Centers of Excellence Packaged Services (Heritage Prime Network - No Eligible Services)	Covered as any other service	Covered as any other service	
EMERGENCY CARE AND TRANSPORTATION OPTION			
Emergency Care	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	
Emergency Room Physician	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	
Urgent Care Center	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Ambulance Transportation (Unlimited)	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	
Air Ambulance (Unlimited)	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	
OTHER SERVICES			
Allergy/Therapeutic Injections	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Mental Health Inpatient Facility Care (Unlimited)	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Mental Health Outpatient Professional Care (Unlimited)	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Telemedicine - Mental Health	Subject to Mental Health Outpatient Professional Care In-Network Cost Share	Not Applicable	
Chemical Dependency Inpatient Facility Care (Unlimited)	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Chemical Dependency Outpatient Professional Care (Unlimited)	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Rehab Inpatient Facility (30 Days PCY combined limit for inpatient services)	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	

MEDICAL PLAN		HSA 5000	
	HERITAGE PRIME IN-NETWORK	OUT-OF-NETWORK	
Rehab Outpatient Care, Including Physical, Occupational, Speech and Massage Therapy, and Chronic Pain (15 Visits PCY combined limit for outpatient services)	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Rehab Outpatient Care Chronic Conditions, Including Cardiac, Pulmonary Rehab, and Cancer	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Medical Supplies, Equipment, Prosthetics (Unlimited)	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Foot Orthotics, Orthopedic Shoes and Accessories (\$300 PCY; Includes orthotics and orthopedic shoes)	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Home Health Visits (130 visits PCY)	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network 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)	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network 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	
Drug List	Open A1 No Tiers	Open A1 No Tiers	
Prescription Drugs - Retail (Specific preventive drugs and legend Retail: 90 day supply/Mail: 90 day supply/Specialty: 30 day supply)	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to the \$6,500 / \$13,000 Out of Pocket Maximum	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to the \$6,500 / \$13,000 Out of Pocket Maximum	
Prescription Drugs - Mail (Specific preventive drugs and legend Retail: 90 day supply/Mail: 90 day supply/Specialty: 30 day supply)	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to the \$6,500 / \$13,000 Out of Pocket Maximum	Not Covered	
Specialty Pharmacy (Mandatory - Exclusive)	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to the \$6,500 / \$13,000 Out of Pocket Maximum	Not covered	
ALTERNATIVE CARE			
Manipulations (Spinal and other) (12 visits PCY)	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Acupuncture (12 visits PCY)	\$5,000 / \$6,500 Deductible, then 30% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited 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.

Discrimination is Against the Law

Primer Blue Cross complies with applicable Federal and state laws and does not discriminate on the basis of race, national origin, age, disability, or sex. Priner Blue Cross does not discriminate in advertising or in the sale of its products or services. Priner Blue Cross does not discriminate in the sale of its products or services on the basis of race, national origin, age, disability, or sex.

- Provides health and services to people with disabilities in community facilities with us, such as:
 - Qualified sign language interpreters
 - Written information in alternate large print, audio, accessible electronic formats, other formats.
- Provides language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Written information in other languages

If you need these services, contact your Call Rights Coordinator.

If you believe that Priner Blue has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a complaint through the Call Rights Coordinator, Complaints and Appeals, 700 Blue Sky Drive, Suite 400, St. Louis, MO 63103. TTY: 800-642-6367. Fax: 314-333-3336. Email: Appeals@prinerblue.com

You can also file a complaint in person or by mail, fax, or email. If you need help filing a grievance, the Call 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 Complaint Portal, available at www.hhs.gov/ocr/ocomplaintportal/, or in the field at phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 508F, Main Building, Washington, D.C. 20201. 1-800-368-1019. 800-637-7897 (TDD). Complaint forms are available at: www.hhs.gov/officefor-civil-rights

Getting Help in Other Languages

This notice has important information. This notice may have important information about your qualifications or coverage through Priner Blue Cross. Priner Blue Cross may not be able to provide this notice in your language. If you need help understanding this notice, you can get help from a qualified interpreter. Call 800-722-1471 (TTY: 800-642-6367).

العربية (Arabic)
Primer Blue Cross يوافق على عدم التمييز في البيع أو في الخدمات على أساس العرق أو الأصل القومي أو السن أو الإعاقة أو الجنس. Primer Blue Cross لا يميز في الإعلانات أو في بيع منتجاته أو خدماته على أساس العرق أو الأصل القومي أو السن أو الإعاقة أو الجنس. Primer Blue Cross لا يميز في بيع منتجاته أو خدماته على أساس العرق أو الأصل القومي أو السن أو الإعاقة أو الجنس.

فارسی (Farsi)
Primer Blue Cross با قوانین فدرال و ایالتی مطابقت دارد و تبعاً به این قوانین هیچ تبعیضی بر اساس نژاد، ملیت، سن، معلولیت یا جنسیت اعمال نمی‌کند. Primer Blue Cross در تبلیغات یا در فروش محصولات یا خدمات خود هیچ تبعیضی بر اساس نژاد، ملیت، سن، معلولیت یا جنسیت اعمال نمی‌کند.

中文 (Chinese)
Primer Blue Cross 遵守所有适用的联邦和州法律，并不因种族、民族、年龄、残疾或性别而进行歧视。Primer Blue Cross 不在广告中，或在销售其产品和服务时，因种族、民族、年龄、残疾或性别而进行歧视。

日本語 (Japanese)
Primer Blue Cross は、適用される連邦および州の法律を遵守し、人種、民族、年齢、障害、または性別に基づいて差別をしないことを保証します。

한국어 (Korean)
Primer Blue Cross는 연방 및 주 법률을 준수하며 인종, 민족, 나이, 장애, 또는 성별을 이유로 차별하지 않습니다. Primer Blue Cross는 광고나 제품 또는 서비스의 판매에 인종, 민족, 나이, 장애, 또는 성별을 이유로 차별하지 않습니다.

සිංහල (Sinhala)
Primer Blue Cross සිය සියලුම අදාළ ජාතික සහ ප්‍රාන්ත නීති සමපාදනය කර ගනී. එය ජාතික, වයස, ජාතික මූලාශ්‍රය, අසාමාන්‍යතා හෝ ලිංගික භේදනයන් මත පදනම්ව ව්‍යාජව කිසිදු විභේදනයක් නොකරයි.

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Primer Blue Cross සිය සියලුම අදාළ ජාතික සහ ප්‍රාන්ත නීති සමපාදනය කර ගනී. එය ජාතික, වයස, ජාතික මූලාශ්‍රය, අසාමාන්‍යතා හෝ ලිංගික භේදනයන් මත පදනම්ව ව්‍යාජව කිසිදු විභේදනයක් නොකරයි.

Overview (Czech)

Primer Blue Cross dodržuje všechny platné federální a státní zákony a nediskriminuje na základě pohlaví, věku, národnosti, etnického původu, zdravotního stavu nebo sexuální orientace. Priner Blue Cross nevykonává diskriminaci v reklamě ani při prodeji svých produktů nebo služeb na základě pohlaví, věku, národnosti, etnického původu, zdravotního stavu nebo sexuální orientace.

Deutsch (German)
Primer Blue Cross erfüllt alle geltenden Bundes- und Landesgesetze und diskriminiert nicht aufgrund von Geschlecht, Alter, Nationalität, ethnischer Herkunft, Behinderung oder sexueller Orientierung. Priner Blue Cross führt keine Werbung und keine Vertriebsaktivitäten durch, die aufgrund dieser Merkmale diskriminieren.

English (English)
Primer Blue Cross complies with applicable Federal and state laws and does not discriminate on the basis of race, national origin, age, disability, or sex. Priner Blue Cross does not discriminate in advertising or in the sale of its products or services.

Español (Spanish)
Primer Blue Cross cumple con todas las leyes federales y estatales aplicables y no discrimina por raza, origen nacional, edad, discapacidad o sexo. Priner Blue Cross no discrimina en la publicidad ni en la venta de sus productos o servicios.

فارسی (Farsi)
Primer Blue Cross با قوانین فدرال و ایالتی مطابقت دارد و تبعاً به این قوانین هیچ تبعیضی بر اساس نژاد، ملیت، سن، معلولیت یا جنسیت اعمال نمی‌کند.

中文 (Chinese)
Primer Blue Cross 遵守所有适用的联邦和州法律，并不因种族、民族、年龄、残疾或性别而进行歧视。Primer Blue Cross 不在广告中，或在销售其产品和服务时，因种族、民族、年龄、残疾或性别而进行歧视。

日本語 (Japanese)
Primer Blue Cross は、適用される連邦および州の法律を遵守し、人種、民族、年齢、障害、または性別に基づいて差別をしないことを保証します。

한국어 (Korean)
Primer Blue Cross는 연방 및 주 법률을 준수하며 인종, 민족, 나이, 장애, 또는 성별을 이유로 차별하지 않습니다. Primer Blue Cross는 광고나 제품 또는 서비스의 판매에 인종, 민족, 나이, 장애, 또는 성별을 이유로 차별하지 않습니다.

සිංහල (Sinhala)
Primer Blue Cross සිය සියලුම අදාළ ජාතික සහ ප්‍රාන්ත නීති සමපාදනය කර ගනී. එය ජාතික, වයස, ජාතික මූලාශ්‍රය, අසාමාන්‍යතා හෝ ලිංගික භේදනයන් මත පදනම්ව ව්‍යාජව කිසිදු විභේදනයක් නොකරයි.

සිංහල (Sinhala)
Primer Blue Cross සිය සියලුම අදාළ ජාතික සහ ප්‍රාන්ත නීති සමපාදනය කර ගනී. එය ජාතික, වයස, ජාතික මූලාශ්‍රය, අසාමාන්‍යතා හෝ ලිංගික භේදනයන් මත පදනම්ව ව්‍යාජව කිසිදු විභේදනයක් නොකරයි.

සිංහල (Sinhala)
Primer Blue Cross සිය සියලුම අදාළ ජාතික සහ ප්‍රාන්ත නීති සමපාදනය කර ගනී. එය ජාතික, වයස, ජාතික මූලාශ්‍රය, අසාමාන්‍යතා හෝ ලිංගික භේදනයන් මත පදනම්ව ව්‍යාජව කිසිදු විභේදනයක් නොකරයි.

සිංහල (Sinhala)
Primer Blue Cross සිය සියලුම අදාළ ජාතික සහ ප්‍රාන්ත නීති සමපාදනය කර ගනී. එය ජාතික, වයස, ජාතික මූලාශ්‍රය, අසාමාන්‍යතා හෝ ලිංගික භේදනයන් මත පදනම්ව ව්‍යාජව කිසිදු විභේදනයක් නොකරයි.

සිංහල (Sinhala)
Primer Blue Cross සිය සියලුම අදාළ ජාතික සහ ප්‍රාන්ත නීති සමපාදනය කර ගනී. එය ජාතික, වයස, ජාතික මූලාශ්‍රය, අසාමාන්‍යතා හෝ ලිංගික භේදනයන් මත පදනම්ව ව්‍යාජව කිසිදු විභේදනයක් නොකරයි.

සිංහල (Sinhala)
Primer Blue Cross සිය සියලුම අදාළ ජාතික සහ ප්‍රාන්ත නීති සමපාදනය කර ගනී. එය ජාතික, වයස, ජාතික මූලාශ්‍රය, අසාමාන්‍යතා හෝ ලිංගික භේදනයන් මත පදනම්ව ව්‍යාජව කිසිදු විභේදනයක් නොකරයි.

සිංහල (Sinhala)
Primer Blue Cross සිය සියලුම අදාළ ජාතික සහ ප්‍රාන්ත නීති සමපාදනය කර ගනී. එය ජාතික, වයස, ජාතික මූලාශ්‍රය, අසාමාන්‍යතා හෝ ලිංගික භේදනයන් මත පදනම්ව ව්‍යාජව කිසිදු විභේදනයක් නොකරයි.