

GROUPS SIZED 1-50



# 2015 Small-Group Regence Employee Choice<sup>SM</sup>

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



**Regence**  
*your health, connected<sup>SM</sup>*

# Simplicity and choice

We know that you want to provide a great selection of benefits for your employees. That's why we provide choice, flexibility and value—paired with useful administrative tools.

Regence small-group products offer great health coverage to your employees, with a wide variety of features:

- ▶ **Empower your employees with choice.** With Regence Employee Choice, you can offer a variety of options, and employees can choose among different plan types.
- ▶ **Wellness features are built in\*.** With our new embedded wellness program, your employees get access to tools that help them maintain and improve their health and well-being. They're rewarded for healthy behaviors and you're rewarded with discounted renewal rates. That means a healthier, happier and more productive workforce.

\* Wellness features are embedded in 2015 metallic plans only. Does not apply to Transitional (grandmothered) plans.



# Regence Employee Choice

With Employee Choice, you can choose plans that are right for your employees. While you can offer up to five plans, two to four is considered optimal for most groups.

## There are three different plan types:

### 1 Regence BluePoint **basic plans**

Employees use a combination of deductible, copay and coinsurance to pay for care.

### 2 Regence BluePoint **HSA plans**

Employees pay a percentage of the cost of service after they meet their deductible. These plans can be paired with a tax-advantaged Health Savings Account.

### 3 Regence BluePoint **Simple plans**

Our newest plan type, Simple plans have **no** in-network deductibles and **no** copays. Employees pay a simple coinsurance for covered care.

## Choose a network—or two or three

There are three networks that can be paired with Employee Choice. You can decide to offer any one of these networks to your whole team. Or you can put the decision in your employees' hands and offer up to all three. From these, each employee can choose the network that's the best fit.

### Available network(s):

- ▶ Preferred FocalPoint
- ▶ Preferred ValueCare
- ▶ Participating (Traditional)



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## Regence BluePoint basic plans

Our basic metallic plans, improved and enhanced

	Deductible		Out-of-Pocket Maximum		Up-front Diagnostic & Lab	In-Network Copay/Unlimited Up-front Office Visits		Emergency Room Copay	Coinsurance		Rx Tiers			
	IN	OUT	IN	OUT		Primary	Specialist		IN	OUT	T1	T2	T3	T4
<b>Platinum</b>	\$500	\$2,500	\$1,400	\$4,000	\$400	\$25*	\$45*	\$200	20%	50%	\$5	\$30	50%	50%
<b>Gold 500</b>	\$500	\$3,000	\$5,000	\$5,000	\$400	\$25*	\$45*	\$250	20%	50%	\$10	\$40	50%	50%
<b>Gold+</b>	\$1,000	\$3,500	\$3,500	\$5,000	\$400	\$25*	\$45*	\$250	20%	50%	\$10	\$40	50%	50%
<b>Gold</b>	\$1,500	\$3,500	\$3,500	\$5,000	\$400	\$25*	\$45*	\$250	20%	50%	\$10	\$40	50%	50%
<b>Silver+</b>	\$1,750	\$4,000	\$6,350	\$7,500		\$30	\$45	\$250	30%	50%	\$10	\$40	50%	50%
<b>Silver</b>	\$2,000	\$4,000	\$6,350	\$7,500		\$30	\$45	\$250	30%	50%	\$10	\$40	50%	50%
<b>Bronze+</b>	\$3,000	\$6,250	\$6,250	\$10,000					50%	50%	\$15	50%	50%	50%
Annual individual. For family, multiply by 2x.					*Expanded Office Services			Deductible waived						
								Deductible applies						

**Optional coverage:**

- EAP (4 visits)
- Adult dental
- Adult vision
- Unlimited spinal manipulations

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## Regence BluePoint HSA plans

Give your employees the option of tax-advantaged savings and enjoy automatic set-up with HealthEquity®

	Deductible		Out-of-Pocket Maximum		In-Network Copay (After Deductible)		Coinsurance		Rx Tiers			
	IN	OUT	IN	OUT	Primary	Specialist	IN	OUT	T1	T2	T3	T4
<b>Gold HSA</b>	\$1,400	\$4,000	\$2,300	\$5,000	\$20	\$30	20%	50%	10%	20%	50%	50%
<b>Silver HSA</b>	\$2,000	\$4,000	\$4,400	\$7,500	\$20	\$30	30%	50%	25%	35%	50%	50%
<b>Silver HSA 100%</b>	\$3,500	\$4,000	\$3,500	\$10,000	\$0	\$0	0%	50%	0%	0%	0%	0%
<b>Bronze HSA+</b>	\$2,750	\$6,250	\$6,250	\$10,000	\$20	\$30	50%	50%	50%	50%	50%	50%
<b>Bronze HSA</b>	\$5,000	\$6,250	\$6,000	\$10,000	\$20	\$30	20%	50%	25%	35%	50%	50%
Annual single. For family, multiply by 2x.									Deductible applies			

**Optional coverage:**

- EAP (4 visits)
- Adult dental
- Adult vision
- Unlimited spinal manipulations

Deductible waived for medications on Optimum Value Medication List

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## Regence BluePoint Simple plans

Coinsurance-only benefit designs that are easy to understand and use

	Deductible		Out-of-Pocket Maximum		Coinsurance		Rx Tiers			
	IN	OUT	IN	OUT	IN	OUT	T1	T2	T3	T4
<b>Gold Simple</b>	\$0	\$4,000	\$6,000	\$10,000	25%	50%	25%	25%	25%	50%
<b>Silver Simple</b>	\$0	\$4,000	\$6,000	\$10,000	50%	50%	50%	50%	50%	50%
Annual individual. For family, multiply by 2x.										

**Optional coverage:**

- EAP (4 visits)
- Adult dental
- Adult vision
- Unlimited spinal manipulations

**Essential Formulary Tiers:**

- Tier 1:** Category 1 generics
- Tier 2:** Category 2 generics & Category 1 brand-names
- Tier 3:** Category 2 brand-names
- Tier 4:** Specialty medications



# Plan benefits

## The benefits you and your employees want

We don't just offer a wide variety of plan types, we offer the types of plans that you and your employees want, including exciting new options like:


- ▶ **Regence BluePoint Gold 500** provides employees with the low deductible of a Platinum-level plan but at the price point of a Gold-level plan.
- ▶ **Regence BluePoint Silver HSA 100%** covers all benefits at 100% once the deductible is met.
- ▶ **Regence BluePoint Simple plans** take the complexity out of health coverage. With no in-network deductibles and no copays, employees pay a simple coinsurance amount for covered care.

## More Rx coverage before the deductible

Prescription drug coverage is one of the most important features that employees want. That's why our pharmacy benefit offers more pre-deductible coverage. It allows your employees to focus on getting well and staying well instead of worrying about the high price of medications. And our Optimum Value Medication List is included on all our HSA plans, which allows your employees to pay even less for the generic drugs they need to manage targeted chronic conditions.\*

## Emergency room benefit: keeping the focus on care

With our BluePoint basic plans, the employee's share for emergency services is limited to a copay and the deductible. And if the employee is admitted to the hospital, we waive the copay. So your employees can feel secure knowing that if they have to visit the ER they're less likely to be hit with costs they didn't expect.



\*2015 metallic HSA plans only. The Optimum Value Medication List does not apply to Transitional (grandmothered) HSA plans.

# Enhanced built-in rewards for wellness activities

The built-in wellness rewards program is a simple way to encourage your workforce to engage in wellness activities. Your employees get access to tools designed to help them maintain and improve their health.

## The incentive wellness program activities include:

- ▶ Biometric screenings through an in-network physician, home test kits or our network of Patient Service Centers
- ▶ General Health Assessment (GHA) through [regence.com](https://www.regence.com)

## Rewards

- ▶ Eligible employees can earn a \$100 gift card if they complete the biometric screening and General Health Assessment during the incentive period.
- ▶ If employee participation goals are achieved within the specified incentive period, your renewal premium in the subsequent year will be discounted by 3%!

## Employee participation requirements

- ▶ Groups with four to 50 enrolled employees: 75% of eligible employees must participate.
- ▶ Groups of fewer than four enrolled employees: 100% of eligible employees must participate.

# Administrative tools

Our online enrollment tool is a secure, easy, paper-free way to enroll your employees. It also gives you 24/7 access to their information throughout the year. It's HIPAA-compliant, there is no need to download software or involve your IT department, and it comes at no additional cost. Our online enrollment also:

- ▶ Enables your employees to manage their own accounts—at enrollment and throughout the year
- ▶ Allows you to run benefit, census and payroll reports; process changes quickly; and get access to benefit information any time
- ▶ Offers a help line, on-demand training, live training and website support—both for your HR administrator and your employees

# regence.com

Our website is the portal to everything your employees need to know about their plan and much more. They have 24-hour access to their coverage and claims, and they can find a doctor near home or work in minutes. We've also made it easy to compare costs and the quality of hospitals and clinics. Our providers are even reviewed by other Regence members.

For more information, visit us online at [regence.com](https://www.regence.com)

# Tools for better care management

We've built additional support, information and resources into all our small-group products.

These are available to your employees and their families at no additional cost. **These programs are not insurance, but they are offered in addition to your medical plan to help your employees get information and support when they need it:**

- ▶ **Regence Advice24 nurse line:** Employees can make a toll-free and confidential call if they can't decide between going to the ER or calling their doctor. Registered nurses are ready 24/7.
- ▶ **Case Management:** We can help when an employee faces a difficult medical situation. Experienced registered nurses and social workers answer questions and work closely with the employee and their doctor on a personal treatment plan. They also help with chemical dependency, depression and other chronic conditions.
- ▶ **Special Beginnings® Maternity Management:** Expectant moms can get support from caring professionals throughout their pregnancy. A registered nurse will reinforce the doctor's care and answer questions 24/7.
- ▶ **Disease Management:** When an employee has a challenging chronic condition, they can talk to a health care professional 24/7 for answers and support. They can also get helpful tips on regence.com.
- ▶ **Regence Advantages:** This members-only discount program offers savings on leading health-related products and services, including LASIK surgery, hearing aids, dental care products, gym memberships, and much more.
- ▶ **RegenceRx®:** With RegenceRx in their corner, your employees can be sure they're getting the most effective medications at the best possible price.

More questions?  
Check out  
*Understanding health  
insurance on*  
**regence.com**

## Glossary of terms

**Coinsurance** An amount the employee may be required to pay as their share of the cost for services or prescription drugs after they pay any deductibles. Coinsurance is usually a percentage (for example, 20%).

**Copay** A flat dollar amount the employee may be required to pay at the time they receive a medical service or supply, like a doctor's visit, hospital outpatient visit or prescription drug. For example, they might pay \$20 for a doctor's visit or prescription drug.

**Deductible** The amount the employee must pay out of their own pocket each calendar year before the plan begins to pay. Some services, such as preventive care, are covered by the plan before the employee meets the deductible.

**Formulary (list of covered drugs)** A list of prescription medications covered by the plan. The drugs on this list are selected by a committee of doctors and pharmacists. The list includes both brand-name and generic drugs.

**Generic drugs** Generally, a generic drug works the same as a brand-name drug and usually costs less.

**Health Savings Account** A tax-advantaged medical savings account.

**Network providers** Medical professionals and facilities that have agreed to accept a lower price (called an allowed amount) as payment in full for services that they provide to your employees.

**Out-of-pocket costs** The costs the employee pays out of their own pocket for covered care. Examples are coinsurance, copays and deductible amounts.

**Transitional (grandmothered) plan** A term the federal government now uses to extend non-Affordable Care Act policies until 2016. This alternative applies to individuals and companies with up to 50 employees.



To learn more about  
Regence's small-group  
products, please contact  
your agent or Regence  
sales representative at  
**1 (801) 333-2520**  
or **1 (866) 634-8783**  
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