



## Product Availability Changes Reminder

Effective 3/1/2009 your new groups can select exclusively from our new product portfolio, Innova<sup>SM</sup>, Engage<sup>SM</sup>, Activate<sup>SM</sup> or Regence HSA Healthplan 2.0<sup>SM</sup>. Your renewing groups can remain on their existing products as long as no changes are made. Renewing groups wanting to make changes to their healthplan will need to transition to our new products. Groups will be allowed to drop dental and make certain changes required to bring them in to compliance with state mandates and product rules *without having to move to a new product*. Renewing groups can also make administrative changes to their existing policies such as changes in probation period or required work hours. A group that grows or shrinks will be allowed to move to the appropriate line of business and still remain on their existing product.

*Please note that all 100+ groups will continue to have the ability to purchase all existing and new product options.*

### Agent Toolkit

The Agent Toolkit now includes the product information, training and quoting resources you need to present our new products to your groups.

To access the Toolkit, go to the *Plan Information* link for Innova<sup>SM</sup>, Engage<sup>SM</sup>, Activate<sup>SM</sup>, or Regence HSA Healthplan 2.0<sup>SM</sup> at:

<http://www.id.regence.com/agent/agentCenter/innova.html>

<http://www.id.regence.com/agent/agentCenter/activate.html>

<http://www.id.regence.com/agent/agentCenter/hsa2AC.html>

### Online Comparison Tool

You can compare Regence product benefit features and rate relativities using the Product Comparison Tool found in the Compare and Cross Sell section of the Agent Toolkit. Save your comparisons online or export them as an Excel file.

## Agent Insight

### Referral Banking Partner

We are excited to offer our members who choose Regence's Health Savings Account (HSA) an additional banking option in US Bank. Regence selected US Bank for its comprehensive approach to health care banking and a strong track record. U.S. Bancorp (NYSE:USB), with \$247 billion in assets, is the parent company of U.S. Bank, the 6th largest commercial bank in the United States. The company operates 2,542 banking offices and 4,895 ATMs, and provides a comprehensive line of banking, brokerage, insurance, investment, mortgage, trust and payment services products to consumers, businesses and institutions. Visit U.S. Bancorp on the web at [www.usbank.com](http://www.usbank.com).

The relationship with US Bank adds one more option for our employers and their employees and brings a solid and familiar name recognition to support the new HSA 2.0 products.

For more information on our referral banking partners, visit the links below:

HSA Bank: <http://www.hsabank.com/?id=10308>

US Bank: <https://myhsa.usbank.com/regenceid/>

Wells Fargo: <http://www.wfhbs.com/regenceidaho/>

### Contact Information

If you have questions about this new product or the changes described above, please contact:

- **Your local Regence Sales contact:** <http://www.id.regence.com/agent/contact/>
- **Commission Questions:** [OR\\_AGENTDESK@regence.com](mailto:OR_AGENTDESK@regence.com)