


Title: Innova & Engage Announcement III
Objective: Launch updates and resources, gain quoting momentum
Date: January 2008
Audience: Agents & Brokers in each state



We are grateful for the response you have shown to our new products—InnovaSM and EngageSM—by selling these new plans to your clients. This demonstrates the trust you have placed in our ability to deliver excellent products and services.

The overwhelming response has created some challenges with group setup, and we are working diligently to address the issues and resolve them quickly.

InnovaSM and EngageSM are receiving a positive market response!

You and your clients have shown us that these new plans meet an important need in our communities. Across our plans we have 2850 Agents and Brokers quoting Innova and Engage. We're excited about the enrollment results—numbers that are due largely to your belief in the value that these new self-managed products offer. We believe strongly in the flexibility, coverage and innovative design that are the hallmarks of Innova and Engage.

To help continue your momentum, this email contains resources to help you further understand and sell these products. Read below for news on new Web tools, translated materials, and tips for group setup.

Product highlights from our agent community

What makes Innova and Engage different? See what our agent community says:

- Client choice with a broad range of calendar-year deductibles, coinsurance maximums and coinsurance levels.
- The predictability of Up-Front benefits that allow members to predict the cost of routine care.
- Ground and air ambulance covered to the nearest facility with no dollar maximum. Services are covered at the Category 1 level, after deductible.
- The optional complementary care benefit offered for combined naturopathic, chiropractic, and acupuncture services and supplies covered at 80% to \$500 per calendar-year maximum benefit. Not subject to deductible or coinsurance maximum. (Note: massage therapy is not a covered service under this benefit).

Emergency Room visits and Detox benefits

For emergency room visits and detox benefits, Regence will pay Category 3 providers at our Category 1 (Regence PPO) level. Members will be covered at the highest, Category 1, coinsurance level when they see non-participating providers (Category 3). It is important to note that members will be subject to balance billing for charges that exceed the allowed amount.

How to enhance your client service during group setup

Here are some tips for working with Regence to help us deliver timely group setup processing and a more positive member experience. These simple steps will help avoid the end of month backlog and provide an optimized response to your client requesting Innova and Engage medical plans:

- Submit all required documents 15 days prior to the group's effective date to optimize response time (*available from the Regence Web site):
 - Group Master Application* (GMA)
 - Applications for Enrollment/Change*
 - Employee Certification*
 - Waivers*
 - Affidavits*
 - Surepay authorization* (if applicable)
 - Prior carrier billings used in determining appropriate credit of pre-existing exclusion/waiting periods (if applicable).
- Fill out all document fields completely to minimize call backs to request missing client information. *This is a key step in speeding up the new group and renewal process so that we can provide ID cards and Quick Start Guides in a timely manner to our members.*
- Advise your client that binder checks are not required for new groups. Regence will bill your client after group set up is completed.

New on Agent Center!

If you are working with a client with Hispanic employees who is considering Innova or Engage, Spanish language forms such as the GMA, Employee Application and Employee Waiver are available. Also, for your staff training convenience, Podcasts and Webinars that introduce Innova and Engage and their optional products are now available. You can access these resources on the Agent Center at <https://www.regence.com/idreq/onlineService/agent/> or the product information page at <http://www.id.regence.com/agent/product/group/index.html>.

New collateral for dental

EncoreSM, ExpressionsSM and RadianceSM dental options complete a medical benefits package. The product brochure and folder are now available to help you discuss these options with your clients.

Innova and Engage Jump Start Sales Bonus

By selling Innova and Engage, you have the opportunity to earn a Jump Start Bonus. For qualifying new or renewing groups that elect an Innova or Engage plan, we'll say thank you with a little something extra. The ultimate reward is knowing that, with self-managed plans, your clients can make health a priority. Please refer to the [Innova and Engage Product Bonus Program](#) flyer for additional details.