



## 2-99 Group Product Availability Changes effective January 1, 2010

Regence is dedicated to developing new and innovative products that address the changing needs of our members. Innova<sup>®</sup>, Engage<sup>®</sup>, Activate<sup>SM</sup> and Regence HSA Healthplan 2.0<sup>SM</sup> are available for renewals and new sales. Our new plans offer health-focused coverage that encourage members to lead healthier lives and provide the tools for making informed health care decisions.

### **New benefits available**

Effective January 1, 2010, the following additional options will be available within our current suite of products.

To the Engage Product, we are adding:

- A \$250 deductible
- A \$7,500 deductible
- A Preventive Care Rider. Benefits will be covered at 80% regardless of regular medical coinsurance amount, prior to deductible with no annual benefit limit.
- A flat RX copay structure of \$10/\$35/\$75 with no out-of-pocket maximum

To the Innova Product, we are adding:

- A \$7,500 deductible
- A flat RX copay structure of \$10/\$35/\$75 with no out-of-pocket maximum, existing RX deductible options will be available

### **Benefits no longer available**

To provide greater value and to better serve the needs of our members, beginning with January 2010 renewals, we will be replacing the following older products as groups renew.

- Regence Select Essentials
- Regence Select Classic Plus
- HSA PPO
- Traditional (Small Group Plans)
- Chamber Select Preferred/Classic/Essentials

These groups will receive a renewal option for Innova<sup>®</sup>, Engage<sup>®</sup>, Activate<sup>SM</sup> or Regence HSA Healthplan 2.0<sup>SM</sup>, that is similar to their current product, included in their renewal packet. Additional options are also available.

## Agent Insight

As part of this process, we are required by Idaho regulations to send a notification to employers and members prior to the group's renewal. Copies of these letters are attached.

Renewing groups of 2-50 who are currently on Regence Revive, Regence Select Classic, Regence Select Preferred and HSA Healthplan 1.0 products will also receive a renewal option for Innova<sup>®</sup>, Engage<sup>®</sup>, Activate<sup>SM</sup> and Regence HSA Healthplan 2.0<sup>SM</sup>, however, they will be allowed to renew on their current benefits if no changes are being made. Administrative changes to existing policies such as changes to probationary period or required work hours will be allowed.

Renewing groups of 51-99, must choose an option from the new suite of products. Current product options are not available for renewal.

If you have questions on the new Regence plans, please feel free to contact your Regence sales representative. For the most up-to-date resources, provider information, and product details, visit our employer web site at [www.id.regence.com/employer](http://www.id.regence.com/employer). We are glad you are a part of the Regence community, and we look forward to continuing to serve you in the future.

Member notification - (attached)

Employer notification – (attached)



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

# Sample

[Date]

**[Recipient Name]**  
**[Company Name]**  
**[Street Address]**  
**[City, ST ZIP Code]**

Dear Group Administrator,

Regence welcomes the opportunity to provide health care benefits to your employees and their families. We are dedicated to developing new and innovative products that address the changing needs of our members and the many challenges of the health care system. As a result, we have created a new suite of health-focused plans that encourage members to lead healthier lives and provide the tools for making informed health care decisions.

To provide greater value and to better serve the needs of our members, we will be replacing older plans with Regence's new health-focused plan options. Your current plan will no longer be available for your scheduled renewal effective January 1, 2010, but you will be able to choose from Regence's health-focused plans that empower members to become more engaged in their health care and get the most possible value from their Regence membership. You will receive more detailed information on your renewal options shortly.

We are required by Idaho regulations to send a notification to our members regarding this process 90 days prior to renewal. Please see the attached copy of the letter that will be sent to your enrolled employees. This is a notification letter and no action is required on their part at this time.

If you have questions on the new Regence plans, please feel free to contact your agent or Regence sales representative. For the most up-to-date resources, provider information, and product details, visit our employer web site at [www.id.regence.com/employer](http://www.id.regence.com/employer). We are glad you are a part of the Regence community, and we look forward to continuing to serve you in the future.

Sincerely,

Ron Leavitt  
Vice President, Sales



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

# Sample

[Date]

[Ms. Jane Doe  
1234 14<sup>th</sup> Street  
Portland, OR 97214]

Dear Regence Member,

As part of our continued commitment to provide you with the highest quality health care coverage, we continually review and evaluate our insurance plans to meet the changing needs of our members. As a result of this evaluation, your current plan may be replaced with one of Regence's innovative health-focused plans after January 1, 2010. Your employer has the option of choosing from one or more plans based on the needs of your company. No action is required on your part at this time.

With any Regence health-focused plan, you will receive the same quality and support that you experience with your current Regence plan. You will continue to save with our extensive provider networks and have the security of having access to Blue Cross and/or Blue Shield Plan providers across the country and worldwide through the BlueCard<sup>®</sup> Program. You will also have access to the award winning myRegence.com, powered by the Regence Engine<sup>®</sup>, an innovative Web-based benefit information and health community where you can search for providers, check claims status and research a vast array of health topics.

If you have questions, please talk to your benefits administrator. We are glad you are a member of the Regence community, and we look forward to continuing to serve you in the future.

Sincerely,

Kami Shoemaker  
Director, Customer Service