

Regence BlueShield of Idaho
Carryover Rules When Individual <65 Members Change Plans
Effective July 1, 2008

Situation: Existing member wants to remain on current plan but change to another deductible (Please note you cannot change to another deductible if you are on a closed plan)						
From Current Open Plan	What is carried forward					
	Pre-Ex Conditions	Deductible	Out-of-Pocket	Rx Limitations	Benefit Limitations	Lifetime Max
HRP	Looks back 6 months from effective date per state law.	No	No	No annual limits	No	No
InterM (Regence Life & Health)		No	No	No	No	No
Regence HSA Healthplan		Yes	Yes	Yes	Yes	Yes
Regence NowSelect		Yes	Yes	Yes	Yes	Yes
Regence Summit		Yes	Yes	Yes	Yes	Yes
Situation: Existing member wants to change to another plan open to sales (member cannot change to a closed plan)						
From Any Current Plan	What is carried forward					
	Pre-Ex Conditions	Deductible	Out-of-Pocket	Rx Limitations	Benefit Limitations	Lifetime Max
Closed Plans (All)	Looks back 6 months from effective date per state law.	Yes	Yes	No	No	No
HRP		No	No	No annual limits	No	No
InterM (Regence Life & Health)		No	No	No	No	No
Regence HSA Healthplan		Yes	Yes	No	No	No
Regence NowSelect		Yes	Yes	No	No	No
Regence Summit		Yes	Yes	No	No	No

Notes:

1. These rules are effective starting July 1, 2008. They can be changed at any time without notice.
2. If you are an agent, please contact your Individual Sales Representative to make sure the rules are updated before quoting to consumers or check our agent Web site at www.id.regence.com/agent for the latest rules.
3. Pregnancy is a pre-existing condition if pregnant on the effective date.
4. State law allows a maximum of 12 months that the pre-existing condition is permissible.
5. The following are closed to new sales: Regence Individual HSA, Regence Select for Individuals (Essential, Preferred and Classic), Individual Value Choice, Individual Choice, Regence Value Choice, Regence Choice, Value Choice Deductible Plans, Individual Choice Deductible Plans and Old Idaho Mandated Plans.