

Product Overview

Regence BlueShield of Idaho offers health care products designed for the varied needs of individuals and employer groups. We offer a full range of options from traditional indemnity to Preferred Provider Organization (PPO) products. We also offer Medicare Advantage (Regence MedAdvantage) and self-managed (Regence InnovaSM, EngageSM and ActivateSM and consumer directed (Regence Health Savings Account [HSA] Healthplan 2.0SM) products. Our provider networks coordinate with member products to provide our members with maximum choice for maximum value.

Note: This section provides a listing of our products. Complete information regarding identifying members, filing claims, payment, etc. is available within individual sections of this *Administrative Manual*. Products with unique benefit designs, such as Regence MedAdvantage and our self-managed and consumer directed products (Innova, Engage, Activate and HSA Healthplan 2.0) are detailed in their respective sections of this manual.

Sample member cards for all of our products are available to view in the Identifying Members section of this manual. Benefits may be obtained by submitting an electronic transaction request or contacting Customer Service. Please refer to the Who to Contact section of this manual for more information.

For most products, members are typically responsible to pay a calendar year deductible, coinsurance and office visit copayments. Member's out-of-pocket costs are lower when they choose a physician, other health care professional or facility (provider) who participates with a Regence BlueShield of Idaho network. Therefore, it is important when referring a member to another provider that you choose a provider who also participates within the network. To easily identify other participating providers, please refer to our *Provider Web Site* at www.id.regence.com/physician, where you will find the most current directory information.

Listed below is a brief overview of the products available to Regence BlueShield of Idaho members.

Regence BlueShield of Idaho Products

Regence BlueShield of Idaho offers an array of Individual products, group products and Medicare products. We also offer COBRA; Life and Disability products.

Individual products:

- Regence SummitSM; comprehensive plan with benefits for preventive care, alternative care and vision.
- Regence NowSelectSM;
- Regence HSA Healthplan

- Basic, Standard and Catastrophic High Risk Pool (HRP)
- Washington Protection Plus (Asotin & Garfield counties only)
- InterMSM; temporary medical coverage for unexpected accidents and illnesses, offered through our affiliate Regence Life and Health. More information available at www.regencelife.com.

Group products:

Self-Managed Products

- Regence Innova, Engage and Activate; available to all size employer groups. They feature flexible options; allowing employers to choose copayment, coinsurance and deductible amounts. Members can seek services from any provider. These products include unique member cards, changes to payment vouchers, and dedicated Customer Service phone numbers. Activate members are rewarded for participating in a wide variety of activities geared toward improving and maintaining health, including exercising, healthy eating, seeking preventive care, and reducing stress. Reward points earned upon completion of the activities are tracked in an individual Member Choice Account and convert to dollars that can be used to pay for covered medical expenses, including deductibles and coinsurance.

Consumer Directed Plans

- Regence HSA Healthplan 2.0, available to all size employer groups. Features a simple comprehensive health plan and a tax-free savings account. This product includes unlimited preventive care and immunization benefits, wellness programs such as our CareEnhance[®] 24-hour Nurseline, Regence Health CoachSM, and our Special Beginnings[®] program. Optional benefits include complementary care, vision and dental. Regence currently has three banking options for establishing an HSA financial relationship.

Medicare Products:

- Regence MedAdvantage; a Medicare Advantage PPO option available to eligible beneficiaries in Ada, Bannock, Benewah, Bingham, Boise, Bonner, Bonneville, Boundary, Canyon, Clark, Elmore, Fremont, Gem, Gooding, Jefferson, Kootenai, Latah, Madison, Minidoka, Nez Perce, Owyhee, Payette, Power, Shoshone, Teton, and Twin Falls counties in Idaho; and Asotin County in Washington. In addition to Regence MedAdvantage, we continue to offer Companion Medicare Supplement plans.

Our Regence MedAdvantage product uses the Regence MedAdvantage network for in-network services with no referral requirements. Regence MedAdvantage provides all Part A and B benefits with additional covered services in one plan. Most professional services are covered at 100% after a \$5.00 copayment, or paid in full for in-network providers.

- Medicare Part D Prescription Drug Plans

- Senior Selection is a Medicare Supplement product that supports a healthy lifestyle. It is another option in addition to our other Medicare Supplement plans – A, C, F and G. Highlights include dental benefits including diagnostic and preventive dental services, an Individual Assistance Program with benefits and services and much more.

COBRA:

COBRA extends group health plan coverage for a period after a member would otherwise have lost coverage. Please note that Regence BlueShield of Idaho does not administer COBRA. The following documents are for your reference only. Please consult with your employer's legal counsel if you have questions.

Life and Disability Products:

Regence Life and Health offers our clients a variety of products, including Small Business Trust, True Group Products, and Voluntary Disability. For more information please go to www.regencelife.com.

Federal Employee Benefit Program (FEP)

The Federal Office of Personnel Management (OPM) contracts with Regence to administer health care coverage for federal employees and their families living in the Regence service area of Idaho, Oregon, Utah and Washington. FEP offers employees two benefit levels, Standard Option and Basic Option. Members may be responsible for calendar year deductible, copayment and coinsurance amounts depending on their benefit option.

More information is available in the FEP section of this manual.