

Delivering more value to your clients and their employees

In these unprecedented times, it's important for you and your clients to choose a stable partner they can trust to deliver value and reliability. We strive to make this decision easy—by providing the best health care experience possible. That's why 84% of producers and employers said they were likely to recommend Regence after the coronavirus outbreak. We hope you'll quote us for your clients, and we look forward to helping you grow your book of business.

Why Regence	What's new in 2021	Adapting to Covid-19	What's in it for you	Why your clients prefer us
<p>All small group health plans benefits go beyond the spreadsheet with these value-added features</p> <ul style="list-style-type: none"> Wellness Incentive Program Virtual care solutions: Ask a Doctor and Doctor On Demand™ Regence Advantages Embedded EAP for all members of household MedSavvy® Regence Pharmacy Services BlueCard Surgical Center discount 	<p>You asked, we delivered</p> <ul style="list-style-type: none"> New BluePoint Rx deductible plans yield up to 4.5% premium savings Embedded acupuncture benefit Wellness: 60% more programs than in 2020, same great 4% premium reduction Tier 2 Rx flat \$35 copay on most non-HSA plans Eligibility for 1099 independent contractors Regence Advantages adds additional offerings 	<p>Employers</p> <ul style="list-style-type: none"> Modified LOA policy to extend coverage, COBRA Helping access state and federal resources Educational webinars Return-to-work business continuity framework <p>Employees</p> <ul style="list-style-type: none"> Testing and treatment Symptom checker at regence.com Easing access to medications Enhanced convenient care (telehealth) solutions, including myStrength® mental health tool Proactive support for high-risk members 	<p>Local partners invested in you</p> <ul style="list-style-type: none"> Just-in-time producer training eGMA Small Group Service Center Consejeros <p>Leverage our expertise</p> <ul style="list-style-type: none"> Local account management team Strategic plan design Regence Employee Choice 	<p>Positive feedback</p> <ul style="list-style-type: none"> Local account management and customer service A variety of plans at no additional cost: Regence Employee Choice Networks for your needs 4% discount on premiums with our Wellness Incentive Program Consejeros Stable partner Embedded Employee Assistance Program Easy credit card payments Access to BlueCard included in premiums

Why employees choose Regence


<ul style="list-style-type: none"> First chat resolution Virtual care connects them to physicians or behavioral health specialists over video or secure messaging Complimentary treatment cost estimator tool Award-winning app 	<ul style="list-style-type: none"> Regence Advantages MedSavvy® drug transparency tool Employees earn a \$100 gift card for completing a health assessment and biometric screening
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Producer Center

Create small group quotes and access opportunities, contracts and reports securely.

Also access **24/7** webinar training.

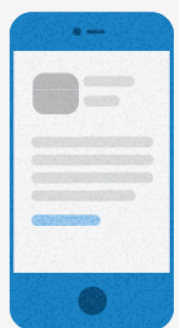
2021 literature



Get on-the-go access with the Regence app

Checking claims, accessing member ID cards, and looking for doctors is fast and convenient with the Regence mobile app.

Available for iPhone and Android.



Regence BlueCross BlueShield of Utah small group product portfolio

2021 Standard plans

	Deductible			Out-of-pocket maximum		Coinsurance		Prescriptions						Common types of care					
	Individual amounts shown; family amounts = 2x						Amounts shown are for in-network providers												
	In network	Out of network	Rx	In network	Out of network	In network	Out of network	Generic		Brand		Specialty		Office visit		Telehealth		Emergency room copay	
								T1	T2	T3	T4	T5	T6	Diagnostic and lab	Primary	Specialist	Virtual visit		Secure messaging
Platinum500	\$500	\$3,000	N/A	\$4,000	\$10,000	20%	50%	\$8	\$35	\$30	50%	20%	50%	20%	\$20*	\$30*	\$10	Free	\$300
Gold500	\$500	\$5,000	N/A	\$8,550	\$10,000	30%	50%	\$10	\$35	\$50	50%	20%	50%	30%	\$30*	\$50*	\$10	Free	\$350
Gold1000	\$1,000	\$5,000	N/A	\$8,550	\$10,000	25%	50%	\$10	\$35	\$50	50%	20%	50%	25%	\$30*	\$50*	\$10	Free	\$350
NEW Gold 1000 Rx 500	\$1,000	\$5,000	\$500	\$8,550	\$10,000	25%	50%	\$10	\$35	\$50	50%	20%	50%	25%	\$30*	\$50*	\$10	Free	\$350
Gold2000	\$2,000	\$5,000	N/A	\$6,750	\$10,000	20%	50%	\$10	\$35	\$50	50%	20%	50%	20%	\$35*	\$55*	\$10	Free	\$350
NEW Gold 2000 Rx 500	\$2,000	\$5,000	\$500	\$6,750	\$10,000	20%	50%	\$10	\$35	\$50	50%	20%	50%	20%	\$35*	\$55*	\$10	Free	\$350
Gold2500	\$2,500	\$5,000	N/A	\$6,750	\$10,000	30%	50%	\$10	\$35	\$50	50%	20%	50%	30%	\$35*	\$55*	\$10	Free	\$350
Silver3000	\$3,000	\$5,000	N/A	\$8,150	\$10,000	30%	50%	\$25	\$35	\$60	50%	20%	50%	30%	\$40	\$60	\$10	Free	\$400
NEW Silver 3000 Rx 1000	\$3,000	\$5,000	\$1,000	\$8,150	\$10,000	30%	50%	\$25	\$35	\$60	50%	20%	50%	30%	\$40	\$60	\$10	Free	\$400
Silver5000	\$5,000	\$7,500	N/A	\$8,150	\$10,000	50%	50%	\$15	\$35	\$60	50%	20%	50%	50%	\$40*	\$60*	\$10	Free	\$400
Bronze 8550	\$8,550	\$10,000	N/A	\$8,550	\$15,000	0%	50%	0%	0%	0%	0%	0%	0%	0%	0%	0%	\$10	Free	Deductible applies

* Includes Expanded Office Services (EOS). Office surgeries, therapeutic injections, anesthesia, and related supplies performed in the doctor's office are covered before the deductible is met where indicated.

2021 Care on Demand plans

	Deductible			Out-of-pocket maximum		Coinsurance		Prescriptions						Common types of care				
	Individual amounts shown; family amounts = 2x						Amounts shown are for in-network providers											
	In network	Out of network	In network	Out of network	In network	Out of network	Generic		Brand		Specialty		Office visit		Telehealth		Emergency room	
							T1	T2	T3	T4	T5	T6	Diagnostic and lab	Primary, specialist, or urgent care	Virtual visit	Secure messaging		
Silver Care on Demand4000	\$4,000	\$5,000	\$8,150	\$10,000	20%	50%	\$10	\$35	25%	50%	20%	50%	20%	First 4 visits: \$40 copay	After 4 visits: 20%	Free	Free	20%
Bronze Care on Demand7500	\$7,500	\$10,000	\$8,550	\$15,000	30%	50%	\$10	\$35	25%	50%	20%	50%	30%	First 4 visits: \$40 copay	After 4 visits: 30%	Free	Free	30%

2021 HSA plans

	Deductible			Out-of-pocket maximum		Coinsurance		Prescriptions						Common types of care			
	Individual amounts shown; family amounts = 2x						Amounts shown are for in-network providers										
	In network	Out of network	Rx	In network	Out of network	In network	Out of network	Generic		Brand		Specialty		Office visit			
								T1	T2	T3	T4	T5	T6	Primary	Specialist		
Gold HSA 1500	\$1,500	\$5,000	\$4,400	\$10,000	20%	50%	10%	25%	25%	50%	20%	50%	\$30	\$50			
Silver HSA 1500	\$1,500	\$5,000	\$7,000	\$10,000	30%	50%	20%	25%	40%	50%	20%	50%	\$50	\$70			
Silver HSA 2000	\$2,000	\$5,000	\$6,750	\$10,000	30%	50%	10%	25%	35%	50%	20%	50%	\$40	\$60			
Silver HSA Embedded3000	\$3,000	\$5,000	\$5,500	\$10,000	20%	50%	10%	25%	35%	50%	20%	50%	\$40	\$60			
Silver HSA 3500	\$3,500	\$5,000	\$6,900	\$10,000	20%	50%	10%	25%	35%	50%	20%	50%	\$40	\$60			
Silver HSA 4250	\$4,250	\$5,000	\$4,250	\$10,000	0%	50%	0%	0%	0%	0%	0%	0%	0%	0%			
Silver HSA Embedded4500	\$4,500	\$5,000	\$4,500	\$10,000	0%	50%	0%	0%	0%	0%	0%	0%	0%	0%			
Bronze HSA 5500	\$5,500	\$10,000	\$7,000	\$15,000	50%	50%	50%	50%	50%	50%	20%	50%	\$40	\$60			

Network coverage

Participating (PAR) and National BlueCard® TRADITIONAL network: 52 Utah hospitals (100%), 15,435 physicians and other professionals statewide
All IHC InstaCare, KidsCare and other urgent care locations

Preferred ValueCare (PVC) and National BlueCard PPO network: 42 Utah hospitals, 15,206 physicians and other professionals statewide
All IHC InstaCare, KidsCare and other urgent Care locations

FocalPoint (FP) and National BlueCard PPO network: 15 Utah hospitals (Utah employees only) from Cache County to Utah County, 8,910 physicians and other professionals statewide
Urgent Care locations

HOSPITAL	PAR	PVC	FP
Alta View Hospital	x		
American Fork Hospital	x		
Ashley Regional Medical Center	x	x	
Bear River Valley Hospital	x	x	
Beaver Valley Hospital	x	x	
Blue Mountain Hospital	x	x	
Brigham City Hospital	x	x	x
Cache Valley Hospital	x	x	x
Castleview Hospital	x	x	
Cedar City Medical Center	x	x	
Central Valley Medical Center	x	x	
Davis Hospital and Medical Center	x	x	
Delta Community Medical Center	x	x	
Dixie Regional Medical Center	x	x	
Fillmore Hospital	x	x	
Garfield Memorial Hospital	x	x	
Gunnison Memorial Hospital	x	x	
Heber Valley Medical Center	x	x	
Huntsman Cancer Hospital	x	x	x
Intermountain Medical Center	x		
Jordan Valley Medical Center - West Jordan	x	x	
Jordan Valley Medical Center - West Valley	x	x	
Kane County Hospital	x	x	
Lakeview Hospital	x	x	x
Layton Hospital	x		
LDS Hospital	x		

HOSPITAL	PAR	PVC	FP
Logan Regional Hospital	x	x	
Lone Peak Hospital Inc.	x	x	x
McKay-Dee Hospital	x		
Milford Memorial Hospital	x	x	
Moab Regional Hospital	x	x	
Moran Eye Center	x	x	x
Mountain Point Medical Center	x	x	
Mountain View Hospital	x	x	x
Mountain West Medical Center	x	x	x
Ogden Regional Medical Center	x	x	x
Orem Community Hospital	x		
Park City Medical Center	x	x	
Primary Children's Hospital	x	x	x
Riverton Children's Unit	x	x	x
Riverton Hospital	x		
Salt Lake Regional Medical Center	x	x	
San Juan County Hospital	x	x	
Sanpete Valley Hospital	x	x	
Sevier Valley Medical Center	x	x	
St. Mark's Hospital	x	x	x
The Orthopedic Specialty Hospital (TOSH)	x		
Timpanogos Regional Hospital	x	x	x
Uintah Basin Medical Center	x	x	
University of Utah Hospital	x	x	x
University of Utah Ortho Center	x	x	x
Utah Valley Regional Medical Center	x		

Blue box = deductible waived

