

Agenda

Networks

Plans – How to choose

Regence.com / Mobile App

Member Tools

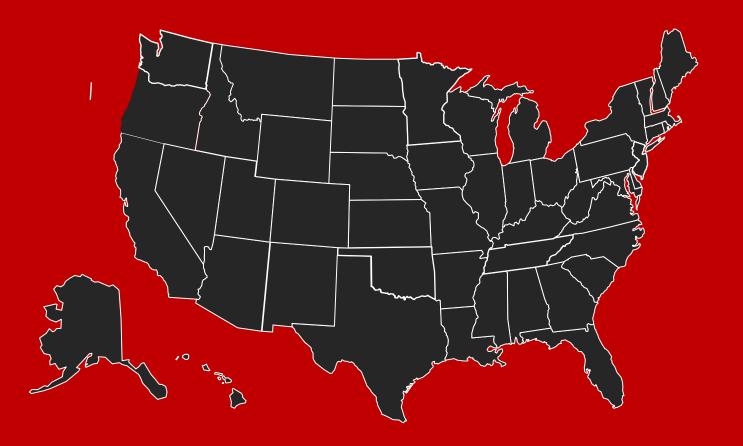
Provider Search

EOBs

Networks

Coverage & support for wherever you work, live & play

Every U.S. ZIP code covered



ONE OF THE NATION'S LARGEST NETWORKS

1 in 3 Americans has BCBS

70% of Fortune 500 companies

190 countries

1.7M contracted providers

Get high-quality care & superior support with Regence

As your dedicated health partner, Regence is here to support you through life's ups and downs. From wholeperson care to virtual visit options, we've got you covered.

Founded in 1944 as Utah's first health insurer, Regence BlueCross BlueShield of Utah now serves nearly 734,000 people. With Regence, you get affordable, high-quality care and access to our broad network of top providers in Utah and across the country.



National network strength

We take pride in offering access to the University of Utah Hospital system in every Regence network. Continue to visit the in-network hospitals, care centers and doctors you trust most. Plus, the Regence national network includes 83% of physicians and 97% of hospitals.

Find a Regence doctor



Service that goes the extra mile

Our customer service experts—who live and work right here in Utah—deliver superior local support to members across the state. Our goal is always to give you compassionate assistance and the answers you need on the first call.



Tools that make health care simpler

With the Regence app, you can continue to check your costs, view benefits and claims, see your care history and more—all in one secure place. It's easy to find a new provider using our search tool, estimate the cost of an upcoming procedure, chat with Customer Service, view your member ID card and more.



Includes more than 2 million providers nationwide. Search for providers at regence.com or bcbs.com.

All networks include most free-standing surgical and imaging centers, urgent care locations, providers and clinics, including Total Care/Total Cost of Care (TCC) providers.

TCC providers include: Revere Health, Granger Medical Clinic, Foothill Family Clinic, Tanner Clinic, MountainStar-HCA, Aledade, CommonSpirit Hospital - Utah Health Network and the Ogden Clinic.

Regence Networks

Participating (PAR) and National BlueCard® Participating network: Our most complete network, comprising all 56 Utah hospitals and 17,000 providers and professionals, including Intermountain Healthcare and University of Utah, statewide multispecialty groups, and all urgent care locations.

Preferred ValueCare (PVC) and National BlueCard® PPO network: Includes 46 statewide Utah hospitals and 16,000+ providers and facilities, including HCA MountainStar, University of Utah and CommonSpirit Hospital - Utah Health Network, along with all major multispecialty groups.

HOSPITAL	PAR	PVC
CommonSpirit Holy Cross Hospital - Davis	х	х
CommonSpirit Holy Cross Hospital - Jordan Valley	х	Х
Huntsman Cancer Institute - U of U	х	х
Huntsman Mental Health Institute - U of U	х	х
Intermountain Medical Center - Intermountain	х	
Kane County Hospital	х	х
Lakeview Hospital - MountainStar	х	х
Layton Hospital - Intermountain	х	

HOSPITAL	PAR	PVC
LDS Hospital - Intermountain	х	
Logan Regional Hospital - Intermountain	х	х
St. Mark's Hospital - MountainStar	Х	Х
Timpanogos Regional Hospital - MountainStar	х	х
Uintah Basin Medical Center	Х	х
University of Utah Hospital	Х	Х
University of Utah Neuropsychiatric	х	х
University of Utah Ortho Center	х	х
Utah Valley Hospital - Intermountain	х	

Medical Plans and how to choose what is right for you

Considerations

- Choose your plan design
 - Look at deductibles and OOP
 Max
- Choose your network
 - Access to out of state care?
- Consider premiums on an annual basis
- Calculate your known Rx costs and anticipated medical bills

	Advantage Plan Preferred ValueCare Network
Best for:	Lower cost networks along Wasatch Front, nationwide and international
UofU Health , Granger Medical Clinics and Primary Children's Hospital	U Health Extended Network
Mountainstar, CommonSpirit, Tanner Clinic, Foothill Family, Revere Health, Medallus Medical, Ogden Clinic, Alpine Medical Group and Mountain Land PT	Other Network Providers
Intermountain Health Providers and Hospitals as Other Network Providers	Some providers; hospitals outside SL and Davis Counties
Nationwide Provider Network	☑ Best
International Provider Network	☑ Best
Provider Search	Regence.com
Deductible – Amount You Pay Before the Plan Pays for Network Providers	\$275 Individual / \$500 Family
Copays and Coinsurance with providers in U Health Extended	☑ Good: \$25 / 15%
Copays and Coinsurance with Other Network Providers	☑ Good: \$40 / 20%
Premium Rates	☑ Good: \$\$
Health Flexible Spending Account ("FSA")	Eligible
Health Savings Account ("HSA")	💢 Not Eligible

Medical Plan Options

Regence plans

Plan Year Deductibles						
		Advantage Plan		Consumer Directed Health Plan		
	U Health Extended¹	Other Network Providers	Out-of-Network Providers	Preferred ValueCare and Out-of-Network Providers		
Medical Deductible ²	•	nember Ífamily	\$500/member \$1,000/family			
Prescription Drug Deductible Applies to Tiers 2, 3 and 4 only		\$55/member \$110/family		In Network: \$1,650 Single Coverage / \$3,300 Two-party or Family Coverage		
Mental Health / Substance Use Disorder Deductible Applies to Inpatient and Residential Services only	\$275/member \$550/family		\$500/member \$1,000/family	Out-of-Network: \$3,200 Single Coverage / \$6,400 Two-Party or Family Coverage		

Plan Year Out-of-Pocket Maximums

		Advantage Plan		Consumer Directed Health Plan		
	U Health Extended ¹	Other Network Providers	Out-of- Network Providers	U Health Extended ¹	Preferred ValueCare and Out-of-Network Providers	
Medical OOP Max	\$2,625/ \$5,250	member /family	\$5,000/member \$10,000/family	Combined Out-of-Pocket Maximum		
Prescription Drug OOP Max	\$2,625/member \$5,250/family		\$5,000/member \$10,000/family	In Network: \$5,000 per member \$10,000 per family		
Mental Health / Substance Use Disorder OOP Max		member /family	\$5,000/member \$10,000/family	Out-of-Network: \$10,000 per memi \$20,000 per family		

Medical Plan Options

Medical Coverage (coinsurance amounts for covered services are applied after you have paid any applicable deductible)									
		Advantage Plan			Community Plan		Consumer Directed Health Plan		
	U Health Extended ¹	Other Network Providers	Out-of- Network Providers	U Health Extended ¹	Other Network Providers	Out-of- Network Providers	Preferred ValueCare and Out-of-Network Providers		
Inpatient Hospital	15%	20%	40%	10%	30%	40%	30%		
Professional Services	15%	20%	40%	10%	30%	40%	30%		
Outpatient Hospital or Surgical Center – Prior Authorization May be Required	15%	20%	40%	10%	30%	40%	30%		
Emergency Department	\$200 Copay			\$200 Copay			30%		
Ambulance Services		20%		20%			30%		

Medical Coverage, Continued (coinsurance amounts for covered services are applied after you have paid any applicable deductible)									
		Advantage Plan			Community Plan		Consumer Directed Health Plan		
	U Health Extended ¹	Other Network Providers	Out-of- Network Providers	U Health Extended ¹	Other Network Providers	Out-of- Network Providers	Preferred ValueCare and Out-of-Network Providers		
Office Visit Not preventive care visits	\$25 Copay	\$40 Copay	40%	\$20 Copay	30%	40%	30%		
Virtual Urgent Care	\$0 Copay	\$40 Copay	40%	\$0 Copay	100%	40%	30%		
Preventive Services and Screening Procedures	\$0 Copay	\$0 Copay	40%	\$0 Copay	\$0 Copay	40%	In Network: 0% Out-of-Network: 30%		
Urgent Care Visit	\$40 Copay	\$40 Copay	40%	\$40 Copay	30%	40%	30%		
Lab/X-Ray	15%	20%	40%	10%	30%	40%	30%		
Durable Medical Equipment		20%			20%		30%		
Rehab Services – Outpatient	\$25 Copay	\$40 Cop≥y	40%	\$20 Copay	30%	40%	30%		

Member Premium

FULL-TIME EMPLOYEE MONTHLY RATES (75% TO 100% FTE)*

Plan	Network		Medical Only		Medical and Dental			
Pidii	Network	Single	Two-Party	Family	Single	Two-Party	Family	
Advantage Plan	Preferred ValueCare	\$97.10	\$169.94	\$256.36	\$109.12	\$197.44	\$299.80	
	BCBS Participating	\$193.54	\$338.68	\$510.90	\$205.54	\$366.18	\$554.34	
CDHP	Preferred ValueCare	\$21.06	\$37.70	\$57.44	\$33.06	\$65.20	\$100.88	

^{*}Complete the WellU requirements to receive a discount of up to \$25 per month from the above rates (if your rate is less than \$25, you pay \$0)

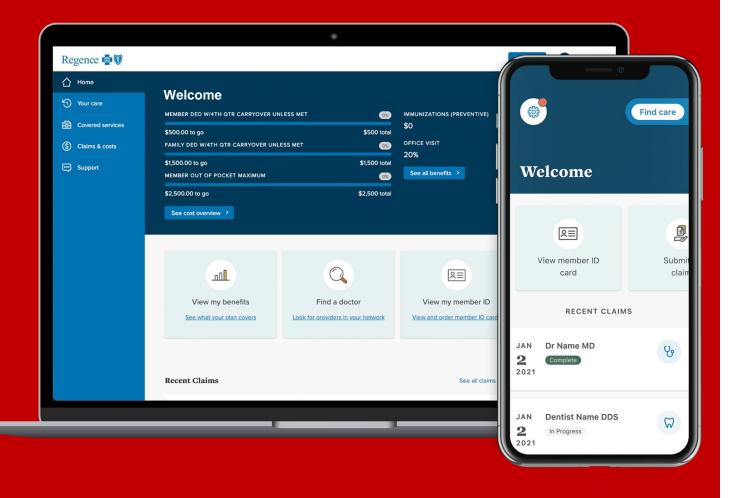
PART-TIME EMPLOYEE MONTHLY RATES (50% TO 75% FTE)*

Plan	Network	Medical Only			Medical and Dental		
Pidii	Network	Single	Two-Party	Family	Single	Two-Party	Family
Advantage Plan	Preferred ValueCare	\$527.20	\$922.50	\$1,391.60	\$550.24	\$975.30	\$1,474.94
	BCBS Participating	\$623.64	\$1,091.24	\$1,646.14	\$646.66	\$1,144.04	\$1,729.48
CDHP	Preferred ValueCare	\$451.16	\$790.26	\$1,192.68	\$474.18	\$843.06	\$1,276.02

^{*}Complete the WellU requirements to receive a discount of up to \$25 per month from the above rates

Regence.com/ App

Innovative & intuitive updates regence.com & Regence app



Everything in one place

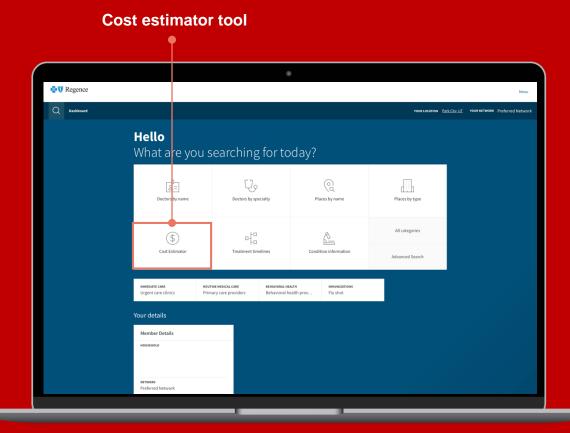
Give employees the tools and resources to manage their benefits

Includes:

- Digital ID Card
- Claims management
- Provider search
- Cost estimator, accumulators
- Customer Service chat, email, phone
- Personalized in-app alerts

Member Tools

Cost transparency Important updates to cost estimator tool



All cost estimates will include:

- Estimated cost-sharing liability—The estimated amount for the covered item or for which the member will be responsible based on their plan coverage
- Accumulator amounts—Member financial responsibility at the time of the request, considering their deductible and out-of-pocket limit
- Negotiated rates—Cost for the covered item or service from any in-network provider
- Out-of-network amounts—Maximum amount paid for the item or service at an out-of-network provider
- Bundled payments—Bundled payment arrangements with included services and associated costs disclosed
- Prerequisites for coverage—Notifications at time of search stating whether a covered item or service is subject to a prerequisite for coverage
- Disclosure notices—Notifications to a member of any specific disclosures (actual charges may vary; estimate is not a guarantee of coverage)

Searching for a provider when not logged into Regence*

*Very useful for new hires and potential future employees

Find doctors as guest - ValueCare

Find providers at regence.com and on our mobile app.





How to search as a "guest" for an innetwork provider

Knowing your network can save you money, and we want you to get the most value out of your coverage. That's why we've made it easy to search for innetwork doctors, specialists, clinics and pharmacies with our **Find a Doctor** tool. Here's how to use it:

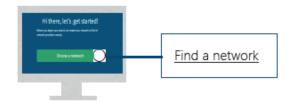
Step1: Go to: regence.com.



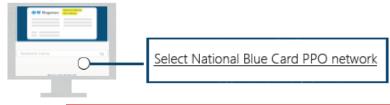
Step 2: Click Find a Doctor



Step 3: Click Choose a Network



Step 4 Click Browse a list of networks



Website and app screens are subject to change

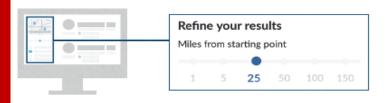
Step 5: Change the zip code to the location you are searching.



Step 6 Choose a search category (such as *Doctors by name*, *Doctors by specialty*, *Places by name*, etc.). Type in your search term, then hit *Enter* or click the magnifying glass.



Step 7: Choose a filter to narrow the results, including distance, gender, languages spoken and more.



Step 8: Select a provider or location name to review comments from other patients and see more details about the provider.



Start from the beginning

Go to Regence.com → Select Find a doctor or dentist

ZIP code: set ZIP

Find a doctor

Find a dentist

Regence 👨 🖫

Regence 🗑

Individuals & Families ∨ Medicare ∨ For Employers ∨ For Producers ∨ For

Need care right away? You've got options.

When you're suddenly under the weather, it can be hard to know where to go for care. Learn about the on-demand care options you have through your plan—so you'll know just what to do when something happens.

See care options

Sign in now



Medical Provider search

If you selected find a doctor

→ Select Search Now

How to find a doctor

Whether you're looking for a doctor, dentist, therapist or urgent care, Regence makes it simple to find an in-network provider who's just right for you. You can even locate clinics close by. And when you choose doctors and facilities in your plan's network, you'll save money. If you're not currently a Regence member, it's easy to browse. Select a network from our menu to see participating doctors and facilities.

Already a member? <u>Sign in</u>

Just visiting or shopping for a plan? <u>Search now</u>

Sign in

Search now

Don't have an account? Create one

After that → Choose a network



Hi there, let's get started!

Before you begin your search, we need your network to find innetwork providers nearby.

Choose a network

Choosing a network

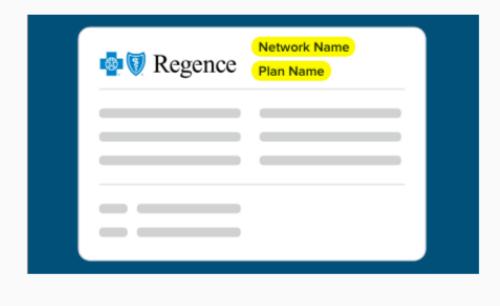
This is the tricky part when **not** logged into Regence.com

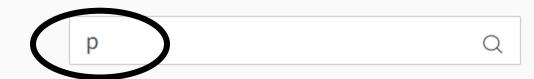
Type in a 'P'

(All the networks you need contain a 'P' in the name)

Find your network by name

Your network can be found on the front of your member ID card. Start typing your network below and make your selection. You can call Customer Service if you still have questions.

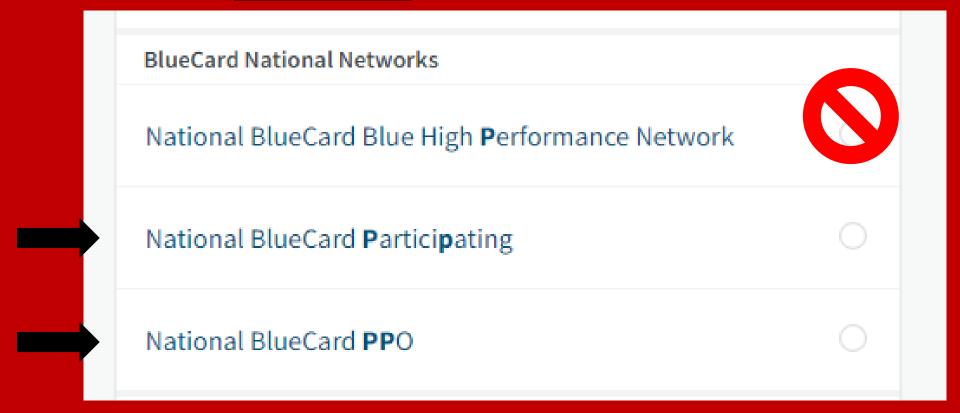




BlueCard National Networks

The two options you need to choose between are:

- Nation BlueCard PPO (<u>ValueCare</u> Utah network with most enrollment Largest Nationwide network)
- National BlueCard Participating (Utah network with the Wasatch front IHC hospitals)



Your Location

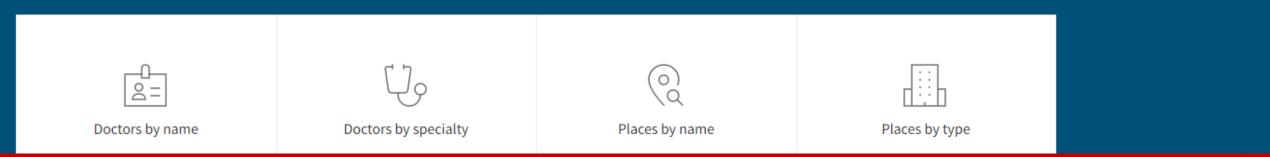
What city do you want to search in?

Make sure this is updated before you move on!

YOUR LOCATION Portland, OR OUR NETWORK National BlueCard P.

Hello,

What are you searching for today?



What are you searching for?

The two most popular searches are:

- Doctors by Name
- Doctors by specialty

YOUR LOCATION Portland, OR YOUR NETWORK National BlueCard P

Hello,

What are you searching for today?



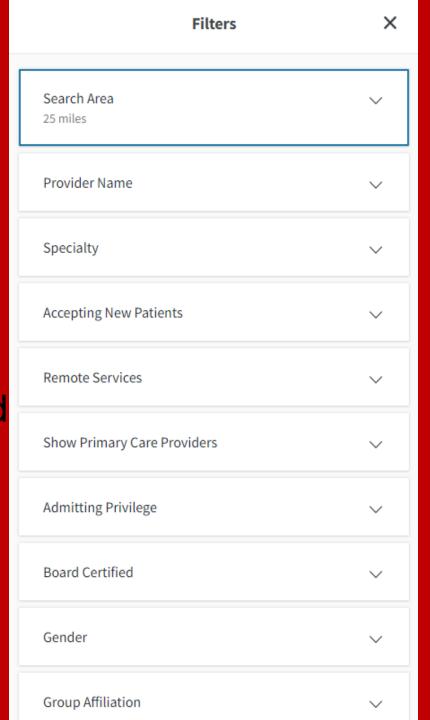
Doctors by Specialty

The search criteria is robust

Enter in Family, knee, golfer's elbow or OBGYN

Results of all **In-network** doctors will be displayed

Additional filters can be applied



Searching for an out-of-state provider when Logged into Regence.com

How to sign into Regence.com – Select Individual & Families

ZIP code: set ZIP

Find a doctor

Find a dentist

Contact us

Individuals & Families







Individuals & Families ∨ Medicare ∨ For Employers ∨ For Producers ∨

Medicare

For Employers

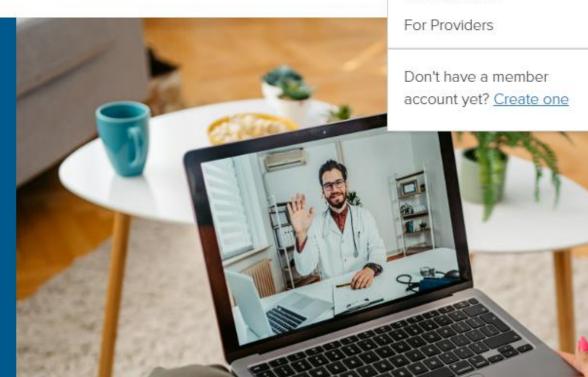
For Producers

Need care right away? You've got options.

When you're suddenly under the weather, it can be hard to know where to go for care. Learn about the on-demand care options you have through your plan—so you'll know just what to do when something happens.

See care options

Sign in now



What services are you looking for?



Provider search screen when logged in

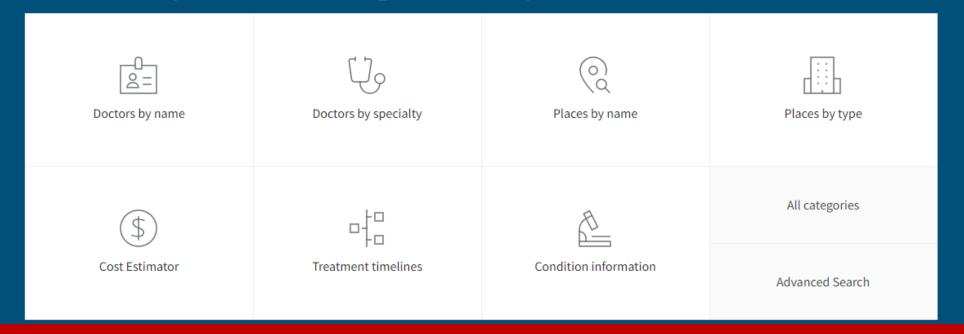




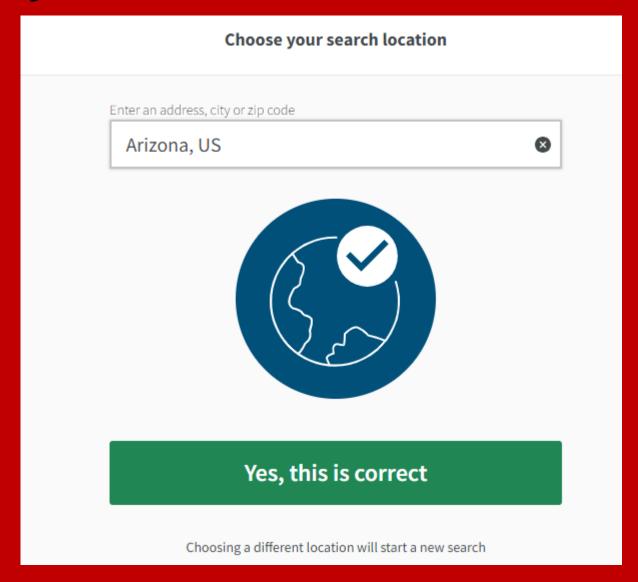
"Your address" YOUR NETWORK Preferred Dashboard

Hello DAVID,

What are you searching for today?



Choose a City or a State



Follow the same steps as above to find providers

Dashboard

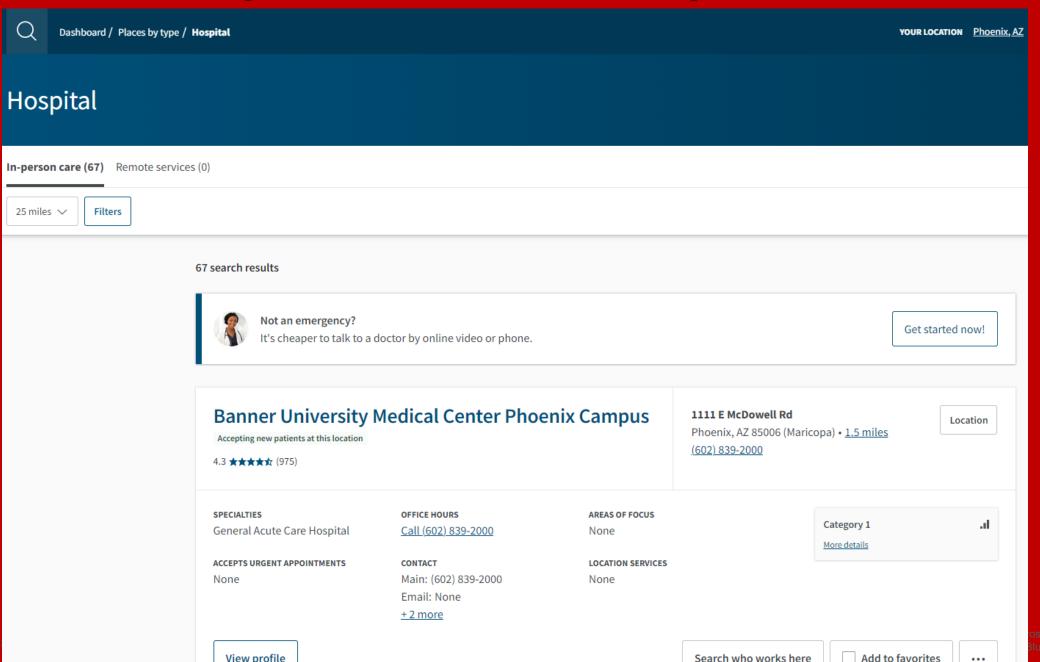


Hello DAVID,

What are you searching for today?

Doctors by name	Doctors by specialty	Places by name	Places by type
(\$)			All categories
Cost Estimator	Treatment timelines	Condition information	Advanced Search

In this example I searched for Hospitals in Phoenix



ss BlueShield of Utah

Start from the beginning Go to Regence.com → Select Find a doctor or dentist

ZIP code: set ZIP

Find a doctor

Find a dentist

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Regence 🗑

Individuals & Families ∨ Medicare ∨ For Employers ∨ For Producers ∨ For

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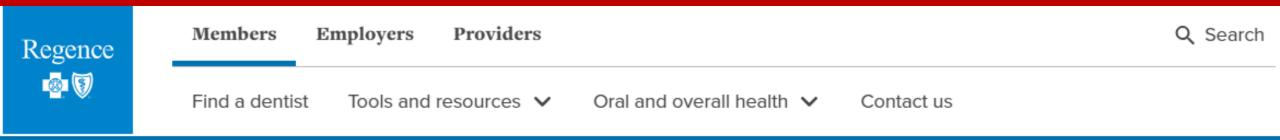
Sign in now



What services are you looking for?



Looking for a Dentist? You will be sent to the Dental provider search tool.



Find a dentist

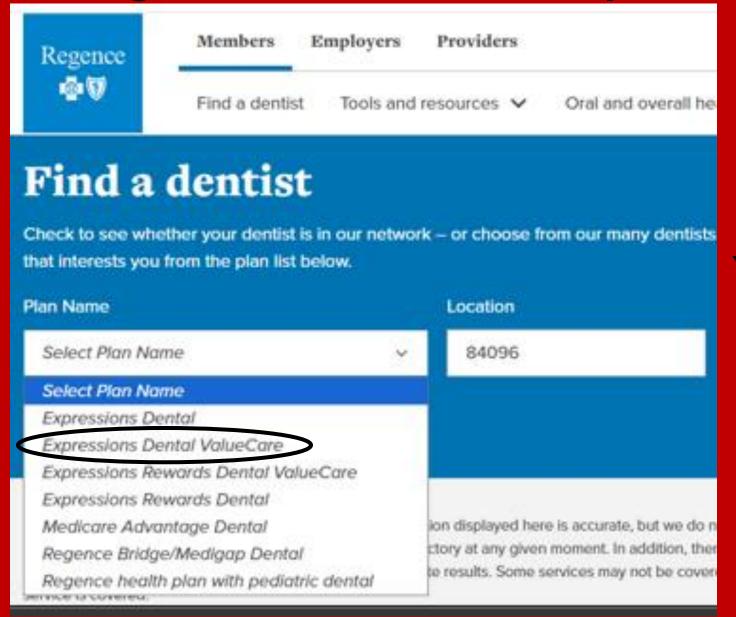
Check to see whether your dentist is in our network – or choose from our many dentists. If you're not currently a member, you can select the plan that interests you from the plan list below.

Plan Name: Expressions



Search

Choosing a Dental network – Expressions Dental ValueCare



You can leave the Dentist name blank

Dentist Name

Filters:

All specialties

 \vee

Accepting new patients



Print PDF

243 results found

NANCE, BRADY, DMD





5512 W 13400 S Herriman, UT 84096

Accepting new patients

Learn more

SMITH, ERIC, DDS

General Dentist



5514 W 13400 SHerriman, UT84096

Accepting new patients

Learn more

FAIRBANKS, BRANDON, DMD





5502 W 13400 S
 Ste A
 Herriman, UT
 84096

Learn more

EGBERT, JONATHON, DDS

CARDALL, SCOTT, DMD

DANSIE, DAN, DDS

Looking for your dental claims?





Insights 1

Find care









Your benefits

Your EOBs

- (\$) Costs
- Care
- Pharmacy
- **Documents**
- Contact us

Your benefits

Medical Pharmacy Dental Vision



View dental benefits

View your benefits and coverage.



7

View dental claims

View your dental claims and EOBs.



Find a dentist

Search for in-network providers.

Dental customer support

Dedicated representatives are available to answer questions about your dental coverage or claims.

Mon. - Fri., 5:00 a.m. - 8:00 p.m. Pacific Time

Sat., 8:00 a.m. - 4:30 p.m. Pacific Time

1-844-789-1727

Frequently asked questions

How do I submit a dental claim?

7

How do I confirm my dentist is in-network?

Understanding your EOB

Confused by EOBs?

An Explanation Of Benefits or EOB is sent after each visit to a doctor

Looks similar to a medical bill, but it's *not* a bill

We'll review each part of a Regence EOB

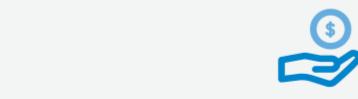


In general, an EOB includes:









How much Regence covered

How much you owe to your provider

Let's take a closer look

There are three main sections of your EOB.

Section 1: Explanation of benefits summary

Section 2: Your benefits status

Section 3: Care details



PO BOX 30270 SALT LAKE CITY UT 84130 This is not a bill

Forwarding Service Requested

1051

Member ID: 000000000 Group Name: GROUP NAME Group ID: 00000000 Print Date: 12/15/2022

Claim Cycle: 09/06/2022 through 09/06/2022

Questions? We want to help.

For claim or benefit information, call us at

1 (866) 240-9580.

To report fraud, call us at 1 (800) 323-1693.

See this online at regence.com.

Explanation of benefits

JOHN W DOE

100 ANYWHERE STREET

ANYTOWN UT 00000

This is an overview of claims we processed for you from September 06, 2022 - September 06, 2022.

Amount billed	\$830.00	This is the total amount all the providers billed us for the care received.
Your discounted rate	\$142.44	This is the amount the providers we've negotiated with have agreed to accept for the care received.
Amount we paid	\$142.44	This is the total amount we paid based on services covered under your plan.
Amount you may owe	\$0.00	This is the total amount you may owe your providers for this care. It's based on any deductible you still need to meet, coinsurance percentage you pay toward care, or copay, along with any services that your benefits don't cover. (You may have paid your providers all or part of this amount during your visit.)

Section 2: Your Benefits Status



Section 3: Care Details



Date of care	Care description	Amount billed by provider	Amount not covered	Your discounted rate	Amount we paid	Applied to your deductible			
9/6/22	Medical	\$198.00	\$198.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	Code: Explanation	to member of how th	e service process	sed.					
Date of care	Care description	Amount billed by provider	Amount not covered	Your discounted rate	Amount we paid	Applied to your deductible		What you may owe	
5/17/23	Laboratory	\$68.25	\$62.85	\$5.40	\$0.00	\$5.40	\$0.00	\$5.40	
	PXN: Pricing is bas	sed on maximum allo	wance for the ser	vice billed by this prov	rider.				
5/17/23	Laboratory	\$56.00	\$56.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	fc1: Vitamin D testir	ng is not medically ne	ecessary for the d	iagnosis.					
Date of care	Care description	Amount billed by provider	Amount not covered	Your discounted rate	Amount we paid	Applied to your deductible	Your copay/ coinsurance	What you may owe	
12/7/22	Pharmacy	\$63.25	\$63.25	\$0.00	\$0.00	\$0.00	\$0.00	\$ 63.25	
	O3D: This claim wi	ll be reprocessed up	on receipt of the r	equested Accident Re	port from the memb	er.			
Date of care	Care description	Amount billed by provider	Amount not covered	Your discounted rate	Amount we paid	Applied to your deductible			
12/7/22	Surgery	\$550.00	\$550.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	E20: Additional info or corrected claim received. The original claim will be adjusted/reprocessed according to the member's benefit plan.								
	f22: Place of servic	e on claim is inconsi	stent with related	claim billed by facility	entity.				

