



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

## Regence Activate<sup>SM</sup> – FAQs

- Q.** Can a Member earn more than \$600 in a year? What if they earn all \$600 up front – can they continue to earn more?
- A.** No. \$600.00 is the maximum per person, per year. Remember, a Member can only earn \$100/ quarter, per person (in addition to the General Health Assessment contribution from Regence- up to \$200).
- Q.** Can I transfer my Member Choice Funds if I am a Member who is on Activate at one company and go to another Regence company who also has Activate?
- A.** Unfortunately, Member Choice Funds are not transferable from one company to another. In this situation, the Member would have 3 months to use the existing Member Choice Funds to cover any deductible and coinsurance costs rendered on/before their termination date. Their account would start new when they start with their new company.
- Q.** Are there any other Blues plan or competitor offering an Activate- like product?
- A.** No, this is a revolutionary offering that Asuris is bringing to the marketplace. It is a unique solution for rewarding members for healthy behaviors through an account funded by the health plan.
- Q.** How are Member Choice Funds distributed? Does the Member need to do this or will Regence automatically distribute the funds?
- A.** The member chooses how to distribute their Member Choice Funds. After logging into myRegence.com, the Member will be able to check the balance of their Member Choice Funds. If appropriate funds are available, the Member will be able to distribute those funds online to pay for the claims they choose.
- Q.** Is preventive care covered upfront with Activate or is it subject to deductible?
- A.** Preventive care is subject to deductible. Member Choice Funds can be directed to pay any deductible or coinsurance costs including any out-pocket costs associated with the preventive care benefit.
- Q.** Can an employer provide an additional bump to an employee's Member Choice Account?
- A.** The Member Choice Account is unique in that Regence funds the account, not the employer. In addition the Activate design balances benefit comprehensiveness and member responsibility, in a way that most effectively engages the member.
- Q.** Can you piggyback an HSA or an HRA with Activate?
- A.** No. Activate is not an HSA qualified plan and therefore cannot be paired with an HSA. Regence doesn't recommend pairing an HRA with Activate, because it diminishes the impact of the incentive.



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**Q.** Will Regence take steps to remind and encourage people to take the General Health Assessment and inform them of where they are with Member Choice Funds for roll over toward the end of the year?

**A.** Yes. When the Member logs into myRegence.com, their Activate page will have messaging to remind them to take the General Health Assessment (if not done already). They will also receive reminder e-mails if they have not yet activated their account or if they have periods of inactivity for 30 or more days.

**Q.** Is Activate available for all group sizes?

**A.** Activate is available for all fully insured groups of 2+.

**Q.** Is there an alternate access for an Activate member besides the Internet?

**A.** Activate members can receive all of the same Member Choice Account benefits by contacting Regence customer service.

**Q.** What is the maximum amount that a member can accrue in their Member Choice Account?

**A.** A member can accrue virtual funds in their Member Choice Account up to their deductible amount. Each member in the family can earn Member Choice Funds up to the deductible amount, however, family members are not allowed to 'pool' their points towards another person at this time.

**Q.** When an employee is terminated, what happens to their account?

**A.** It remains active for three months. COBRA may be elected also, which would keep the account open while they had COBRA. Members can continue to earn dollars in their account while they are on COBRA, as they are continuing to pay for the plan as a whole and will get the same benefits as previously.

**Q.** One of my dependants is under the age of 13, can he/she have access to their own myRegence.com account? How do they accrue Reward points?

**A.** For 0-12 year olds, it is incumbent upon the subscriber to create an account and track points on behalf of the member because children under 12 can not legally access the myRegence.com website. From age 13-17, children have the opportunity to create a myRegence.com account, which can be delegated to the parent or legal guardian.

**Q.** How many points can I earn per year? How many points does it take to earn \$10?

**A.** Activate members can earn a maximum of 50,000 points per quarter or \$100 per quarter. Over the course of the year, that is 200,000 points or \$400. It takes 5,000 points to earn \$10. An additional maximum of \$200 can be earned filling out the General Health Assessment for a total maximum of \$600 per year.