



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

**Oregon Consolidated Dual Option Matrix for Activate<sup>SM</sup>, Innova<sup>SM</sup>, and Engage<sup>SM</sup>  
For Groups of 25-50 Employees**

Product	Copay	Deductible	Coinsurance Level	Coinsurance Maximum	Product	Activate	Activate	Activate	Activate	Activate	Activate	Activate	Activate	Activate	
					Copay	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
					Deductible	\$3,000	\$3,000	\$3,000	\$2,000	\$2,000	\$2,000	\$1,500	\$1,500	\$1,500	
					Coinsurance Level	80/60/60	80/60/60	80/60/60	80/60/60	80/60/60	80/60/60	80/60/60	80/60/60	80/60/60	
					Coinsurance Maximum	\$6,000	\$4,000	\$3,000	\$6,000	\$4,000	\$3,000	\$6,000	\$4,000	\$3,000	
Engage	NA	\$0	80/80/80	various											
Innova	\$20/\$35	\$250	90/70/70	various											
Innova	\$20/\$35	\$500	90/70/70	various							Y	Y	Y		
Innova	\$20/\$35	\$250	80/60/60	various							Y	Y	Y	Y	
Innova	\$30/\$45	\$500	90/70/70	various							Y	Y	Y	Y	
Innova	\$30/\$45	\$250	80/60/60	various							Y	Y	Y	Y	
Innova	\$20/\$35	\$750	90/70/70	various						Y	Y	Y	Y	Y	
Innova	\$20/\$35	\$500	80/60/60	various				Y	Y	Y	Y	Y	Y	Y	
Innova	\$30/\$45	\$500	80/60/60	various				Y	Y	Y	Y	Y	Y	Y	
Engage	NA	\$500	80/80/80	various				Y	Y	Y	Y	Y	Y	Y	
Innova	\$20/\$35	\$500	70/55/55	various				Y	Y	Y	Y	Y	Y		
Innova	\$30/\$45	\$1,000	80/60/60	various		Y	Y	Y	Y	Y					
Engage	NA	\$0	50/50/50	various				Y	Y	Y	Y	Y	Y	Y	
Engage	NA	\$500	70/70/70	various				Y	Y	Y	Y	Y	Y	Y	
Innova	\$30/\$45	\$750	70/55/55	various	Y	Y	Y	Y	Y	Y					
Engage	NA	\$1,000	80/80/80	various	Y	Y	Y	Y	Y	Y					
Innova	\$30/\$45	\$1,000	70/55/55	various	Y	Y	Y	Y							
Innova	\$30/\$45	\$1,500	70/55/55	various	Y	Y	Y								
Innova	\$30/\$45	\$2,000	80/60/60	various	Y	Y	Y								
Engage	NA	\$500	50/50/50	various	Y	Y	Y	Y							
Innova	\$30/\$45	\$2,000	70/55/55	various											
Engage	NA	\$2,000	80/80/80	various											
Engage	NA	\$1,000	50/50/50	various	Y										
Engage	NA	\$2,000	70/70/70	various										Y	
Innova	\$30/\$45	\$3,000	80/60/60	various	Y										
Innova	\$30/\$45	\$3,000	70/50/50	various								Y	Y		

**Benefit selection rules:**

Activate to Activate Dual Option is not allowed.

Pharmacy benefits required but will be different on each plan.

The Coinsurance Maximum (\$2,000, \$3,000, \$4,000, or \$6,000) can be different on the paired Innova or Engage plan however, it is predetermined for the Activate Plan.

Riders (EAP, vision, etc) must be the same on each plan.

**Eligibility:**

Limited to a minimum of 25 enrolled employees, with at least 5 employees per plan.