

Product Overview

Regence BlueCross BlueShield of Oregon (Regence BCBSO) offers health care products designed for the 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 comprehensive provider networks coordinate with member products to provide our members with maximum choice for maximum value.

This section provides a summary of each 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, Innova, Engage, Activate, HSA Healthplan 2.0 and the Federal Employees Program, 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 responsible for a calendar year deductible, coinsurance and office visit copayments. Members' out-of-pocket costs are lower when they choose a physician, other health care professional or facility (provider) who participates with the Regence BCBSO network associated with their plan. 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.or.regence.com/provider, where you will find the most current directory information.

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

Regence BCBSO Benefit Plans and Provider Networks

Participating (PAR)

The Participating (PAR) network is used for traditional indemnity plans in Oregon and in Clark County, Washington. The PAR network is offered by Regence BCBSO, Regence Life and Health, Regence BCBSO affiliates, other Blue Cross or Blue Shield Plans (Blue Plans) through The BlueCard[®] Program and Regence subsidiaries such as Healthcare Management Administrators, Inc. (HMA).

Preferred Provider Plan (PPP, PPO)

The Preferred Provider Plan (PPP) network (also may be referred to as Preferred Provider Organization [PPO]) is used for preferred plans in Oregon and Clark County, Washington. The PPP network is offered by Regence BCBSO, Regence Life and Health, Regence BCBSO affiliates, Blue Plans through The BlueCard Program and Regence subsidiaries such as Healthcare Management Administrators, Inc. (HMA).

Regence Life and Health Insurance Company

Regence Life and Health Insurance Company (Regence Life and Health) is a preferred product offered by Regence to employer groups with employees in multiple states. Regence Life and Health uses preferred networks within each Regence plan in Idaho, Oregon, Utah, and Washington and also uses the preferred networks of other Blue Plans for The BlueCard® Program.

Access

The Access network is used for preferred plans offered by Regence BCBSO in Clackamas, Columbia, Multnomah and Washington counties in Oregon, and Clark County, Washington and features Legacy Health Systems hospitals in the Portland-metropolitan area. The Access network is by invitation only, and is maintained based on performance and utilization standards. This network is offered by Regence BCBSO and other Blue Plans through The BlueCard Program.

Healthcare Management Administrators, Inc.

Healthcare Management Administrators, Inc. (HMA) is a third-party administrator owned by Regence. HMA administers health policies for employers who wish to offer self-funded health plans for their employees. HMA uses provider networks from multiple carriers, including Regence BCBSO's Participating and PPP networks.

Regence BlueChoices

Regence BlueChoices is a suite of employer group products that offers a distinctive difference by separating health **benefits** from health care **providers**. Instead of packaging a product, network and additional benefits such as prescription medication or dental coverage, BlueChoices allows employers to customize a health plan around specific requirements and budget considerations. BlueChoices offers a variety of benefits and networks priced at competitive rates.

Employers have the following **benefit plan** options:

- BlueEssentials: Complete coverage that is simple and affordable
- BluePreferred: Preferred coverage with maximum choice and variety
- BlueClassic: Premium coverage for ultimate security

The following BlueChoices **network options** are available:

- Regence BCBSO Participating
- Regence BCBSO Preferred
- Regence BSBSO Access

If you are a participating provider with any of the networks listed above, you are considered a participating provider for BlueChoices members choosing that network. All network options provide nationwide coverage through our BlueCard network of providers.

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.

Self-Managed and Consumer Directed Products

Self-Managed Products

Regence Innova, Engage and Activate products are 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 Products

HSA Healthplan 2.0 is available to all size employer groups. This product features a simple comprehensive health plan and a tax-free savings account. It 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.

Networks

Innova, Engage, Activate and HSA Healthplan 2.0 utilize the Participating and Preferred networks as well as non-contracted providers. Benefit levels for each network differ between each of these products. Complete program details may be found in the *Self-Managed and Consumer Directed Products* section of this manual.

Regence MedAdvantage

Regence MedAdvantage is a Medicare Advantage Preferred Provider Organization (PPO) product that offers a cost-effective alternative to traditional Medicare coverage. Regence MedAdvantage provides the traditional benefits of Medicare Parts A and B and expands these benefits by paying Medicare deductibles and coinsurance and by providing additional benefits for preventive care, dental and vision services. There are no deductibles for medical services and no referrals required to see specialists.

Regence MedAdvantage provides incentives for members to seek services from physicians, other health care professionals and facilities (providers) contracted with the Regence MedAdvantage Preferred Provider Organization (PPO) network. Members will pay lower copayment and coinsurance amounts when they receive services from Regence MedAdvantage network providers. If specialty care is needed, we encourage you to direct members to participating Regence MedAdvantage specialists and facilities. Please refer to our online Regence MedAdvantage directory to identify participating in-network physicians, other health care professionals and facilities on our *Provider Web Site* at www.or.regence.com/provider.

For complete details about Regence MedAdvantage benefits and requirements, please refer to the *Medicare Advantage Plans* section of this manual.

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. In Oregon, Preferred providers are considered Preferred providers for FEP. Complete program details may be found in the *Federal Employee Program* section of this manual.

Regence Individual Policies

Individuals who need health care coverage, but who are not eligible to participate with a group, may purchase an Individual policy for themselves or their families. Please refer to the patient's member card to determine the network and benefits that apply. Applications for Individual policies are subject to underwriting approval based upon the individual's and family's health. Specific benefits may be obtained by submitting an electronic transaction request or by calling the Customer Service telephone number listed on the back of the members' card.