



WASHINGTON GROUPS SIZED 1-50

2019 small-group metallic products

Get simplicity and options with Regence Employee ChoiceSM

We know that you want to provide a great selection of benefits while keeping your expenses in check. That's why our small-group products offer valuable health coverage at a range of budget-friendly costs.

Our goal is to give you and your team flexibility and value, along with useful administrative tools that make your job easier.

We do that with our Regence Employee Choice suite of products, which contains metallic and metallic HSA plans:

Regence **Employee Choice metallic plans**

Employees use a combination of deductible, copay and coinsurance to pay for care.

Regence **Employee Choice metallic HSA plans**

These also feature deductibles, copays and coinsurance. But the deductibles are generally higher than those in a non-HSA plan. Also, these plans can be paired with a tax-advantaged health savings account (HSA) that can be used to pay for the deductible and other qualified medical expenses.

Cater to the individual without breaking your budget

There are 17 plans in the Employee Choice suite. You can offer up to five of them to your employees. However, two to three is considered ideal for most groups.

We also offer flexibility in how to fund your coverage. For example, if you don't want to offer the higher-cost plan, you could pay for the lowest-cost option, and your employees may buy up to a higher-priced alternative if they choose. It's a great way to offer a choice between plan types while still controlling your costs.



Care from anywhere

Employees can save time and money with telehealth visits through Doctor On Demand™. Your employees won't even have to leave work or home to get care: A video visit with a board-certified doctor can provide a diagnosis, treatment and a prescription, if necessary.

Choose a network—or two or three

There are four networks that can be paired with Employee Choice. You can decide to offer any one of these networks to your whole team. Or you can put the decision in your employees' hands and offer up to three (one of which must be the Preferred). From these, each employee can choose the network that's the best fit.

Your network options are:

Our broad Preferred network, which offers unlimited access to any contracted provider across the state.

And our Accountable Health Networks:

MultiCare Connected Care (Pierce County and King County)

Eastside Health Network (King County and Snohomish County)

UW Medicine (King County)

Each Accountable Health Network consists of a coordinated group of health care providers who all work for the same provider community and are used to working as a team—a team that collaborates, communicates and focuses on the employee's care. The employee's doctor collaborates with a wide variety of specialists and is there to help identify what care is needed.

All of the Accountable Health Networks have a wide variety of specialists. If an employee needs care that cannot be provided within their network, their primary care provider (PCP) can authorize services by a non-network specialist. With that authorization, the employee can receive covered services under regular plan benefits.

Regence Accountable Health Networks can be offered alongside a Preferred option, allowing employees to get the coverage that suits their needs and lifestyle. Below are some guidelines that will help them decide which plan to select.

Our Regence Accountable Health Networks are best suited for employees who:	The Preferred network is best for employees who:
Trust their regular doctor to recommend specialists	Travel frequently
Want to work with their providers to make decisions about their care	Have covered dependents who don't live with them
Are looking for value and accountability	Value broad access to providers and are willing to pay more for it

Regence Employee Choice metallic plans

Our metallic plans, improved and enhanced

	Deductible		Out-of-Pocket Maximum		Outpatient Radiology & Lab**	In-Network Copay/Unlimited Up-front Office Visits		E R Copay	Coinsurance		Rx Tiers						
	IN	OUT	IN	OUT		Primary	Specialist		IN	OUT	T1	T2	T3	T4	T5	T6	
Platinum 250	\$250	\$3,000	\$4,000	\$10,000	Paid in full	\$20	\$30	\$250	10%	50%	\$4	25%	\$25	50%	20%	50%	
Platinum 500	\$500	\$3,000	\$5,000	\$10,000	Paid in full	\$20	\$30	\$250	20%	50%	\$4	25%	\$25	50%	20%	50%	
Gold 500	\$500	\$5,000	\$7,900	\$10,000	Paid in full	\$30	\$50	\$300	35%	50%	\$4	25%	\$45	50%	20%	50%	
Gold 1000	\$1,000	\$5,000	\$7,900	\$10,000	Paid in full	\$30	\$50	\$300	30%	50%	\$4	25%	\$40	50%	20%	50%	
Gold 2000	\$2,000	\$5,000	\$7,350	\$10,000	Coins	\$30	\$50	\$300	25%	50%	\$4	25%	\$40	50%	20%	50%	
Gold 2500	\$2,500	\$5,000	\$7,350	\$10,000	Coins	\$30	\$50	\$300	30%	50%	\$4	25%	\$40	50%	20%	50%	
Silver 3250	\$3,250	\$5,000	\$7,900	\$10,000	Ded/coins	\$40	\$60	\$350	40%	50%	\$10	25%	\$50	50%	20%	50%	
Silver 5500	\$5,500	\$7,500	\$7,350	\$10,000	Coins	\$40	\$60	\$400	50%	50%	\$10	25%	\$60	50%	20%	50%	
Silver Essential 4000	\$4,000	\$5,000	\$7,900	\$10,000	Ded/coins	\$40*	\$40*	Ded/coins	20%	50%	\$6	25%	25%	50%	20%	50%	
Bronze Essential 5000	\$5,000	\$10,000	\$7,900	\$15,000	Ded/coins	\$40*	\$40*	Ded/coins	35%	50%	\$6	25%	25%	50%	20%	50%	
Bronze 7900	\$7,900	\$10,000	\$7,900	\$15,000	Ded/coins	Ded/coins	Ded/coins	Ded/coins	0%	50%	0%	0%	0%	0%	0%	0%	
Annual individual. For family multiply by 2.					Deductible waived.												
					Deductible applies.												
					**Does not apply to complex imaging	*(4 visits combined)											

Coins = Coinsurance
Ded = Deductible

Regence Employee Choice metallic HSA plans

Give your employees the option of tax-advantaged savings and enjoy automatic set-up with HealthEquity®

	Deductible		Out-of-Pocket Maximum		Coinsurance		Rx Tiers					
	IN	OUT	IN	OUT	IN	OUT	T1	T2	T3	T4	T5	T6
Gold HSA 1500	\$1,500	\$5,000	\$4,500	\$10,000	20%	50%	10%	25%	25%	50%	20%	50%
Silver HSA 2000	\$2,000	\$5,000	\$6,000	\$10,000	30%	50%	10%	25%	35%	50%	20%	50%
Silver HSA Embedded 3000	\$3,000	\$5,000	\$5,500	\$10,000	20%	50%	10%	25%	35%	50%	20%	50%
Silver HSA 3500	\$3,500	\$5,000	\$6,500	\$10,000	20%	50%	10%	25%	35%	50%	20%	50%
Silver HSA 4000	\$4,000	\$5,000	\$4,000	\$10,000	0%	50%	0%	0%	0%	0%	0%	0%
Bronze HSA 5000	\$5,000	\$10,000	\$6,750	\$15,000	50%	50%	50%	50%	50%	50%	20%	50%
Annual individual. For family, multiply by 2.					Deductible applies. (Deductible is waived for medications on the Optimum Value Medication List.)							

Drug List Tiers:

- Tier 1: Preferred generic
- Tier 2: Generic
- Tier 3: Preferred brand
- Tier 4: Brand
- Tier 5: Preferred specialty
- Tier 6: Specialty

Additional options available with all plans:

Dental: Expressions and Expressions Rewards (which adds a rewards component) are available for all ages. Either plan can be paired with our ValueCare dental network.

Add-on adult vision: A vision plan that can be purchased alongside a medical plan. Vision enrollment must match the medical enrollment.

Plan benefits

The benefits you and your employees want

We don't just offer a wide variety of plan types; we offer the types of plans that you and your employees want, including exciting new options like:

EmployeeChoice Bronze 7900, which is the lowest-priced plan that we can offer that meets all the metallic plan requirements. The plan includes unlimited in-network telehealth visits for a \$10 copay per visit.

EmployeeChoice Silver HSA Embedded 3000, which includes an embedded deductible and embedded out-of-pocket maximum. That means that a single member of a family doesn't have to meet the full family deductible before their benefits start; they only have to meet the individual deductible. Payment of in-network deductible, copays and coinsurance applies to the embedded out-of-pocket maximum.

Telehealth

Employees can talk with a board-certified medical provider 24/7 through a computer or mobile device, which saves them time and money. They can get a diagnosis, treatment and, if necessary, a prescription sent to a local pharmacy—all from work or the comfort of home.

Retail clinics

Copays for retail clinics are now lower, saving employees money on their out-of-pocket costs and providing easy access for their care. A retail clinic is a walk-in health clinic located within a retail operation (such as a store, supermarket or pharmacy) that provides preventive and primary care services on a walk-in basis.

Rehabilitative visits

When medical care is needed to enhance or restore function or quality of life, rehabilitative visits, such as physical and speech therapy, are covered on many plans with a copay before the deductible is met.

Six-tier drug list design gives you and your employees more choices

In order to give you and your employees more choices in managing pharmacy benefits, our drug list has a six-tier design. This allows for very low-priced preferred generics. By splitting generic, brand and specialty categories into tiers, we are encouraging your employees to choose medications in preferred tiers to help manage their budgets. This, in turn, will help you manage your budget.

Ambulatory surgical center (ASC) coinsurance discount means savings for employees*

Employees can receive 10% lower coinsurance when they opt to have qualifying outpatient procedures performed at an in-network ambulatory surgical center. This can mean thousands of dollars in savings.

Employee Assistance Program (EAP) embedded on all plans

The Regence EAP is embedded on all plans, so employees can get help when they need it. It includes up to four confidential counseling sessions per incident for issues relating to relationships, anxiety, work stress and parenting, plus 24-hour crisis help and RBH eAccess™ to online counseling and many other resources.

* ASC coinsurance discount not offered on the Silver HSA 4000 plan.



Built-in rewards for wellness activities

With our embedded wellness program, your employees get access to tools that help them maintain and improve their health and well-being. They're rewarded for healthy behaviors and you're rewarded with discounted qualified employee premiums! That means a healthier, happier and more productive workforce. The program is a simple way to encourage your workforce to engage in wellness activities.

Here's how it works:

Step 1: Employees take the General Health Assessment (GHA) through regence.com.

Step 2: They complete a biometric screening through an in-network physician, home test kit or our network of Patient Service Centers.

Step 3: Then, they can redeem their gift card in Rewards Tracker on regence.com.

Rewards

Eligible employees can earn a \$100 gift card if they complete the General Health Assessment and biometric screening during the first three months following your plan's effective/renewal date.

When employees complete the wellness activities within the first three months following your plan's effective/renewal date, you'll receive a 3% discount on the qualified employees' next month's premiums. This discount will be applied back to the beginning of the plan year and continues throughout the plan year as long as eligible employees remain enrolled.

Ease of administration

Our online enrollment tool is a secure, easy, paper-free way to enroll employees. It also gives you 24/7 access to their information all year. It's HIPAA-compliant, there is no need to download software or involve your IT department, and it comes at no additional cost. It also:

Gives you the option to enable your employees to manage their own accounts—at enrollment and throughout the year

Allows you to run benefit and census reports; process changes quickly; and get access to benefit information any time

Offers a help line, on-demand training, live training and website support—both for your HR administrator and your employees

regence.com

Our website offers much more than information about your health plan; we give your employees tools and resources that help them become more informed health care consumers. After registering on our mobile-friendly website, they have anytime, anywhere access to:

A personalized dashboard, with at-a-glance updates on deductibles and out-of-pocket maximums

Claims details

Benefit info, including preventive care covered at no additional cost

Member ID cards

Directory of in-network providers, with quality ratings and reviews from members

Cost estimates and timelines for common types of treatments and care

Wellness tools and resources

Customer Service Live Chat and secure message center

Employees can visit regence.com to learn more about what an online member account can do for them.

Get the app!

Employees can tap into their health—anywhere, anytime—with the Regence app for iPhone and Android. With features like Find a Doctor, biometric identification for sign-in and a virtual member ID card to confirm their Regence benefits at the doctor's office, employees can easily manage their benefits and make quick health care decisions on the go.

Tools for better care management

We've built additional support, information and resources into all our small-group products.

These are available to your employees and their families at no additional cost. **These programs are not insurance, but they are offered in addition to your medical plan to help your employees get information and support when they need it:**

Regence Advice24 nurse line: Employees can make a toll-free and confidential call if they can't decide between going to the ER or calling their doctor. Registered nurses are ready 24/7.

Regence BabyWiseSM: Expectant moms can get support from caring professionals throughout their pregnancy with our maternity management program. A registered nurse will reinforce the doctor's care and answer questions 24/7.

Regence Advantages: This members-only discount program offers savings on leading health-related products and services, including LASIK surgery, hearing aids, dental care products, gym memberships, healthy meals and much more.

MedSavvy[®]: Ever scratched your head after seeing a pharmaceutical ad or getting a prescription from your doctor? Your employees have, too. That's why MedSavvy is here. They go beyond the generic vs. brand-name debate. Easy-to-understand grades for effectiveness, medication costs, proactive emails to inform employees of options and access to licensed pharmacists help take the mystery out of medications. Help your employees know their meds. Because wise choices can protect your bottom line and create a healthier workforce.

Glossary of terms

More questions? Check out *Understanding insurance* on regence.com

Coinsurance An amount the employee may be required to pay as their share of the cost for services or prescription drugs after they pay any deductibles. Coinsurance is usually a percentage (for example, 20%).

Copay A flat dollar amount the employee may be required to pay at the time they receive a medical service or supply, like a doctor's visit, hospital outpatient visit or prescription drug. For example, they might pay \$20 for a doctor's visit or prescription drug.

Deductible The amount the employee must pay out of their own pocket each calendar year before the plan begins to pay. Some services, such as preventive care, are covered by the plan before the employee meets the deductible.

Drug list A list of prescription medications covered by the plan. The drugs on this list are selected by a committee of doctors and pharmacists. The list includes both brand-name and generic drugs.

Generic drugs Generally, a generic drug works the same as a brand-name drug and usually costs less.

Health savings account
A tax-advantaged medical savings account.

In-network providers Medical professionals and facilities that have agreed to accept a lower price (called an allowed amount) as payment in full for services that they provide to your employees.

Out-of-pocket costs The costs the employee pays out of their own pocket for covered care. Examples are deductibles, copays, coinsurance and costs for prescription drugs.

To learn more about Regence's small-group products, please contact your agent or Regence sales representative.

regence.com



Regence BlueShield serves select counties in the state of Washington and is an Independent Licensee of the Blue Cross and Blue Shield Association

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Regence receives an administrative fee for each HealthEquity Integrated HSA. The fee allows for a high level of support and integration between Regence's health plans and HealthEquity health savings accounts.

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