

Regence Engage[®]

Healthy living realized

Engage is best for people who seek simplicity in a health plan. It involves a single coinsurance structure, giving members open door access to all providers and specialists.

Every Engage plan also provides your employees with personal wellness programs that offer incentives and rewards for reaching individual health goals.

By giving a balanced mix of personal freedom and cost accountability, Engage helps employees become more skilled in understanding and using their coverage—which leads to a greater sense of responsibility. And that means less hands-on support from your staff.

Your Engage: your choices

You can tailor Engage to fit your company's needs. There are just three quick steps for you; your employees do the rest.

Step 1: Choose the deductible.

Pick one of eight options.

Step 2: Choose the coinsurance maximum.

Pick one of four options.

Step 3: Decide on your coinsurance coverage.

Pick one of three coinsurance amount options.

Your Engage: your employees' choices

Engage gives members control over what they pay based on the provider they choose to visit. With Engage, all Utah health care providers fall into one of three categories according to the level of reimbursement they accept:

Category 1

This group provides services at the most competitive reimbursement level. That translates into lower health care costs for your employees. The majority of doctors and specialists fall under this category.

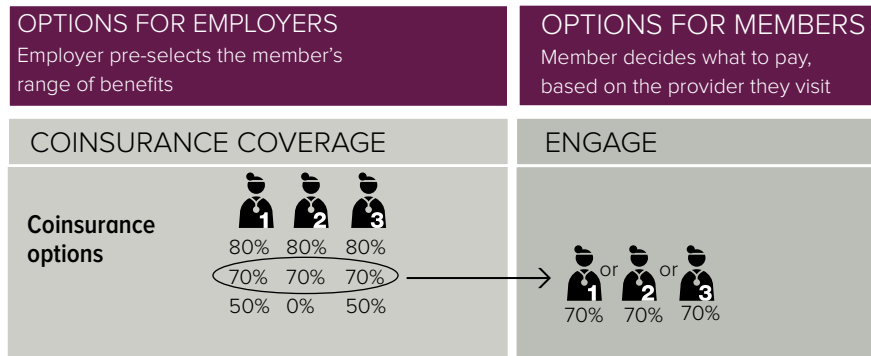
Category 2

Additional providers offer services at a slightly higher reimbursement level. This results in slightly higher out-of-pocket costs for your employees

Category 3

The remaining providers have not agreed to negotiated rates. We will reimburse providers up to a pre-determined amount; your employees may be responsible for any provider expenses beyond this level.

HOW DOES ENGAGE WORK?



Pharmacy coverage

Engage provides integrated pharmacy benefit management through the award-winning RegenceRx® program.

You have a choice these four plans:

PHARMACY COVERAGE*	
>	\$5 generic / \$25 brand-name formulary \$50 brand-name non-formulary \$3,000 out-of-pocket maximum
>	\$7 generic / 25% brand-name formulary 50% brand-name non-formulary \$4,000 out-of-pocket maximum
>	\$10 generic / 35% brand-name formulary 50% brand-name non-formulary \$5,000 out-of-pocket maximum
>	\$10 generic / \$35 brand / \$75 non-formulary / No out-of-pocket maximum
>	Brand-name deductible options: \$0 / \$250 / \$500

* Engage pharmacy plans include a Maximum Allowable Cost policy. The policy determines what members will pay if a brand-name prescription medication is chosen when an exact generic equivalent medication is available.

More tools for more wellness

Engage is one of a suite of Regence plans that promote wellness and help members live better.

All of these plans provide access to the entire Regence network of providers, including access to Blue Plan providers across the country and around the world through the BlueCard® program.

Finally, they offer a wide range of wellness programs that 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.**

Health CoachSM support for reaching healthy goals

- Special Beginnings® maternity support program
- CareEnhance® 24-hour nurse line
- The award-winning **myRegence.com**, powered by the Regence Engine®, an innovative Web-based benefit information source and health community where members can search for providers, check their claims status and research a vast array of health topics
- Discounts on wellness-related goods and services through Regence Advantages

TAKE THE FINAL STEP

To learn more about how Regence Engage can benefit your business, contact your Agent or call a Regence Sales Representative at 1 (866) 634-8783. Additional information is available at www.regence.com.

Additional options available to groups with 100 or more enrolled employees.