

### Support for informed decisions

To help your employees understand the real benefit of Employee Choice we've built support, information and resources right in. **These programs are not insurance but are offered in addition to your medical plan to help your employees get information and support when they need it.**

### Integrated Care Management

Regence plans include Integrated Care Management, a program that provides specialized, targeted attention and support for employees who need assistance in managing their care. A Personal Care Team of clinical experts is ready to assist employees and their families with an ongoing medical condition, or serious illness or injury. The program provides easy access to one-on-one support focused on closing care gaps and improving health outcomes.

### CareEnhance® Nurse Line

Registered nurses are on call 24/7 to answer health care concerns.

### Regence Rare Disease Condition Management Program

Employees—and their families—facing complex chronic conditions can receive assistance and support.

### myRegence.com

An award-winning online resource designed to help employees become well-informed health care consumers. It's a complete source of information where employees can:

- Take a General Health Assessment and join wellness programs
- Review claims and read the latest health news
- Explore treatment costs and care options
- Compare hospital costs and quality
- Research medications and cost-saving generics
- Earn Rewards points for healthy activities
- Get support and advice from My Community
- Find a doctor or specialist and read member reviews

### Regence Advantages

Members-only discount program offers your employees savings from a number of nationally recognized, health-related companies.

**Take advantage of real choice and real savings today. To learn how Employee Choice can help your employees and your business, talk to your Producer or Regence Sales Executive.**



# YOU CAN OFFER YOUR EMPLOYEES a choice of health plans.

Finding one health plan that meets the needs of all your employees can be a huge challenge. Studies show that employees are more satisfied and engaged when they're given a choice between health plans<sup>1</sup>. But as a small employer, how can you give your employees the choice they want while still keeping control of the bottom line? That's where Employee Choice comes in.

### Employee Choice gives you greater cost control

Employee Choice is a defined-contribution health plan. You decide at what level to fund health benefits for your employees, and they decide the rest. In this way, Employee Choice not only increases satisfaction among your employee population, it also promotes consumerism and cost awareness.

### You choose your plans

You'll select from two of our most popular plan types: **Regence BluePoint** and **Regence HSA Healthplan 3.0**<sup>SM</sup>

Regence BluePoint	Regence HSA Healthplan 3.0
BluePoint is perfect for groups who seek flexibility and savings. You choose the copay, coinsurance, and deductible combinations that are right for your group. You also choose the provider network. When paired with the Preferred FocalPoint <sup>SM</sup> network, BluePoint will help you contain costs without sacrificing key up-front benefits.	HSA Healthplan 3.0 combines a comprehensive medical plan with a separate tax-free savings account. You and your employees will enjoy the extensive benefits you've come to expect from a Regence health plan. Plus it's an easy way to save pre-tax dollars to pay for life's medical expenses.

### You choose your plan configurations

Within Employee Choice there are nine different plan configurations. Each individual plan configuration features a different combination of deductible, coinsurance, office visits and other elements. You also have the option to select one of our four networks, including Preferred FocalPoint<sup>SM</sup>. If Regence BluePoint

is included in your offering, you can select a pharmacy plan from any of the nine offered with Regence BluePoint. You can customize your offering even more with specific riders and dental options. While you can choose to offer as many plan configurations as you want, two to four is considered optimal for most groups.

	BluePoint	BluePoint	BluePoint	BluePoint	BluePoint	HSA 3.0	HSA 3.0	HSA 3.0	HSA 3.0
<b>Annual deductible</b>	\$500	\$1,000	\$1,000	\$2,000	\$2,000	\$1,200/ \$2,400	\$2,000/ \$4,000	\$3,000/ \$6,000	\$5,000/ \$10,000
<b>Coinsurance max/Out-of-pocket max (HSA)</b>	\$2,000	\$2,000	\$3,000	\$2,000	\$3,000	\$3,600/ \$7,200	\$4,000/ \$8,000	\$5,000/ \$10,000	\$5,950/ \$11,900
<b>Office visits</b>	\$25/\$45	\$25/\$45	\$35/\$55	\$25/\$45	\$35/\$55	n/a	n/a	n/a	n/a
<b>Coinsurance</b>	80%/60%	80%/60%	70%/55%	80%/60%	70%/55%	80%/60%	100%/80%	100%/80%	100%/80%
<b>Pharmacy</b>	Employer's choice but applies to all options					Covered under medical benefits			
<b>Riders</b>	Employer's choice but applies to all options					Where applicable			
<b>Network</b>	Employer's choice but applies to all options								

### We make it easy to manage your plans

We provide robust employer resources and support, reducing the time, energy and effort it takes for you to manage your company's benefits. That leaves you more time to focus on running your business.

### Employer Center

Employer Center is your single source for information, answers and resources regarding your account. With secure 24/7 access, you can:

- Quickly update employee benefit coverage
- Review, reconcile and pay your bill in just minutes with eBilling
- Access administrative forms and support tools
- View and print benefit booklets and plan summaries
- Download UpSide<sup>SM</sup> wellness program information and tools
- Access Health Care Services program fact sheets
- Research the latest health care industry information and reports

<sup>1</sup>Ullman R., J.W. Hill, E.C. Scheye, and R.K. Spoeri, "Satisfaction and Choice: A View from the Plans," *Health Affairs* (May/June 1996): 209 -217; Davis K., and C. Schoen, "Managed Care, Choice, and Patient Satisfaction," (New York City: Commonwealth Fund, August 1997); Gawande A. et. al., "Does Dissatisfaction with Health Plans Stem from Having No Choice?" *Health Affairs* (September/October 1998): 184 -194.