

Introducing
Regence Rate AssureSM

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



Plan on **wellness**, **predictable costs** and **innovative benefits.**

Regence Rate Assure is an enhancement to our newest plans—Innova[®], Engage[®], ActivateSM and Regence HSA Healthplan 2.0SM. These products provide the latest in member wellness programs, benefit design and resources that support health care consumerism.

With this innovative program, fully insured groups of 51+ enrolled employees get valuable member wellness programs, predictable costs and a planned benefit strategy for three years.

When you switch from your current coverage to one of our Regence Rate Assure packages, you can count on rate increases of only 6% for Years Two and Three. Knowing what to expect in health care expenses gives you the ability to better manage and plan for your business costs.

You'll appreciate the budgeting and planning advantages of having three years of predictable rates and benefits. It can be difficult keeping ahead of the communication curve with your employees. You can eliminate the concern and confusion of unexpected benefit changes by selecting a package that gives you and your employees a clear view of their benefits from year to year.

The end result is peace of mind, and increased health care engagement.

Member wellness programs and resources

Employees will enjoy the member wellness programs and support that these new plans offer. Our dedicated health coaches, nurses and behavioral health care coordinators are committed to making sure your employees get the most out of their health plan benefits and placing health care decision-making tools into the hands that need them.

The following member wellness programs are not insurance but are being offered to help your employees and their families take charge of their health.

CareEnhance® 24-hour nurse line

Regence Health CoachSM

Special Beginnings® maternity program

Regence Disease Management

myRegence.com, powered by the Regence Engine®

Eight ways to step up employee engagement and wellness

Because each business has different needs, we designed eight packages for you to choose from. All of the options use a step approach to gradually move your employees to a more consumer-engaged plan each year. Each step represents one year of the three-year program. Healthier and engaged employees may result in a healthier bottom line for your company.

Package A Innova

A	Step 1 (Year One)	Step 2 (Year Two)	Step 3 (Year Three)
Medical	Innova unlimited visits \$20/\$35 copay \$500 deductible 90/70/70 coinsurance \$2,000 coinsurance maximum	Innova unlimited visits \$30/\$45 copay \$750 deductible 90/70/70 coinsurance \$3,000 coinsurance maximum	Innova unlimited visits \$30/\$45 copay \$1,000 deductible 90/70/70 coinsurance \$4,000 coinsurance maximum
Rx	\$5 copay for generics \$0 deductible for brand-names \$25 copay for formulary \$50 copay for non-formulary \$3,000 out-of-pocket maximum	\$5 copay for generics \$0 deductible for brand-names \$25 copay for formulary \$50 copay for non-formulary \$3,000 out-of-pocket maximum	\$7 copay for generics \$0 deductible for brand-names 25% copay for formulary 50% copay for non-formulary \$4,000 out-of-pocket maximum

Package B Innova

B	Step 1 (Year One)	Step 2 (Year Two)	Step 3 (Year Three)
Medical	Innova unlimited visits \$20/\$35 copay \$750 deductible 80/60/60 coinsurance \$2,000 coinsurance maximum	Innova unlimited visits \$30/\$45 copay \$750 deductible 80/60/60 coinsurance \$2,000 coinsurance maximum	Innova unlimited visits \$30/\$45 copay \$1,000 deductible 80/60/60 coinsurance \$4,000 coinsurance maximum
Rx	\$5 copay for generics \$0 deductible for brand-names \$25 copay for formulary \$50 copay for non-formulary \$3,000 out-of-pocket maximum	\$5 copay for generics \$250 deductible for brand-names \$25 copay for formulary \$50 copay for non-formulary \$3,000 out-of-pocket maximum	\$5 copay for generics \$250 deductible for brand-names \$25 copay for formulary \$50 copay for non-formulary \$3,000 out-of-pocket maximum

Package C Innova

C	Step 1 (Year One)	Step 2 (Year Two)	Step 3 (Year Three)
Medical	Innova unlimited visits \$20/\$35 copay \$1,000 deductible 80/60/60 coinsurance \$3,000 coinsurance maximum	Innova unlimited visits \$30/\$45 copay \$1,500 deductible 80/60/60 coinsurance \$3,000 coinsurance maximum	Innova unlimited visits \$30/\$45 copay \$2,000 deductible 80/60/60 coinsurance \$4,000 coinsurance maximum
Rx	\$7 copay for generics \$0 deductible for brand-names 25% coinsurance for formulary 50% coinsurance for non-formulary \$4,000 out-of-pocket maximum	\$7 copay for generics \$0 deductible for brand-names 25% coinsurance for formulary 50% coinsurance for non-formulary \$4,000 out-of-pocket maximum	\$7 copay for generics \$0 deductible for brand-names 25% coinsurance for formulary 50% coinsurance for non-formulary \$4,000 out-of-pocket maximum

Package D Innova to Engage

D	Step 1 (Year One)	Step 2 (Year Two)	Step 3 (Year Three)
Medical	Innova unlimited visits \$30/\$45 copay \$500 deductible 80/60/60 coinsurance \$2,000 coinsurance maximum	Innova unlimited visits \$30/\$45 copay \$750 deductible 80/60/60 coinsurance \$3,000 coinsurance maximum	Engage \$1,000 deductible 80/80/80 coinsurance \$3,000 coinsurance maximum
Rx	\$5 copay for generics \$0 deductible for brand-names \$25 copay for formulary \$50 copay for non-formulary \$3,000 out-of-pocket maximum	\$7 copay for generics \$0 deductible for brand-names 25% coinsurance for formulary 50% coinsurance for non-formulary \$4,000 out-of-pocket maximum	\$7 copay for generics \$0 deductible for brand-names 25% coinsurance for formulary 50% coinsurance for non-formulary \$4,000 out-of-pocket maximum

Package E Innova to Activate

E	Step 1 (Year One)	Step 2 (Year Two)	Step 3 (Year Three)
Medical	Innova unlimited visits \$20/\$35 copay \$1,000 deductible 80/60/60 coinsurance \$3,000 coinsurance maximum	Innova unlimited visits \$30/\$45 copay \$1,500 deductible 80/60/60 coinsurance \$3,000 coinsurance maximum	Activate \$2,000 deductible 80/60/60 coinsurance \$3,000 coinsurance maximum
Rx	\$10 copay for generics \$0 deductible for brand-names 35% coinsurance for formulary 50% coinsurance for non-formulary \$5,000 out-of-pocket maximum	\$10 copay for generics \$0 deductible for brand-names 35% coinsurance for formulary 50% coinsurance for non-formulary \$5,000 out-of-pocket maximum	\$250 deductible \$5 copay for generics 25% coinsurance for formulary 50% coinsurance for non-formulary no out-of-pocket maximum

Package F Innova to Engage to Activate

F	Step 1 (Year One)	Step 2 (Year Two)	Step 3 (Year Three)
Medical	Innova unlimited visits \$30/\$45 copay \$750 deductible 80/60/60 coinsurance \$3,000 coinsurance maximum	Engage \$1,000 deductible 80/80/80 coinsurance \$3,000 coinsurance maximum	Activate \$1,500 deductible 80/60/60 coinsurance \$3,000 coinsurance maximum
Rx	\$5 copay for generics \$0 deductible for brand-names \$25 copay for formulary \$50 copay for non-formulary \$3,000 out-of-pocket maximum	\$5 copay for generics \$0 deductible for brand-names \$25 copay for formulary \$50 copay for non-formulary \$3,000 out-of-pocket maximum	\$250 deductible \$5 copay for generics 25% coinsurance for formulary 50% coinsurance for non-formulary no out-of-pocket maximum

Package G Innova to HSA Healthplan 2.0

G	Step 1 (Year One)	Step 2 (Year Two)	Step 3 (Year Three)
Medical	Innova unlimited visits \$30/\$45 copay \$1,500 deductible 80/60/60 coinsurance \$4,000 coinsurance maximum	Innova unlimited visits \$30/\$45 copay \$2,000 deductible 80/60/60 coinsurance \$4,000 coinsurance maximum	HSA Healthplan 2.0 \$1,500 individual/\$3,000 family deductible 80/60/60 coinsurance \$5,000/\$10,000 out of pocket maximum, including Rx
Rx	\$10 copay for generics \$250 deductible for brand-names 35% coinsurance for formulary 50% coinsurance for non-formulary \$5,000 out-of-pocket maximum	\$10 copay for generics \$250 deductible for brand-names 35% coinsurance for formulary 50% coinsurance for non-formulary \$5,000 out-of-pocket maximum	Major medical Subject to deductible 80% coinsurance

Package H HSA Healthplan 2.0

H	Step 1 (Year One)	Step 2 (Year Two)	Step 3 (Year Three)
Medical	HSA Healthplan 2.0 \$1,500 individual/\$3,000 family deductible 80/60/60 coinsurance \$5,000/\$10,000 out of pocket maximum, including Rx	HSA Healthplan 2.0 \$2,500 individual/\$5,000 family deductible 80/60/60 coinsurance \$5,000/\$10,000 out of pocket maximum, including Rx	HSA Healthplan 2.0 \$3,500 individual/\$7,000 family deductible 80/60/60 coinsurance \$5,000/\$10,000 out of pocket maximum, including Rx
Rx	Major medical Subject to deductible 80% coinsurance	Major medical Subject to deductible 80% coinsurance	Major medical Subject to deductible 80% coinsurance

Package H includes a 0% rate increase guarantee for Year Two and Year Three, not the 6% that applies to all other packages.

How does it work?

Work with your Agent and Sales Representative to choose the Regence Rate Assure package that is right for you. After completing our normal underwriting process for Year One, we will guarantee that the renewal rate increases for Year Two and Year Three will be 6% each. Year One rates include an up-front risk charge. Year Two and Year Three plans include benefit buy-downs that achieve cost containment while increasing employee cost-sharing and engagement.

Frequently asked questions

Why would employers want to pay an up-front risk charge for a product they can purchase on a one-year contract without that added cost?

With a one-year contract, the employer is facing unknown renewal increases and may have to make unplanned changes to their coverage. Regence Rate Assure provides controlled rate increases over the life of the contract. With the three-year rate guarantee program, agents and employers know what to expect each year in rate and benefit changes.

Most groups don't want to move to new plans each year.

Why don't you offer a plan that stays the same over the three-year period?

The step-approach strategy encourages employees to become more engaged in their health care and gradually share more of the cost.

What is the penalty for dropping the plan after Year One or Year Two?

There is no penalty. The advantage of participating lies in knowing upfront the maximum increase the employer will face. This gives employers planning and budgeting advantages they wouldn't have with a one-year contract.

For more information about
Regence Rate Assure, call your Agent or a
Regence Sales Representative **today**.

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