

# Delivering more value to your clients and their employees

During this past year, Regence led by example to answer the urgent needs of a market turned sideways by COVID-19. That's why 84% of producers and employers are likely to recommend Regence.

We hope you'll invite us to quote for your clients. We look forward to helping you grow your book of business.

Why Regence	You asked, we delivered	Implementation and account management	What you'll gain	Positive feedback
<p><b>Substantial network strength and claims savings</b></p> <p>Strongest PPO network in the nation, with the strength of BlueCard®</p> <p>Global community that spans every U.S. ZIP code and reaches 190+ countries</p> <p>675,000 people served</p> <p>16,084 in-network providers</p> <p>601 in-network facilities</p>	<p><b>What's new in 2022</b></p> <p>No out-of-pocket maximums increases on any of our plans; reduced out-of-pocket maximums on: Silver <b>3000</b> (was <b>\$8,150</b>, now is <b>\$7,900</b>) and Silver <b>2000</b> HSA (was <b>\$6,750</b>, now is <b>\$6,000</b>)</p> <p>Gold 1500 and Silver HSA 1750</p> <p>Optimal Value Drug list to <b>3</b> popular (non-HSA) plans (Bronze <b>8550</b>, Gold <b>1000</b> and Gold <b>2000</b>) eliminating deductibles for many maintenance medications; all HSA plans already have this benefit</p> <p>Expanded and improved digital experience</p>	<p><b>Your clients will benefit</b></p> <p>Strategic and creative planning to support your client's needs</p> <p>Support for open enrollment</p> <p>Access to extended team of experts</p> <p>Value-based arrangements represent <b>43%</b> of claims across our footprint</p> <p>Eligibility for <b>1099</b> independent contractors</p> <p>Value-added programs that go beyond insurance reduce the need for additional vendor solutions</p> <p><b>Payment integrity</b></p> <p>Up to <b>10</b> types of clinical and quality reviews ensuring accuracy and proper payment</p>	<p><b>Local partners invested in you</b></p> <p>Just-in-time producer training</p> <p>Set-it-and-forget-it commissions</p> <p>Small Group Service Center</p> <p>Consejeros program to aid with Spanish-speaking members</p> <p>Leverage our expertise with a trusted and stable partner</p> <p>Regence employees live locally, are here to serve you and proudly support the communities we call home</p> <p>Employee Choice; choose up to <b>5</b> plans and up to <b>3</b> networks</p>	<p><b>Extras that your clients will enjoy</b></p> <p>Enhanced member experience and tools, including cost estimator and provider search</p> <p>Expanded telehealth access that includes medical and behavioral health</p> <p>Award-winning customer service with team trained in Mental Health First Aid</p> <p>First-call customer service resolution</p> <p>Embedded Employee Assistance Program</p> <p>Discount program for health-related products and services, from over-the-counter health and wellness products to LASIK surgery, weight management, fitness centers, nutritious meals and more</p> <p><b>4%</b> savings with the embedded wellness incentive program, plus <b>\$100</b> gift card for employee participation</p> <p><small>Wellness and discount 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.</small></p>



**Community Commitment**

76 years serving Utahns

Regence partnerships with over 180 diverse nonprofit organizations in Utah communities

Over 356 volunteer hours invested in 2020 in Utah communities and non-profits

Committed to advancing health equity and increasing access to behavioral health

**Get on-the-go access with the Regence app**

Enhanced digital experience

Single-sign-on website experience

Everything in one place

Integrated app (for iPhone and Android) and website

Member ID card on app for easy access



# Regence BlueCross BlueShield of Utah small group product portfolio

## 2022 Standard plans

	Deductible			Out-of-pocket maximum		Coinsurance		Prescriptions						Common types of care				
	Individual amounts shown; family amounts = 2x						Amounts shown are for in-network providers											
	In network	Out of network	Rx	In network	Out of network	In network	Out of network	Generic		Brand		Specialty		Diagnostic and lab	Office visit		Virtual care	Emergency room
								T1	T2	T3	T4	T5	T6		Primary	Specialist		
Platinum 500	\$500	\$3,000	N/A	\$4,000	\$10,000	20%	50%	\$8	\$35	\$30	50%	20%	50%	20%	\$20**	\$30**	\$10	\$300
Gold 500	\$500	\$5,000	N/A	\$8,550	\$10,000	30%	50%	\$10	\$35	\$50	50%	20%	50%	30%	\$30**	\$50**	\$10	\$350
Gold 1000	\$1,000	\$5,000	N/A	\$8,550	\$10,000	25%	50%	\$10	\$35	\$50	50%	20%	50%	25%	\$30**	\$50**	\$10	\$350
Gold 1000 Rx 500*	\$1,000	\$5,000	\$500	\$8,550	\$10,000	25%	50%	\$10	\$35	\$50	50%	20%	50%	25%	\$30**	\$50**	\$10	\$350
NEW Gold 1500	\$1,500	\$5,000	N/A	\$7,350	\$10,000	20%	50%	\$10	\$35	\$50	50%	20%	50%	20%	\$25**	\$50**	\$10	\$350
Gold 2000	\$2,000	\$5,000	N/A	\$6,750	\$10,000	20%	50%	\$10	\$35	\$50	50%	20%	50%	20%	\$35**	\$55**	\$10	\$350
Gold 2000 Rx 500*	\$2,000	\$5,000	\$500	\$6,750	\$10,000	20%	50%	\$10	\$35	\$50	50%	20%	50%	20%	\$35**	\$55**	\$10	\$350
Gold 2500	\$2,500	\$5,000	N/A	\$6,750	\$10,000	30%	50%	\$10	\$35	\$50	50%	20%	50%	30%	\$35**	\$55**	\$10	\$350
Silver 3000	\$3,000	\$5,000	N/A	\$7,900	\$10,000	30%	50%	\$25	\$35	\$60	50%	20%	50%	30%	\$40	\$60	\$10	\$400
Silver 3000 Rx 1000	\$3,000	\$5,000	\$1,000	\$7,900	\$10,000	30%	50%	\$25	\$35	\$60	50%	20%	50%	30%	\$40	\$60	\$10	\$400
Silver 5000	\$5,000	\$7,500	N/A	\$8,150	\$10,000	50%	50%	\$15	\$35	\$60	50%	20%	50%	50%	\$40**	\$60**	\$10	\$400
Bronze 8550*	\$8,550	\$10,000	N/A	\$8,550	\$15,000	0%	50%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	Deductible applies

\* Includes Expanded Office Services (EOS). Office surgeries, therapeutic injections, anesthesia, and related supplies performed in the doctor's office are covered before the deductible is met where indicated.

## 2022 Care on Demand plans

	Deductible			Out-of-pocket maximum		Coinsurance		Prescriptions						Common types of care		
	Individual amounts shown; family amounts = 2x						Amounts shown are for in-network providers									
	In network	Out of network	In network	Out of network	In network	Out of network	Generic		Brand		Specialty		Office visit		Virtual care	Emergency room
							T1	T2	T3	T4	T5	T6	Primary, specialist or urgent care			
Silver Care on Demand 4000	\$4,000	\$5,000	\$8,150	\$10,000	20%	50%	\$10	\$35	25%	50%	20%	50%	First 4 visits \$40 copay; then 20%	Free	20%	
Bronze Care on Demand 7500	\$7,500	\$10,000	\$8,550	\$15,000	30%	50%	\$10	\$35	25%	50%	20%	50%	First 4 visits \$40 copay; then 30%	Free	30%	

## 2022 HSA plans

	Deductible			Out-of-pocket maximum		Coinsurance		Prescriptions						Common types of care			
	Individual amounts shown; family amounts = 2x						Amounts shown are for in-network providers										
	In network	Out of network	In network	Out of network	In network	Out of network	Generic		Brand		Specialty		Office visit		Virtual care	Emergency room	
							T1	T2	T3	T4	T5	T6	Primary	Specialist			
Gold HSA 1500	\$1,500	\$5,000	\$4,400	\$10,000	20%	50%	10%	25%	25%	50%	20%	50%	\$30	\$50	\$10	20%	
NEW Silver HSA 1750	\$1,750	\$5,000	\$7,000	\$10,000	30%	50%	20%	25%	40%	50%	20%	50%	\$50	\$70	\$10	30%	
Silver HSA 2000	\$2,000	\$5,000	\$6,000	\$10,000	30%	50%	10%	25%	35%	50%	20%	50%	\$40	\$60	\$10	30%	
Silver HSA Embedded 3000	\$3,000	\$5,000	\$5,500	\$10,000	20%	50%	10%	25%	35%	50%	20%	50%	\$40	\$60	\$10	20%	
Silver HSA 3500	\$3,500	\$5,000	\$6,900	\$10,000	20%	50%	10%	25%	35%	50%	20%	50%	\$40	\$60	\$10	20%	
Silver HSA 4250	\$4,250	\$5,000	\$4,250	\$10,000	0%	50%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Silver HSA Embedded 4500	\$4,500	\$5,000	\$4,500	\$10,000	0%	50%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Bronze HSA 5500	\$5,500	\$10,000	\$7,000	\$15,000	50%	50%	50%	50%	50%	50%	20%	50%	\$40	\$60	\$10	50%	

## Network coverage

**Participating (PAR) and National BlueCard® Participating network: 55 Utah hospitals (100%), 16,384 physicians and other professionals statewide**  
All IHC InstaCare, KidsCare and other urgent care locations

**Preferred ValueCare (PVC) and National BlueCard PPO network: 44 Utah hospitals, 16,044 physicians and other professionals statewide**  
All IHC InstaCare, KidsCare and other urgent Care locations

**FocalPoint (FP) and National BlueCard PPO network: 28 hospitals across the state of Utah with 11,111 physicians and other professionals, including Total Care/Total Cost of Care (TCC) providers. Also included statewide are free-standing surgical and imaging centers, as well as urgent care locations.**

HOSPITAL	PAR	PVC	FP	HOSPITAL	PAR	PVC	FP
Alta View Hospital	x			McKay-Dee Hospital	x		
American Fork Hospital	x			Millford Memorial Hospital	x	x	x
Ashley Regional Medical Center	x	x	x	Moab Regional Hospital	x	x	x
Bear River Valley Hospital	x	x		Moran Eye Center	x	x	x
Beaver Valley Hospital	x	x	x	Mountain Point Medical Center	x	x	
Blue Mountain Hospital	x	x	x	Mountain View Hospital	x	x	x
Brigham City Hospital	x	x	x	Mountain West Medical Center	x	x	x
Cache Valley Hospital	x	x	x	Ogden Regional Medical Center	x	x	x
Castleview Hospital	x	x	x	Orem Community Hospital	x		
Cedar City Medical Center	x	x		Park City Medical Center	x	x	
Central Valley Medical Center	x	x	x	Primary Children's Hospital	x	x	x
Davis Hospital and Medical Center	x	x		Riverton Children's Unit	x	x	x
Delta Community Medical Center	x	x		Riverton Hospital	x		
Fillmore Hospital	x	x		Salt Lake Regional Medical Center	x	x	
Garfield Memorial Hospital	x	x		San Juan County Hospital	x	x	x
Gunnison Memorial Hospital	x	x	x	Sanpete Valley Hospital	x	x	
Heber Valley Medical Center	x	x		Sevier Valley Medical Center	x	x	
Huntsman Cancer Institute	x	x	x	Shriners Hospital	x	x	x
Huntsman Mental Health Institute	x	x	x	Spanish Fork Hospital	x		
Intermountain Medical Center	x			St. George Regional Hospital	x	x	
Jordan Valley Medical Center - West Jordan	x	x		St. Mark's Hospital	x	x	x
Jordan Valley Medical Center - West Valley	x	x		Timpanogos Regional Hospital	x	x	x
Kane County Hospital	x	x	x	TOSH - The Orthopedic Specialty Hospital	x		
Lakeview Hospital	x	x	x	Uintah Basin Medical Center	x	x	x
Layton Hospital	x			University of Utah Hospital	x	x	x
LDS Hospital	x			University of Utah Ortho Center	x	x	x
Logan Regional Hospital	x	x		Utah Valley Hospital	x		
Lone Peak Hospital Inc.	x	x	x				

Dark gray box = deductible waived

