

# Offer your groups wellness, innovative health plans and predictable costs.

## Introducing **Regence Rate Assure<sup>SM</sup>**

This innovative program is an enhancement to our newest plans—Innova<sup>®</sup>, Engage<sup>®</sup>, Activate<sup>SM</sup> and Regence HSA Healthplan 2.0<sup>SM</sup>. These products provide the latest in member wellness programs, benefit designs and resources that encourage employees to get engaged in their health care.

When you partner with us in Regence Rate Assure, you can introduce your fully insured groups of 51+ enrolled employees to great coverage and predictable costs for three years.

**Groups that switch to one of our Regence Rate Assure packages can count on rate increases of only 6% for Years Two and Three.**



Employers are often faced with unpredictable annual rate increases that result in unexpected benefit changes. Regence Rate Assure offers three years of predictable rate adjustments combined with planned benefit changes. It gives employers a clear view of rates and benefit structures three years out. That means one less change for them to worry about.

Rate Assure will be available through agents who want to partner with Regence to help their clients maximize health care consumerism and manage a healthy bottom line.

### Eight ways to step up employee engagement and wellness

Because we know each client has different needs, we designed eight packages for them to choose from. All of the options use a step approach to gradually move the group to a more consumer-engaged plan each year. These steps modify the benefits to encourage employees' engagement in their health care and wellness.

Package	A	B	C	D	E	F	G	H
<b>Step 1</b>	Innova \$500 deductible	Innova \$750 deductible	Innova \$1000 deductible	Innova \$500 deductible	Innova \$1000 deductible	Innova \$750 deductible	Innova \$1500 deductible	HSA 2.0 \$1,500 individual/ \$3,000 family
<b>Step 2</b>	Innova \$750 deductible	Innova \$750 deductible	Innova \$1500 deductible	Innova \$750 deductible	Innova \$1500 deductible	Engage \$1000 deductible	Innova \$2000 deductible	HSA 2.0 \$2,500 individual/ \$5,000 family
<b>Step 3</b>	Innova \$1000 deductible	Innova \$1000 deductible	Innova \$2000 deductible	Engage \$1000 deductible	Activate \$2000 deductible	Activate \$1500 deductible	HSA 2.0 \$1,500 individual/ \$3,000 family	HSA 2.0 \$3,500 individual/ \$7,000 family

### Commitment to long-term success

Employers often need help engaging their employees in member wellness programs. Your clients will enjoy the robust member health and wellness programs included in these plans. We have a dedicated staff of health coaches, nurses and behavioral health care coordinators who are committed to making sure our members get the most out of their health plan benefits.

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

CareEnhance®

Regence  
Health Coach<sup>SM</sup>

Special Beginnings®

Regence  
Disease Management

**myRegence.com**, powered by the Regence Engine®

## Call Regence to get started **today.**

If Regence Rate Assure is right for some of your groups, contact us to learn more about becoming a certified agent for this innovative program. **Regence Rate Assure certification is required in addition to prior training on our new products.**

Contact your Regence Sales or Account Executive to learn more.



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