



## Regence BlueShield Dual Option Guidelines for Groups of 51 to 99 and 100+ Employees

<p style="text-align: center;"><b>Innova<sup>SM</sup>/Engage<sup>SM</sup> - Innova<sup>SM</sup>/Engage<sup>SM</sup></b></p> <p style="text-align: center;"><u>Groups of 51-99 Employees</u></p> <p><b>Benefit Selection Rules:</b>          No Matrix - Underwriting will determine the appropriate rate load for each dual option offering.          Pharmacy plan must be the same for both plans.          Riders must be the same for both plans.          Coinsurance maximum limits do not have to be the same.          Plan spread of 5-15% allowed (Medical and Rx combined). Please use the following formula to determine the plan spread:  <math display="block">1 - (\text{total low monthly M/Rx premium}) / (\text{total high monthly M/Rx premium})</math></p> <p><b>Eligibility:</b>          Minimum of 5 employees enrolled on each plan.</p> <p style="text-align: center;"><u>Groups of 100+ Employees</u></p> <p><b>Benefit Selection Rules:</b>          All pairing combinations are subject to Underwriting approval.          Underwriting will determine appropriate rate load for dual option offerings.</p> <p><b>Eligibility:</b>          Minimum of 5 employees enrolled on each plan.</p>	<p style="text-align: center;"><b>Innova<sup>SM</sup>/Engage<sup>SM</sup> - Activate<sup>SM</sup></b></p> <p style="text-align: center;"><u>Groups of 51-99 Employees</u></p> <p><b>Benefit Selection Rules:</b>          No Matrix - Underwriting will determine the appropriate rate load for each dual option offering.          Pharmacy benefits required but will be different for both plans.          Riders must be the same for both plans.          Coinsurance maximum limits do not have to be the same.          Plan spread of 10-30% allowed (Medical and Rx combined). Please use the following formula to determine the plan spread:  <math display="block">1 - (\text{total low monthly M/Rx premium}) / (\text{total high monthly M/Rx premium})</math>          Activate to Activate option not allowed.</p> <p><b>Eligibility:</b>          Minimum of 5 employees enrolled on each plan.</p> <p style="text-align: center;"><u>Groups of 100+ Employees</u></p> <p><b>Benefit Selection Rules:</b>          All pairing combinations are subject to Underwriting approval.          Underwriting will determine appropriate rate load for dual option offerings.</p> <p><b>Eligibility:</b>          Minimum of 5 employees enrolled on each plan.</p>
<p style="text-align: center;"><b>Innova<sup>SM</sup>/Engage<sup>SM</sup> - Regence HSA Healthplan 2.0<sup>SM</sup></b></p> <p style="text-align: center;"><u>Groups of 51-99 Employees</u></p> <p><b>Benefit Selection Rules:</b>          No Matrix - Underwriting will determine the appropriate rate load for each dual option offering.          Pharmacy benefits required but, will be different for both plans.          Riders must be the same for both plans where available.          Plan spread of 10-35% allowed (Medical and Rx combined). Please use the following formula to determine the plan spread:  <math display="block">1 - (\text{total low monthly M/Rx premium}) / (\text{total high monthly M/Rx premium})</math>          Regence HSA 2.0 to Activate option not allowed.</p> <p><b>Eligibility:</b>          Minimum of 5 employees enrolled on each plan.</p> <p style="text-align: center;"><u>Groups of 100+ Employees</u></p> <p><b>Benefit Selection Rules:</b>          All pairing combinations are subject to Underwriting approval.          Underwriting will determine appropriate rate load for dual option offerings.</p> <p><b>Eligibility:</b>          Minimum of 5 employees enrolled on each plan.</p>	<p style="text-align: center;"><b>Regence HSA Healthplan 2.0<sup>SM</sup> - Regence HSA Healthplan 2.0<sup>SM</sup></b></p> <p style="text-align: center;"><u>Groups of 51-99 Employees</u></p> <p><b>Benefit Selection Rules:</b>          No Matrix - Underwriting will determine the appropriate rate load for each dual option offering.          Pharmacy benefit is included in major medical.          Riders must be the same for both plans where available.          Plan spread of 10-50% allowed. Please use the following formula to determine the plan spread:  <math display="block">1 - (\text{total low monthly M/Rx premium}) / (\text{total high monthly M/Rx premium})</math>          Regence HSA 2.0 to Regence HSA 2.0 only combination allowed.</p> <p><b>Eligibility:</b>          Minimum of 5 employees enrolled on each plan.</p> <p style="text-align: center;"><u>Groups of 100+ Employees</u></p> <p><b>Benefit Selection Rules:</b>          All pairing combinations are subject to Underwriting approval.          Underwriting will determine appropriate rate load for dual option offerings.</p> <p><b>Eligibility:</b>          Minimum of 5 employees enrolled on each plan.</p>