

Product Overview

Regence BlueShield offers health care products designed for the varied needs of individuals and employer groups. We offer a full range of options from traditional indemnity to Preferred Provider Organization (PPO) products. We also offer Medicare Advantage (Regence MedAdvantage), self-managed (Regence InnovaSM, EngageSM and ActivateSM) and consumer directed (Regence HSA Healthplan 2.0SM) products. Our comprehensive provider networks coordinate with member products to provide our members with maximum choice for maximum value.

Note: This section provides a summary of each of our products. Complete information regarding identifying members, filing claims, payment, etc. is available within individual sections of this *Administrative Manual*. Products with unique benefit designs, such as Regence MedAdvantage, Innova, Engage, Activate, Regence HSA HealthPlan 2.0 and the Federal Employee Program, are detailed in their respective sections of this manual.

Sample member cards for all of our products are available to view in the Identifying Members section of this manual. Benefits may be obtained by submitting an electronic transaction request via Regence Online Services for Providers or contacting Customer Service. Please refer to the Who to Contact section of this manual for more information.

For most products, members are typically responsible to pay a calendar year deductible, coinsurance and office visit copayments. Member's out-of-pocket costs are lower when they choose a physician, other health care professional or facility (provider) who participates with the Regence BlueShield network associated with their plan. Therefore, it is important when referring a member to another provider that you choose a provider who also participates within the network. To easily identify other participating providers, please refer to our *Provider Web Site* at www.wa.regence.com/provider, where you will find the most current directory information.

Listed below is a brief overview of the products available to Regence BlueShield members.

Regence BlueShield Traditional product

Our traditional product is a comprehensive major medical plan. All benefits are subject to an annual deductible and coinsurance.

The provider network associated with our traditional product is the Participating (PAR) network. PAR providers agree to accept Regence BlueShield's allowed amounts as payment in full, less amounts identified as the member's responsibility (i.e., deductibles, coinsurance, copayments and non-covered items or services).

Preferred Plans

Our preferred plans offer a higher level of benefits when members receive care from a provider who participates in our PPP network. Benefits are subject to an annual deductible and coinsurance. Some plans include a per-visit copayment for office, home and outpatient hospital visits for care received from a PPP provider.

The provider networks associated with our preferred plans product are PAR and PPP network. PAR and PPP providers agree to accept Regence BlueShield's allowed amounts as payment in full, less amounts identified as the member's responsibility (i.e., deductibles, coinsurance, copayments and non-covered items or services).

FourFrontSM

FourFrontSM is a distinctive product that offers broad coverage and a large provider network for employees—and a dollar-wise solution for the employers. FourFront features include:

- Four visits in the office, home, or outpatient hospital paid at 100 percent after plan copayment.
- \$500 of outpatient radiology and laboratory services paid at 100 percent
- Uses the Preferred Provider Plan (PPP) network (including access to the worldwide BlueCard network)
- No PCP or referral requirements

Selections[®]

Selections[®] is a managed care product and requires enrolled members to select a Personal Care Provider (PCP) from providers who participate in the Selections network. The PCP will coordinate care for his or her Selections members, including referrals. In some instances, members can elect to see a specialist directly, but when their care is coordinated by a PCP, they receive the highest benefit level.

The Selections product utilizes the Selections provider network and an extended network of PAR and PPP providers. When care is provided by an extended network, the member will incur a higher out-of-pocket cost.

Please refer to the Selections section in this manual for detailed information.

Self-Managed Products

Regence Innova, Engage and Activate offer members choices about provider networks, benefit levels and services. Each product is customizable according to the needs of the

individual group. These products also provide members with information and tools to help them make more informed health care decisions.

Innova, Engage and Activate utilize the Preferred and Participating networks as well as non-contracted providers. Benefit levels for each network differ between each of these products. Preferred and Participating providers may be found on our Web site.

Detailed information may be found in the Self-Managed and Consumer Directed Products section of this manual.

Consumer Directed Products

Regence HSA Healthplan 2.0, available to all size employer groups, features a simple comprehensive health plan and a tax-free savings account. This product includes unlimited preventive care and immunization benefits, wellness programs such as our CareEnhance® 24-hour Nurseline, Regence Health CoachSM, and our Special Beginnings® program. Optional benefits include complementary care, vision and dental. Regence currently has three banking options for establishing an HSA financial relationship.

Regence MedAdvantage

Regence MedAdvantage is a Medicare Advantage Preferred Provider Organization (PPO) product that offers a cost-effective alternative to traditional Medicare coverage. Regence MedAdvantage provides the traditional benefits of Medicare Parts A and B and expands these benefits by paying Medicare deductibles and coinsurance and by providing additional benefits for preventive care, dental and vision services. There are no deductibles for medical services and no referrals required to see specialists.

Regence MedAdvantage provides incentives for members to seek services from physicians, other health care professionals and facilities (providers) contracted with the Regence MedAdvantage Preferred Provider Organization (PPO) network. Members will pay lower copayment and coinsurance amounts when they receive services from Regence MedAdvantage network providers. If specialty care is needed, we encourage you to direct members to participating Regence MedAdvantage specialists and facilities. Please refer to our online Regence MedAdvantage directory to identify participating in-network physicians, other health care professionals and facilities on our *Provider Web Site* at www.wa.regence.com/provider.

Written or telephone referrals are not required for specialty care, however, some services do require pre-authorization. Physicians and other health care professionals are responsible for pre-authorizing all services listed on the *Medicare Pre-authorization List*. The most current *Medicare Pre-authorization List* is available on our Web site.

For detailed information about Regence MedAdvantage benefits and requirements, please refer to the Medicare Advantage Plans section of this manual.

Federal Employee Benefit Program (FEP)

The Federal Office of Personnel Management (OPM) contracts with Regence to administer health care coverage for federal employees and their families living in the Regence service area of Idaho, Oregon, Utah and Washington. FEP offers employees two benefit levels, Standard Option and Basic Option. Members may be responsible for calendar year deductible, copayment and coinsurance amounts depending on their benefit option. In Utah, providers participating with Regence's ValueCare network are considered Preferred providers for FEP.

Please refer to the Federal Employee Benefit Program section in this manual for detailed information.

Boeing

Regence BlueShield offers the following seven medical plans to Boeing active employees, early retirees and their eligible dependents:

- Traditional Medical Plan
- Boeing Selections Plan
- Boeing Selections Plus Plan (available in Portland, Oregon and Wichita, Kansas)
- Select NetworkSM Plan (available in Oklahoma and Texas)
- 80/20 PPO Plan
- Traditional PPO Plan
- Basic PPO Plan

In addition, there are two medical plans offered to Medicare-eligible Boeing retirees and their eligible dependents:

- Traditional Indemnity Plan
- Basic Indemnity Plan

Please refer to the Boeing section in this manual for detailed information.

Regence Individual Products

Individuals who need health care coverage, but who are not eligible to participate with a group may purchase an Individual policy for themselves or their families. These products may utilize similar benefit structures to our group products. Please refer to the patient's member card to determine the network and benefits that apply. Applications for Individual products are subject to underwriting approval based upon the individual's and

family's health. Specific benefits may be obtained by submitting an electronic transaction request or by calling the Customer Service telephone number listed on the back of the members' card.