

UTAH

2027 INDIVIDUAL AND FAMILY PLANS

Regence

Together
We Health

Your guide to choosing a health plan

Let’s make healthcare easier for you

We’re here to help you find coverage that makes it easy and affordable to care for your whole self—body and mind.

5 reasons to partner with Regence

1. Access to top doctors—no referrals required
2. Local customer service that goes above and beyond
3. Low- or no-cost virtual care for 24/7 convenience
4. Help finding affordable medications & staying on track
5. Whole-person focus for a healthier mind and body



Serving Utah since 1944

We have eight decades of experience focusing on the unique healthcare needs of Utahns. And as a tax-paying nonprofit, we’re here to support you—not shareholders.

Here's what you get with Regence

With head-to-toe coverage and assistance programs at no extra cost to you, Regence plans help simplify your life.

Primary care
Visit your primary care provider for checkups and to manage chronic conditions. If you choose a Regence Essential plan, you also have access to Virtual Primary Care to visit your PCP virtually.

Preventive care
Get the most value out of your plan with preventive care at no extra cost to you. See an in-network provider for things like annual wellness visits, vaccinations, women's reproductive health and diagnostic screenings.

Quick and convenient virtual care
Get quick access to care anytime, anywhere. All plans have Doctor On Demand for on-demand urgent medical care 24/7/365. The average wait time is less than 10 minutes. Connect with board-certified physicians at a low copay, or choose a plan that covers virtual care in full.

Pediatric dental and vision
Coverage for pediatric vision includes one routine eye exam and eyewear. Pediatric dental coverage provides two dental exams and cleanings covered at 100%. The deductible is waived, and dependents are eligible up to age 19 on both benefits.

Low-cost prescriptions
Get access to affordable prescriptions at any of our 63,000+ participating pharmacies. Plus, many preventive medicines are covered even before you've met your deductible. Our medication support tools help you understand choices, side effects, effectiveness and costs.

Local customer service
At Regence, our members are also neighbors—so we treat them that way. No scripts. No time limits. Never outsourced.



Virtual care saves a vacation

"We were on vacation in the middle of nowhere. This option saved me a two-hour round trip to the ER. That would have cost me a fortune. So thankful for this option."

—Regence member

Behavioral health support

Mental health matters. That's why you get a range of support options, including Doctor On Demand for quick, convenient virtual therapy and psychiatry from anywhere, with appointments available in less than three days. You'll also have life-balance assistance and personalized care management to help you get the right level of support at the right time.

Tools to help you manage your health

Find a new doctor, check your deductible and pull up your member ID card on your phone. Even chat with us when you have a question. Best of all, when you sign in on the website or app, your tools are personalized to you.

Extra support for life's challenges with the Individual Assistance Program (IAP)

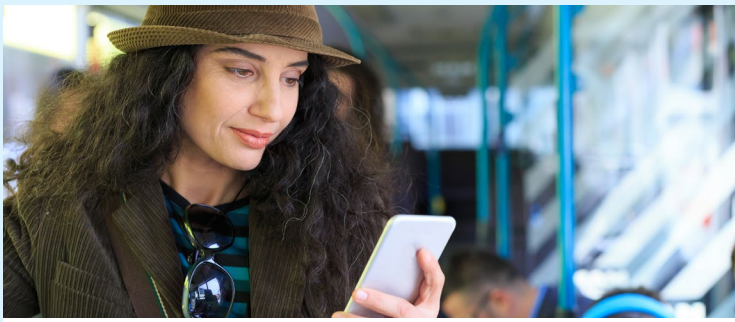
Life doesn't always go as planned. From relationship issues to financial stress, you might need extra support from time to time. The IAP* puts professional help in your hands, including four counseling sessions per incident, legal guidance, lifestyle support, 24-hour crisis help and more—all at no additional cost to you.

Well-being rewards and benefits

With Regence, it pays to live well. Our plans include a personalized well-being solution, Empower360℠, which allows you and your eligible spouse or domestic partner to earn up to $100 in rewards for completing an online Health Assessment and other wellness-related activities, like an annual checkup.

Virtual muscle and joint support with Hinge Health

You can get help managing mobility and pain in joints, spine and muscles. This personalized virtual exercise program improves lifestyles and reduces costs. Based upon specific health conditions, you may have access to a customized care plan, including guided exercise therapy, one-on-one video coaching with a care team, curated health education and behavior change support.



Connect with us your way

"I love the online chat tool. It's perfect when you are commuting in public transportation and don't want to talk on the phone."

—Regence member

Anytime guidance with Advice24

Health questions keeping you up at night? Call or chat** with a registered nurse in 30 seconds or less for guidance on the most appropriate care option, whether it's self-care, a doctor visit, urgent care, the ER or virtual care. Advice24's registered nurses are available 24/7 and can help with common issues, like vomiting, cold and flu symptoms, back pain or a crying or feverish baby.

Member discounts with Regence Advantages

Get discounts on health and wellness items and services, hearing aids, LASIK surgery, healthy meals, pet care and more. Plus, enjoy savings on eligible Walgreens-brand health and wellness products.

*Available on Silver 6500, Silver 5000 and Gold 2400 plans on the Individual Connect network. **The chat feature in Advice24 is not available on Essential plans.

Let’s find a plan that fits your life

You can shop for a plan directly with us or on the Health Insurance Marketplace.

Weighing your needs and options

When shopping for a plan, it’s important to consider how much care you and your family expect to need. Do you take medications regularly or have a chronic condition? What about additional coverage and benefits? Your answers can help you balance your deductible, premium and out-of-pocket costs to best fit your needs. Learn more about how to pick a plan.

Take control of your healthcare dollars with an HSA

Every Regence Bronze plan is HSA eligible under federal law, giving you more flexibility and control over your healthcare dollars. A health savings account (HSA) is a tax-advantaged savings account you can use to pay for qualified healthcare expenses, including medical, dental and vision care. Learn more about HSAs.

Copay plans

Know what you’ll pay before you go. These plans feature predictable, low copays for office visits, urgent care, virtual care and generic medications before you meet your deductible. With options ranging from Bronze to Gold, these plans offer the right balance of premium and coverage.

Available plans: Bronze 8500, Silver 5000 (direct only), Silver 6500, Gold 2400

POPULAR WITH

Individuals and families who value knowing what they’ll pay each time they need care

Essential plans

Essential coverage with easy access to care. You’ll get no-cost virtual care for primary, urgent and mental health needs, plus a dedicated PCP through Virtual Primary Care by Doctor On Demand for annual wellness exams and routine care. Four in-person office visits to a PCP, specialist or urgent care clinic are covered before you meet your deductible. This plan balances lower monthly premiums with higher out-of-pocket costs when you use additional care.

Available plans: Bronze Essential 9500 With 4 Copay No Deductible Office Visits

POPULAR WITH

Cost-conscious individuals and families with low care needs who rely on preventive and virtual care

Standard plans

Standardized plans with predictable costs for medications and provider visits, plus more services covered before you meet your deductible. All Standard plans at the same metal level have identical benefits across carriers.

Available plans: Bronze Standard 7500, Silver Standard 6400, Gold Standard 2500

POPULAR WITH

Individuals and families who like knowing what they’ll pay for services and medications, and want to easily compare coverage options

The Individual Connect network

We've contracted with doctors, facilities and practitioners to provide you with care at a discounted price. Use doctors or hospitals you want across our service area. And you never need a referral, even to see specialists. Learn more about networks.

The Individual Connect network gives you a wide choice of primary doctors, specialists, hospitals and clinics in Utah, including:

- University of Utah Hospitals, Clinics and Medical Group
- HCA MountainStar Healthcare
- CommonSpirit Holy Cross Hospital - Davis and Salt Lake
- Intermountain Health Primary Children's Hospital

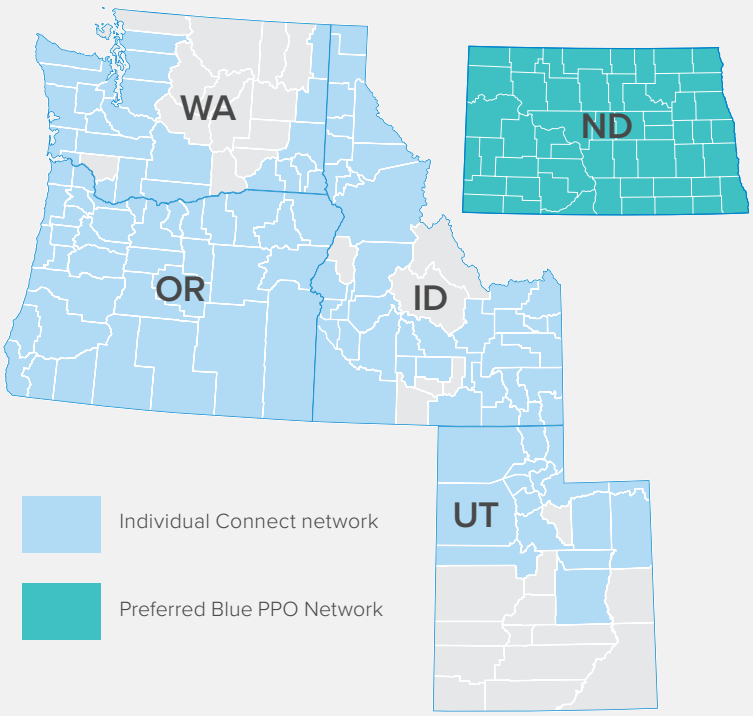
Plus, this network includes access to providers in Idaho, Oregon and Washington. You also have access to the Preferred Blue PPO Network for providers in North Dakota.

Check to see if your doctor is in our network:

Utah, Oregon, Idaho and Washington: Individual Connect network
North Dakota: Preferred Blue PPO Network

When you're traveling

Feel secure with urgent care, emergency facilities and ambulances covered at in-network cost-shares anywhere in the U.S. You also have access to convenient virtual care options, such as Advice24, Doctor on Demand, Hinge Health and the Individual Assistance Program wherever you are. You also have prescription coverage throughout the United States at in-network pharmacy locations.



Regence

2027 Direct and Marketplace plans on the Individual Connect network

UTAH

WHAT YOU PAY FOR CARE

Plans available in Box Elder, Cache, Carbon, Daggett, Davis, Duchesne, Emery, Juab, Morgan, Rich, Salt Lake, Summit, Tooele, Uintah, Utah and Weber counties

Family deductible and out-of-pocket maximum (OOPM) is 2x individual	HSA-qualified							
	Bronze Essential 9500 With 4 Copay No Deductible Office Visits	Bronze Standard 7500 (Marketplace Only)	Bronze 8500	Silver Standard 6400 (Marketplace Only)	Silver 6500	Silver 5000 (Direct Only)	Gold 2400	Gold Standard 2500 (Marketplace Only)
In-network deductible	$9,500	$7,500	$8,500	$6,400	$6,500	$5,000	$2,400	$2,500
In-network OOPM	$12,000	$12,000	$12,000	$10,300	$12,000	$12,000	$12,000	$8,600
Wellness	Earn up to $100 in rewards for subscriber and spouse; up to $25 for non-spouse dependents for completing well-being activities: regence.com/member/well-being							
Preventive care	Covered in full							
Virtual care	Covered in full	$50	$10	$40	$10	$10	$10	$30
Primary care (in person)	$60 per visit (4 max); then deductible & coinsurance; primary / specialist / urgent	$50	$60	$40	$10	$40	$10	$30
Specialist (in person)		$100	$120	$80	$70	$80	$60	$60
Urgent care (in person)		$75	$120	$60	$70	$80	$60	$45
Emergency room	10%	50%	50%	40%	10%	20%	10%	25%
Lab & X-ray	10%	50%	$60	40%	10%	20%	10%	25%
Inpatient hospital	10%	50%	50%	40%	10%	20%	10%	25%
Outpatient mental health	10%	$50	$60	$40	$10	$40	$10	$30
Individual Assistance Program	Not covered	Not covered	Not covered	Not covered	4 counseling visits per incident and life-balance services at no additional cost			Not covered
Spinal manipulations (10 visits / year)	Not covered	Not covered	Not covered	Not covered	$45	$45	$45	Not covered
In-network coinsurance for other covered medical care	10%	50%	50%	40%	10%	20%	10%	25%
Pediatric dental & vision up to age 19	Vision: 1 routine eye exam and eyewear Dental: 2 exams and cleanings covered 100%							
Insulin cost cap	$5 cap on member cost-share per 30-day supply. $15 cap on member cost-share up to 90-day supply.							
Optimum Value Medication List	Deductible waived for specific medications used to treat chronic conditions (cardiovascular, diabetes, mental health, respiratory, osteoporosis) and anticonvulsants. See the list.							
Tier 1: Rx generic	$15	$25	$15	$20	$10	$15	$10	$15
Tier 2: Rx preferred brand-name	30%	$50	30%	$40	20%	30%	20%	$30
Tier 3: Rx brand-name	40%	$100	40%	$80	40%	40%	40%	$60
Tier 4: Rx specialty	50%	$500	50%	$350	50%	50%	50%	$250

= Deductible waived = Coinsurance percentage applies after deductible is met

Want to learn more?
Visit regence.com/member/shop-individual

If you have questions or need guidance at any time, give us a call at 1-888-REGENCE (1-888-734-3623, TTY: 711).

Regence

Doctor On Demand is a separate company that provides telehealth services.
Hinge Health is a separate company that provides virtual physical therapy.

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

Regence BlueCross BlueShield of Utah
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