



UTAH

Regence



2024 INDIVIDUAL & FAMILY PLANS

Regence BlueCross BlueShield of Utah

# Your guide to choosing a health plan

# Health care made easier

Regence health plans are designed to complement your life, not complicate it. We'll help you find coverage that makes it easy and affordable to care for your whole self—body and mind. From broad networks of providers to virtual care and easy-to-use digital tools, you'll have the support you need to get the right care, at the right place, at the right time. And you can rest easy knowing our local Customer Service team is there to help every step of the way.

## 5 reasons to choose Regence

**1. Access to top doctors & discounted prices**

**2. Whole-person focus for a healthier mind & body**

**3. Low- or no-cost virtual care for 24/7 convenience**

**4. Help finding affordable medications & staying on track**

**5. Swift customer service that goes above & beyond**



## Serving Utah since 1944

We have 79 years of experience focusing on the unique health care 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 are designed to help simplify your life. Here are some highlights:



## Preventive care

You'll pay nothing for preventive care when you see an in-network provider for things like annual wellness visits, vaccinations, women's reproductive health and diagnostic screenings.



## 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.



## On-demand virtual care at low to no cost, 24/7

Connect virtually with board-certified physicians at a low copay or choose one of our plans that cover virtual medical care in full. Visit with a doctor or mental health provider whenever and wherever it's convenient for you.



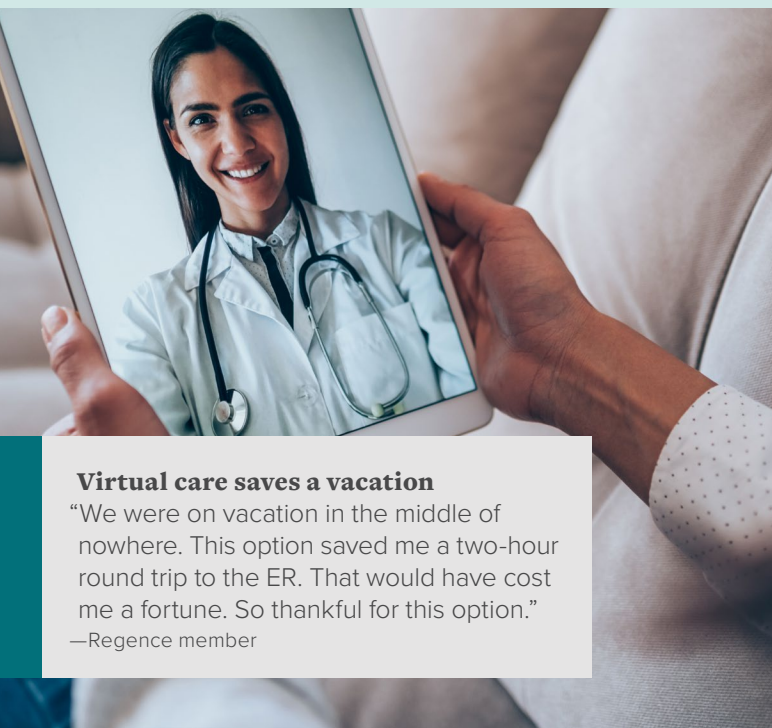
## Pediatric dental and vision on all plans

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



## Local customer service

At Regence, our members are also neighbors—so we treat them that way. No scripts. No time limits. Never outsourced. Just caring people who go above and beyond to help you. Whenever you need help, you can talk to a highly skilled representative in seconds.



### 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

\*Deductible does apply to eyewear on Bronze HSA only.



## Behavioral health support

Mental health matters. That's why Regence health plans give you a range of options, like virtual therapy, life-balance assistance and personalized care management. We make support simpler and more accessible—so you can get the right level of care 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. You can even chat with us when you have a question. Best of all, when you sign in to your member home page on the website or the app, your tools are all personalized to you based on your benefits.



## Extra support for life's challenges

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



## Wellness rewards and benefits

With Regence, it pays to live well. Our plans include a personalized well-being solution, Regence Empower™, which allows you to earn up to \$100 in rewards for completing an online Health Assessment and other wellness-related activities like an annual checkup.

**Value-added programs are not insurance but are offered in addition to your medical plan.**

\*Regence Advice24 chat is not available on Essential plans.

\*\*Available on all Gold and Silver plans with the Individual and Family Network plans.



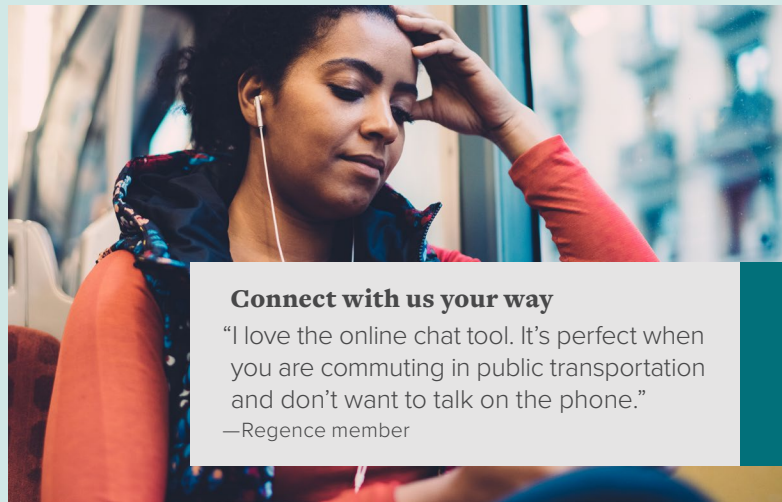
## Low-cost prescriptions

Get access to affordable prescriptions at any of our 65,000+ participating pharmacies. Plus, many preventive medicines are covered even before you've met your deductible. Confused about all your medication options? Check out our medication support tools that can help you understand choices, side effects, effectiveness and costs.



## Anytime guidance with Regence Advice24

Health questions keeping you up at night? Call or chat\* with a registered nurse for guidance on the most appropriate care option, whether it's self-care, a doctor visit, urgent care, the ER or virtual care. Regence 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.



### 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



## Members-only discounts

Get discounts on many health and wellness products, vision care, hearing aids, fitness devices, gym memberships, pet care and more. Plus, enjoy savings on Walgreens over-the-counter health and wellness products.

# Your choice of plans

Choosing a health plan is a big decision, so we're here to help you find affordable coverage that meets your needs. You can shop for a plan directly with us or on the Health Insurance Marketplace, where you'll find Regence plans. Below is a short description of the different plan types we offer.

## Traditional plans

Low-cost access to providers and no referrals needed. All plans include coverage for office visits, specialists, mental health, generic medications and alternative care.

### POPULAR WITH

Individuals and families who want a low-cost option and like knowing what they'll pay for services.

## Essential plans

Lower premiums in exchange for higher out-of-pocket costs. These plans offer potential savings for those who don't need a lot of care. Built around no-cost virtual care for primary, urgent and mental health care needs. With Virtual Primary Care through Doctor On Demand, you get a dedicated primary care physician and an integrated care experience. Four office visits to a primary care provider, specialist or urgent care clinic are covered before you meet your deductible.

### POPULAR WITH

Cost-conscious individuals and families who have low care needs and are most likely to use preventive and virtual care services.

## HSA plans

Opportunity to use pre-tax HSA dollars to pay for qualified expenses and help with out-of-pocket costs. There's no deductible for prescriptions on our Optimum Value Medication List.

### POPULAR WITH

Individuals and families who like taking control of their health care dollars and want a tax advantage.

## Standard

Plans with predictable out-of-pocket costs on medications and provider visits, plus more services covered before you meet the deductible.

### POPULAR WITH

Individuals and families who like knowing what they'll pay for services and medications.

# How do I choose a plan?

When considering which plan is right for you and your family, it's important to identify 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 determine how to balance your deductible, premium and out-of-pocket costs to best fit your needs. Learn more about how each plan type may fit your individual health situation on our [site](#).

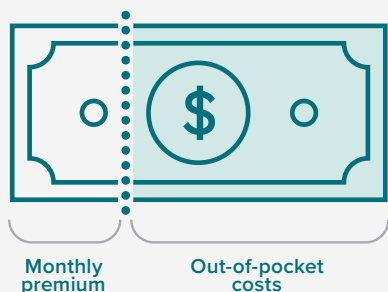
It's also important to consider the network. Selecting a plan with the broad Individual and Family Network gives you more options for care. If you live in the greater Salt Lake City metro area, the Regence SaveWell Network plans offer an integrated network of providers who collaborate to improve quality of care and satisfaction.

## Which metal level is right for me?

Gold plans are a good option if you expect to need a lot more than preventive care over the course of the year. On the opposite end, Bronze plans are a good fit if you're generally healthy and don't often need care. Silver plans strike a balance between premium and out-of-pocket costs and may qualify for cost-sharing savings if you're eligible.

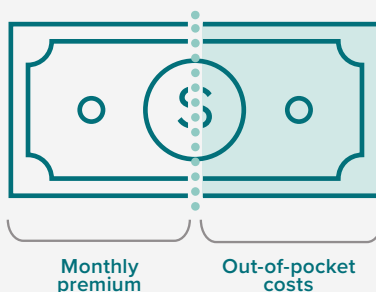
### Bronze level

This option offers a lighter premium and heavier out-of-pocket costs.



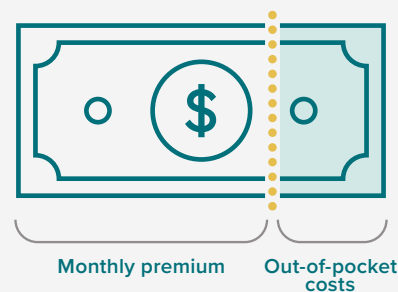
### Silver level

This option balances premium and out-of-pocket costs.



### Gold level

This option offers a heavier premium and lighter out-of-pocket costs.



## Do I qualify for subsidies?

You can see whether you qualify for premium tax credit savings through [HealthCare.gov](https://www.healthcare.gov). If you don't qualify, it may be more affordable to shop directly with us at [regence.com](https://www.regence.com).

Learn more about how to pick a plan on our [site](#).

## Need help understanding health insurance?

Check out our [Health Insurance 101](#) resources.

# Choose the network that fits you best

While you're looking at plans, it's good to know a little bit about how our networks differ from each other. Here's a quick snapshot of what we offer.

## Broad network

Use doctors or hospitals you want across our service area.

### Regence Individual & Family Network

Our largest network, it gives you a wide choice of primary doctors, specialists, hospitals and clinics in Utah, as well as providers in Idaho, Oregon and Washington.

Search for in-network doctors [here](#).

## Coordinated network

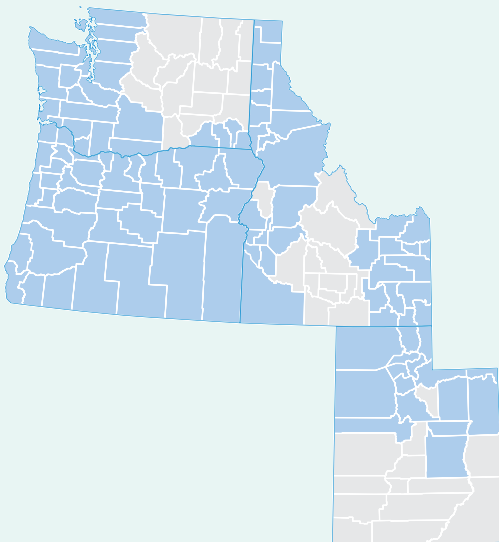
### Regence SaveWell Network

It gives you access to doctors and specialists at a budget-friendly price. This accountable health network is built around Holy Cross Hospitals and CommonSpirit Health system—a network of doctors, facilities and practitioners we've contracted with to provide care to our members at a discounted price.

Search for in-network doctors [here](#).

### Ease and security with each choice

No matter which network you use, no referrals are needed, including specialists. Feel secure with urgent care, emergency facilities and ambulances covered at in-network cost-shares anywhere in the U.S.



Providers in your network are located in these counties

Hospital locations

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	Bronze Essential 8500 Deductible With 4 Copay No Deductible Office Visits	Regence Standard Bronze 7500 Deductible (Marketplace Only)	Bronze HSA 7000 Deductible	Regence Standard Silver 5900 Deductible (Marketplace Only)	Silver 6500 Deductible	Silver 4500 Deductible	Gold 2500 Deductible	Regence Standard Gold 1500 Deductible (Marketplace Only)
In-network deductible	\$8,500	\$7,500	\$7,000	\$5,900	\$6,500	\$4,500	\$2,500	\$1,500
In-network OOPM	\$9,450	\$9,400	\$8,050	\$9,100	\$9,450	\$9,450	\$9,450	\$8,700
Wellness	Earn up to \$100 in rewards for subscriber and spouse; up to \$25 for non-spouse dependents for completing well-being activities: <a href="https://regence.com/member/well-being">regence.com/member/well-being</a>							
Preventive care	Covered in full							
Virtual care	Covered in full	\$50	50%	\$40	\$10	\$10	\$10	\$30
Primary care	\$60 per visit (4 max); then deductible & coinsurance; primary / specialist / urgent	\$50	50%	\$40	\$10	\$20	\$10	\$30
Specialist		\$100	50%	\$80	\$70	\$85	\$60	\$60
Urgent care		\$75	50%	\$60	\$70	\$85	\$60	\$45
Emergency room	10%	50%	50%	40%	10%	30%	10%	25%
Lab & X-ray	10%	50%	50%	40%	10%	30%	10%	25%
Inpatient hospital	10%	50%	50%	40%	10%	30%	10%	25%
Outpatient mental health	10%	\$50	50%	\$40	\$10	\$20	\$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	\$10	\$20	\$10	Not covered
In-network coinsurance for other covered medical care	10%	50%	50%	40%	10%	30%	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	\$28 cap on member cost-share per 30-day supply. \$84 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			N/A	Deductible waived for specific medications used to treat chronic conditions (cardiovascular, diabetes, mental health, respiratory, osteoporosis) and anticonvulsants			N/A
Rx generic	\$20	\$25	20%	\$20	\$5	\$10	\$5	\$15
Rx preferred brand-name	30%	\$50	40%	\$40	20%	30%	20%	\$30
Rx brand-name	50%	\$100	50%	\$80	50%	50%	50%	\$60
Rx specialty	50%	\$500	50%	\$350	50%	50%	50%	\$250

= Deductible waived       = Coinsurance percentage applies after deductible is met

\*Deductible does apply to eyewear on Bronze HSA only.



Plans available in Davis, Salt Lake and northern Utah County (84003, 84004, 84005, 84013, 84020, 84042, 84043, 84045, 84062)

Family deductible and out-of-pocket maximum (OOPM) is 2x individual	SaveWell Bronze 8500 Deductible	SaveWell Bronze 7500 Deductible	SaveWell Standard Bronze 7500 Deductible (Marketplace Only)	SaveWell Silver 5000 Deductible	SaveWell Standard Silver 5900 Deductible (Marketplace Only)	SaveWell Standard Gold 1500 Deductible (Marketplace Only)
In-network deductible	\$8,500	\$7,500	\$7,500	\$5,000	\$5,900	\$1,500
In-network OOPM	\$9,450	\$9,450	\$9,400	\$9,450	\$9,100	\$8,700
Wellness	Earn up to \$100 in rewards for subscriber and spouse; up to \$25 for non-spouse dependents for completing well-being activities: <a href="https://regence.com/member/well-being">regence.com/member/well-being</a>					
Preventive care	Covered in full					
Primary care	\$60	\$50	\$50	\$10	\$40	\$30
Virtual care	Covered in full	Covered in full	\$50	Covered in full	\$40	\$30
Specialist	50%	50%	\$100	10%	\$80	\$60
Urgent care	\$100	\$100	\$75	\$80	\$60	\$45
Emergency room	50%	50%	50%	10%	40%	25%
Lab & X-ray	50%	50%	50%	10%	40%	25%
Inpatient hospital	50%	50%	50%	10%	40%	25%
Outpatient mental health	50%	50%	\$50	10%	\$40	\$30
Spinal manipulations	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered
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Optimum Value Medication List	Deductible waived for specific medications used to treat chronic conditions (cardiovascular, diabetes, mental health, respiratory, osteoporosis) and anticonvulsants				N/A	
Rx generic	\$15	\$15	\$25	\$10	\$20	\$15
Rx preferred brand-name	50%	30%	\$50	20%	\$40	\$30
Rx brand-name	50%	50%	\$100	50%	\$80	\$60
Rx specialty	50%	50%	\$500	50%	\$350	\$250

= Deductible waived       = Coinsurance percentage applies after deductible is met

## Want to learn more?

Visit [regence.com/member/shop-individual](https://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).



Doctor On Demand is a separate company that provides telehealth services.

**Regence BlueCross BlueShield of Utah**  
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**Regence BlueCross BlueShield of Utah**  
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