



UTAH

Regence



REGENCE FOR NATIONAL ACCOUNTS

# Health care, your way 2025

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# **Solutions that work for you & your business**

Your business is complex, from the customers you serve and the vendors you depend on to the employees who keep it all running. That's why we're here to help you create a health plan strategy that delivers the benefits, solutions and financial tools you need for your business and your employees.

When you partner with Regence, you'll receive top-tier eligibility and claims administration, access to provider networks with the deepest discounts in the industry and unparalleled customer service for your employees and their families. And that's just the beginning.

Beyond our core services, you have access to a wide array of customizable programs that make it easier to manage utilization and claims costs, including tools to help employees navigate and make the most of their health care. Our customized programs bring immediate value to national employer groups, helping improve your employees' well-being, health care experience and productivity. And that's good for your bottom line.

# Networks

Your employees will have the security of knowing they can access Blue® Plan providers and hospitals across the country and worldwide through the BlueCard® Program. That's 83% of all doctors and 97% of all hospitals nationwide. The program links these providers with all the independent Blue Plans through a single electronic network for claims processing and reimbursement. So, no matter where they live, work or travel, your employees will be covered at your plan's benefit levels.



## Nationwide access



**97% of all  
hospitals**



**83% of all  
doctors**

Source: Consortium Health Plans, Q3 2022 Network Access Compare Data

### Centers of excellence

Helping your employees find quality care at the right price is especially important when it comes to high-cost, complex care. Blue Distinction® Specialty Care, a centers of excellence program, makes it easier for you to maximize quality and savings through a benefit design that encourages your employees to choose providers who are delivering higher-quality care at a lower cost.

### International employees

Through its best-in-class products and services, Blue Cross Blue Shield Global® offers a comprehensive solution that fully meets the needs of employees who live or work outside the country. This program gives them the security and stability they're used to here at home.

### Customized network solutions

While cost is always top of mind, quality is what sets higher-value, higher-performing health care apart from health care that's simply lower cost. The Blue Cross and Blue Shield Association's nationwide High Performance Network<sup>SM</sup> (HPN) is designed to deliver enhanced quality and lower costs by partnering with providers who demonstrate expertise in high-impact, complex care areas that have significant variations in quality and cost. It's a solution that can considerably impact your bottom line, as well as your employees' health care results and experience.

Regence is also expanding access to new behavioral health providers within our networks and a multitude of virtual vendors to address the behavioral health spectrum, including substance abuse, therapy and adolescent needs.



# Customer Service

You and your team will have a designated toll-free number to reach our National Accounts Customer Service team—professionals who have been trained on the details of your group. Focused on first-call resolution, the team has enhanced technology at their fingertips to help answer your questions. Plus, they collaborate with clinical support teams and an advocacy team for significant health situations. Regence regularly measures Net Promoter Scores for both plan sponsors and members to ensure your customer service experience is the best it can be.



**The Regence Customer Service team collaborates with clinical support teams and an advocacy team for significant health situations.**

## **Customized for your benefit plan**

Thanks to our API technology, your employees will have a seamless online health plan experience—one that integrates your brand's look and feel.

## **An enhanced [regence.com](https://www.regence.com) & mobile experience**

Our enhanced member experience provides more personalization, new ways to get one-on-one support from experts, extra help with staying healthy, and easier navigation across our web and mobile platforms—improving employee engagement and maximizing the value of the benefits you offer. From self-service tools to virtual care and more, your employees can manage their benefits, complete tasks and get the support they need, when they need it—from one place.

# Pharmacy

We offer comprehensive support to help your employees access the right care and the right medications, at the right time. By integrating your Regence medical and pharmacy benefits, you may save an average of \$148 per member per year (PMPY) in total medical costs.\* In addition, Regence can help with options that guide your employees to treatments in the appropriate settings while helping you manage your bottom line.

## **Formulary benefit options**

Whether you select our standard three-tier or six-tier drug lists, Regence can help you find the right balance to meet your business needs.

## **Pharmacy networks**

Choose from two flexible pharmacy network options to meet your needs:

**Standard:** Offers more than 65,000 pharmacies nationwide

**Narrow:** The most budget-friendly option, with approximately 57,000 pharmacies nationwide

## **Medication support**

Through their online portal and the Regence app, employees can easily compare medications, including average costs, effectiveness and side effects.

## **Infusion therapy (alternative sites of care & savings)**

If employees need select infusion drugs, they can get high-quality treatment and save money with our Infusion Drug Site of Care program. They can choose from a variety of locations that offer safe, effective and convenient care.

\* Based on 2019 Pharmacy Benefit Integration Study performed by Regence and Prime Therapeutics using Regence medical and pharmacy claims data representing samples from Idaho, Oregon, Utah and Washington membership.



# Financial strategies

To help you and your employees better manage health care spending, Regence offers a variety of flexible programs to support your unique needs and benefits strategy.

## **Stop-loss insurance**

We offer specific stop-loss insurance (sometimes called individual stop-loss insurance), which limits the amount you pay for health care claims related to any one individual to a set dollar amount per policy year. Specific stop-loss insurance has an unlimited annual maximum as required under the Affordable Care Act (ACA). We also offer seamless and instantaneous reimbursements and flexible offerings to fit your group's risk tolerance level, including rate caps, experience refund arrangements and gapless renewal options. Aggregate stop-loss coverage, which limits the total amount you pay for group health care claims to a specific dollar amount, is also available.

## **Health savings accounts (HSAs) managed by HealthEquity**

Our HSAs are fully integrated with eligibility and optional claims systems, delivering a variety of benefits—from the flexibility to administer IRS-compliant plan designs to the ability to get real-time out-of-pocket information at network pharmacies.

## **Flexible spending accounts (FSAs) managed by HealthEquity**

Employees have access to both medical FSA and dependent care accounts (DCA), which offer a debit-card solution or automatic filing of processed claims for employee reimbursement, real-time balances online and more. (DCA not eligible for debit card.)

## **Health reimbursement arrangements (HRAs) managed by HealthEquity**

Our HRAs are fully integrated with eligibility and claims systems. You choose the reimbursement method: automatic claims filing with payment to employee or provider, or via debit card. Real-time balances and claims are available online.

## **COBRA & retirees**

These plans provide enrollment, notification, billing, eligibility maintenance, regulation monitoring and monthly reporting. They also give you information necessary to complete the Form 5500—Schedule A and C filings.

# Customizable products & services

## Utilization management

Our utilization management program uses evidence-based guidelines to ensure that employees receive care that's medically necessary and in the appropriate setting for their condition. The program coordinates with care management and includes dynamic pre-authorization requirements, inpatient notifications, discharge planning support and inpatient concurrent review.

### Regence Advanced Imaging Authorization

A team of registered nurses and physicians reviews the medical necessity of referrals for advanced imaging services using evidence-based guidelines. An employee will receive authorization if medical necessity is met and in alignment with medical policy.

### Regence Physical Medicine

A team of registered nurses and physicians reviews evidence-based guidelines for pre-authorization to help ensure appropriate, cost-effective care for spinal surgeries, pain and joint management, and physical medicine and therapies (physical, occupational, speech and massage therapies; acupuncture and chiropractic/manipulation treatments).

### Regence Sleep Medicine

This program offers testing and therapy services for sleep disorders, ensuring that care is medically necessary and sleep testing is performed in the most medically appropriate and cost-effective setting. It also makes sure treatment is effective.





## Customizable products & services (continued)

### Clinical services

Your team deserves care that's safe and effective, delivers the greatest value and is supported by research. Our clinical service support programs deliver improved health outcomes by aligning with the Quadruple Aim: the simultaneous pursuit of enhancing the patient experience, improving population health, reducing costs and improving the work life of health care providers.

#### Care management

Customized care management programs deliver a personalized model that focuses on holistic care and collaboration with doctors, with a care manager dedicated to addressing your employees' unmet needs. Our integrated care model addresses both medical and behavioral health issues, connecting employees with support from clinicians, registered nurses and social work care managers.

Programs also include support for employees undergoing evaluation for organ transplants and those who have high-cost claims, multiple readmissions, a need for palliative care support and/or other unmet care needs.

#### Cancer care

A cancer diagnosis is overwhelming for employees and their families. Regence offers a range of evidence-based services to help members through the care they may need, including expert second opinions, personalized, compassionate care navigation and infusion site-of-care support.

#### Condition Manager

This program offers proactive and personalized support for chronic conditions from an interdisciplinary team of nurses, pharmacists, health coaches and care guides. It focuses on heart failure, chronic obstructive pulmonary disease (COPD), diabetes, asthma and coronary artery disease (CAD).

#### Other condition-related programs

Regence offers a wide array of solutions to help employees address their specific health care needs, including support for pregnancy, behavioral health, cardiometabolic health and more. Our solutions are designed to meet your employees where they are.

#### Advice24

Your employees will have access to advice and guidance 24/7/365, with registered nurses there to support them when they're sick, injured or have clinical questions. Registered nurses can help decide if employees need to seek emergency or urgent care, make a doctor appointment or pursue self-care at home.

### Underwriting & billing

We offer multiple billing formats with various details to meet your specific needs. Online administrative fee billing is also available through our secure employer portal.

### Reporting

Choose from a variety of online reporting options, including claims, cost and utilization data; quarterly operations; participation in medical management programs; and more.

### Enrollment

We've made it easier to enroll in and administer your Regence benefits. We offer various solutions for enrollment and eligibility information updates, so doing business with us is faster and more efficient.

### Virtual care

With Regence's virtual care options, your employees have the flexibility to visit with a doctor from anywhere, anytime. It's convenient, fast and easy to get care for common health concerns from home, even for primary care, virtual physical therapy and expert second opinions. Visits with a behavioral health therapist are available by appointment.

### Wellness & productivity

We offer a wide range of population health management tools, fitness programs and rewards, as well as health care management programs to improve the health and well-being of employees and their family members—all of which help reduce time away from work.

Our workplace wellness program, Regence Empower®, is a personalized experience that guides employees on the steps to take to reach their well-being goals. Whether you want a turnkey package that encourages preventive care or a program customized to your workforce, we have a solution for you.

### Regence Advantages & discounts

Regence Advantages helps your employees save on health-related products and services. They'll get discounts on fitness devices, gym memberships, allergy relief and more—plus, 20% off Walgreens brand over-the-counter health and wellness products.



## Customizable products & services (continued)



### Additional coverage & services

From specialty products to ancillary programs, we offer low-cost, high-value options to enhance your medical coverage.

#### Regence Dental

Our flexible dental coverage includes preventive, restorative, major services and orthodontia—plus access to the Regence National Dental Network with over 284,000 dentists nationwide.

#### Dental4Health

Enhanced medical-dental integration that delivers additional evidence-based preventive dental services to members with one (or more) of nine eligible chronic medical conditions, like diabetes, heart disease and stroke.

Proactive and integrated medical and dental coordination can produce better health outcomes and lower medical costs for employees and employers.

#### Employee Assistance Program

From relationship issues and anxiety to financial stress, your employees might need extra support from time to time. The Employee Assistance Program (EAP) puts professional help in their hands, including confidential counseling sessions (in person or over the phone, video or chat), online communities, 24-hour crisis help and referrals, and family, legal and financial resources—all at no additional cost to them.

#### Regence Choice Vision

We offer customized plans to meet your employees' vision care needs.

#### Ancillary benefits

You have options to offer additional ancillary benefits that provide protection and peace of mind through life's transitions.



**We're here to help you choose the programs that are right for your employees' needs.**

**For more information, please contact your producer or Regence sales representative.**

HealthEquity is a separate company that provides financial services.

Regence receives an administrative fee for each HealthEquity integrated HSA. The fee allows for a high level of support and integration between Regence's health plans and HealthEquity health savings accounts.



**Regence BlueCross BlueShield of Utah**  
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