

Regence



UTAH

Medical & Dental Benefits

Open Enrollment
May 1 – 31, 2024



Agenda

- Health Plans and Network options
 - National and International Coverage
 - Pharmacy
 - Dental and Network options
 - Behavioral Health virtual enhancements
 - Employee tools
 - Hinge Health
-

Medical Benefit options 2024-2025

July 1, 2024 – June 30, 2025

Every plan covers the same benefits following Regence medical policies.

MAY 1 - MAY 31, 2024

2024-2025 Medical Plan Benefits

PLAN COMPARISON	HIGH DEDUCTIBLE HEALTH PLAN* 80/20 Coverage	WELLNESS PLAN (White)* 70/30 Coverage	HIGH PREMIUM PLAN (Blue)* 80/20 Coverage
BENEFITS PER PLAN YEAR	YOU PAY	YOU PAY	YOU PAY
Preventive Care Cost Preventive Care is not subject to deductibles or co-pays	\$0	\$0	\$0
Deductible (Ded) Single Family	Note federal change to minimum deductible \$1,600 \$3,200**	\$750 \$1,500	\$500 \$1,000
Co-pays Doctor Visits (regular office hours) Emergency Room	20% after Ded 20% after Ded	\$35 co-pay, after Ded \$250 co-pay, after Ded	\$30 co-pay, after Ded \$250 co-pay, after Ded
Co-insurance Percentage Maximum Out-of-Pocket Single Coverage Family Coverage	20% after Ded \$5,000 \$10,000***	30% after Ded \$4,000 \$8,000	20% after Ded \$3,250 \$6,500
Diagnostic X-ray and Lab	After Ded, you pay \$0 up to \$1,000, thereafter you pay 20%.	After Ded, you pay \$0 up to \$1,000, thereafter you pay 30%.	After Ded, you pay \$0 up to \$1,000, thereafter you pay 20%.

* This booklet is not intended to replace or interpret any program's Summary Plan Description (SPD), and any differences between this booklet information and the actual SPD are unintentional and non-binding. For final benefit questions, such as plan coverage, please refer to the SPD which can be found at hr.usu.edu > benefits > medical insurance. The SPD, NOT this booklet, will be followed for all claim determinations.

**If you have other family members on the policy, the overall family deductible must be met before the plan begins to pay.

*** Per person max on family is \$5,000.

Network coverage 2024: Participating & Preferred ValueCare



Includes 97% of hospitals and 83% of physicians nationwide. Search for providers at [regence.com](https://www.regence.com) or [bcbs.com](https://www.bcbs.com).

All networks include free-standing surgical and imaging centers, urgent care locations, providers and clinics, including Total Care/ Total Cost of Care (TCC) providers.

TCC providers include: Revere Health, Granger Medical Clinic, Foothill Family Clinic, Tanner Clinic, MountainStar-HCA, Aledade, Holy Cross Hospital and the Ogden Clinic.

Participating (PAR) and National BlueCard® Participating network: Our most complete network, comprising all 55 Utah hospitals and 17,000 providers and professionals, including Intermountain Healthcare and University of Utah, statewide multispecialty groups, and all urgent care locations.

Preferred ValueCare (PVC) and National BlueCard® PPO network: Includes 44 statewide Utah hospitals and 16,000+ providers and facilities, including HCA MountainStar, University of Utah and Holy Cross Hospital, along with all major multispecialty groups.

Network Options	Participating	ValueCare
Hospitals	All 52 Hospitals	42 Hospitals
Urgent Care	61	61
Providers	17,000	16,000+
Surgical Centers	36	34
Counties	All	All

HOSPITAL	PAR	PVC
Alta View Hospital	x	
American Fork Hospital	x	
Ashley Regional Medical Center	x	x
Bear River Valley Hospital	x	x
Beaver Valley Hospital	x	x
Blue Mountain Hospital	x	x
Brigham City Hospital	x	x
Cache Valley Hospital	x	x
Castleview Hospital	x	x
Cedar City Medical Center	x	x
Central Valley Medical Center	x	x
Delta Community Medical Center	x	x
Fillmore Hospital	x	x
Garfield Memorial Hospital	x	x
Gunnison Memorial Hospital	x	x
Heber Valley Medical Center	x	x
Holy Cross Hospital - Davis	x	x
Holy Cross Hospital - Jordan Valley	x	x
Holy Cross Hospital - Jordan Valley West	x	x
Holy Cross Hospital - Mountain Point	x	x
Holy Cross Hospital - Salt Lake	x	x
Huntsman Cancer Institute	x	x
Huntsman Mental Health Institute	x	x
Intermountain Medical Center	x	
Kane County Hospital	x	x
Lakeview Hospital	x	x
Layton Hospital	x	

HOSPITAL	PAR	PVC
LDS Hospital	x	
Logan Regional Hospital	x	x
Lone Peak Hospital Inc.	x	x
McKay-Dee Hospital	x	
Milford Memorial Hospital	x	x
Moab Regional Hospital	x	x
Moran Eye Center	x	x
Mountain View Hospital	x	x
Mountain West Medical Center	x	x
Ogden Regional Medical Center	x	x
Orem Community Hospital	x	
Park City Medical Center	x	x
Primary Children's Hospital	x	x
Riverton Children's Unit	x	x
Riverton Hospital	x	
San Juan County Hospital	x	x
Sanpete Valley Hospital	x	x
Sevier Valley Medical Center	x	x
Shriners Hospital	x	x
Spanish Fork Hospital	x	
St. George Regional Hospital	x	x
St. Mark's Hospital	x	x
Timpanogos Regional Hospital	x	x
TOSH - The Orthopedic Specialty Hospital	x	
Uintah Basin Medical Center	x	x
University of Utah Hospital	x	x
University of Utah Neuropsychiatric	x	x
University of Utah Ortho Center	x	x
Utah Valley Hospital	x	



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Regence BlueCross BlueShield of Utah
2800 E Cottonwood Parkway | Salt Lake City, UT 84121

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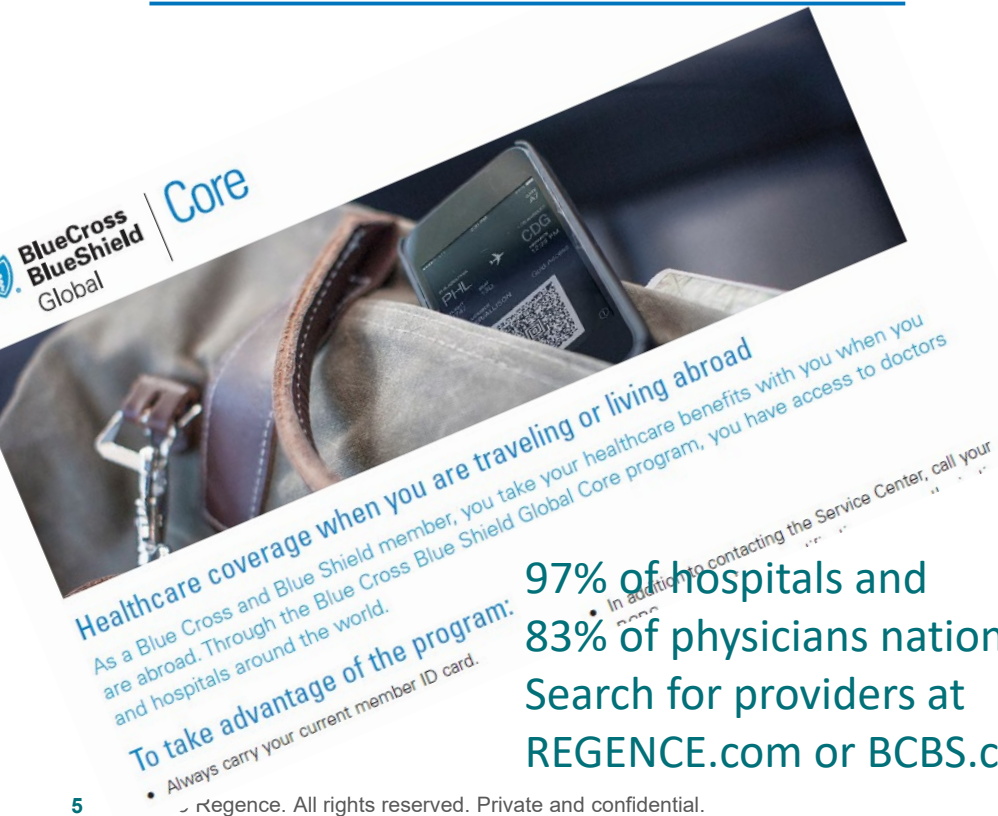
This information is designed to help you choose a medical facility. Those listed could be subject to change.

BlueCard Network

As a Blue Cross and Blue Shield member, you take your healthcare benefits with you — across the country and around the world.

Locate doctors and hospitals wherever you or a covered dependent need care

- Visit the National Doctor & Hospital Finder at www.BCBS.com
- International claim information and submission - Blue Cross Blue Shield Global Core website or app www.BCBSGLOBALCORE.com



Network Options	Participating		ValueCare	
	Hospitals	Providers	Hospitals	Providers
National Network	National BlueCard Participating network		National BlueCard PPO network	
State	Hospitals	Providers	Hospitals	Providers
Idaho	93	12,576	93	13,574
New Mexico	65	14,098	65	14,183
Alabama	126	11,639	126	18,583
Colorado	226	35,299	226	35,552
United States	8,753	1,080,831	8,888	1,081,292



View Preventive Care Services

- Take advantage of the wide variety of preventive services with no copay or deductible
- View the list of which preventive services are covered, for whom, and how often they are recommended

[Members of all ages](#) [Pregnant members](#) [Children](#)

Members of all ages

The following services are provided as appropriate to need and age. When an age range is listed, such as 15–18, your coverage includes the first age through the last age.

Lab tests

- Cholesterol screening (if high risk)
- BRCA 1 and 2 testing and counseling (if high risk and meet criteria)
- Hepatitis B screening (if high risk)
- Hepatitis C screening (if high risk or born 1945–1965)
- HIV screening (15–65 or high risk)
- Sexually transmitted disease counseling during wellness exams
- Screening for gonorrhea, syphilis and chlamydia
- Tuberculosis screening
- Type 2 diabetes screening and counseling (40–70 if overweight or obese)

Procedures

- Abdominal aortic aneurysm screening (men only, 65+ and have ever smoked)
- Cervical cancer screening (Pap) (21+)
- Colon cancer screening (45+, see regence.com for details and limitations)
- Lung cancer screening (55–80 with history of smoking)
- Osteoporosis screening (women 65+ or at risk)
- Physical therapy to prevent falls (in community-dwelling adults 65+ and at high risk)
- Screening mammogram (40+ or at high risk)
- Sterilization (tubal ligation)

Preventive care list

In-network services covered at 100%

Most Regence members have 100% coverage for preventive services—care that detects an issue before it becomes a problem. You'll pay nothing for the care listed here when you see an in-network provider. We follow recommendations from three government agencies to determine which services we cover.

Check the list below to see which preventive services most of our plans cover. Some plans may have limitations or not cover all of these services. Check your plan benefits or call Customer Service at the number on the back of your member ID card if you have questions.

Contraception

Our prescription drug benefit covers all forms of FDA-approved birth control. [View the complete list](#). Religious exemption: Birth control coverage may not be available if the group you have coverage through has a religious exemption.

Prescription drugs

Your preventive care benefits cover many over-the-counter and prescription drugs. To learn more, [visit this page](#) and go to the [ACA Preventive Medications](#), Covered Contraceptive Products and Tobacco Cessation coverage lists.

Why you might see charges

You may have to pay for covered preventive care if:

- You see an out-of-network provider
- Your doctor provides preventive care outside the guidelines
- Your provider doesn't obtain any required pre-authorization (for example, physical therapy for fall prevention, genetic testing for BRCA 1 and 2 and lung cancer screening)



Find a Doctor and Estimate Costs

regence.com

MRI (Contrast), Upper Limb Joint [More details](#)

AVERAGE COST
\$577

COST RANGE
\$284 - \$1,232

26 results

DOUGLAS BROWN ▾

100 miles ▾

More filters

Best Match ▾

Map

Gabor, Vazul F, MD

Accepting some new patients at this location

Mountain Medical Physician Specialists P C

Location

5323 S Woodrow St Ste 100

Salt Lake City, Salt Lake, UT 84107 • [5.2 miles](#)

[\(801\) 262-8120](#)

SPECIALTIES

Diagnostic Radiology, Nuclear

Medicine

OFFICE HOURS

Call [\(801\) 262-8120](#)

AREAS OF FOCUS

None

\$309 / you pay

Pharmacy Benefits 2024-2025

July 1, 2024 – June 30, 2025

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BENEFITS PER PLAN YEAR	YOU PAY	YOU PAY	YOU PAY
Prescription Drugs*** Generic 30-Day 90-Day Preferred Brand Brand 30-day Specialty Preferred Specialty Specialty Cancer Chemotherapy	All Rx 20% after Ded	\$10 \$15 35% 50% 20% up to \$150 35% up to \$300 35% up to \$300	\$10 \$15 35% 50% 20% up to \$150 35% up to \$300 35% up to \$300
Medical Premiums	See page 12	See page 12	See page 13
Rx Co-insurance Maximum Single Family	N/A	\$1,750 \$3,500	\$1,500 \$3,000

To compare plans annualize plan premium.

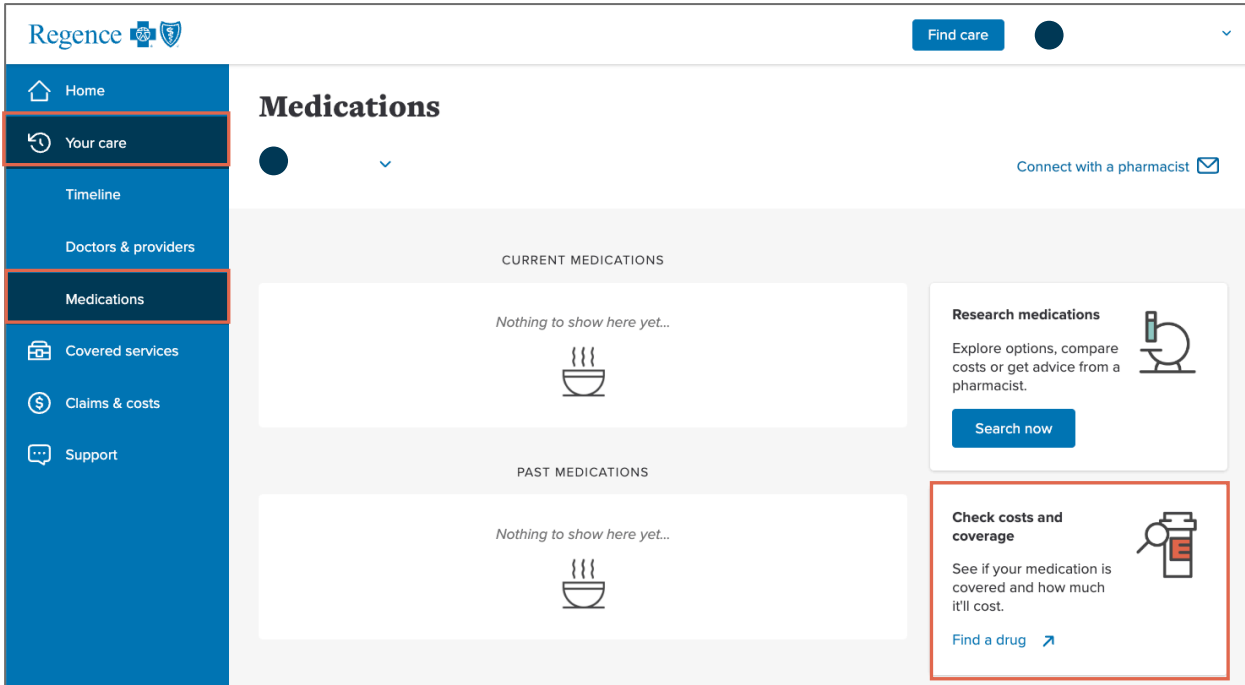
Pharmacy Benefits

Take full advantage of your prescription drug coverage by going to [Regence.com](https://www.Regence.com)

- Order up to a 90-day supply for maintenance prescriptions.
- Use our search tool to locate in-network pharmacies near you.
- Search for medication and find the generic equivalent

Select generics and save

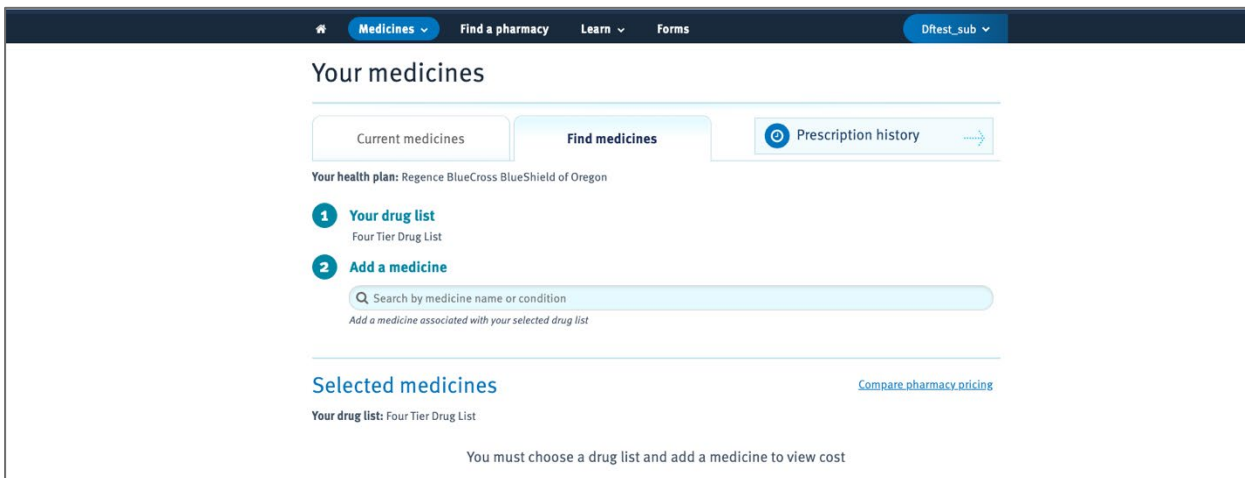
Many popular brand-name medications are available for less money. All are approved by the Food and Drug Administration.



Connect to Regence pharmacy benefits

Access your pharmacy benefits from your home screen.

Navigate your prescription benefits with ease. See if a medication is covered and how much it'll cost, find a pharmacy, sign up for convenient home delivery and more.



NEW THIS YEAR

White and Blue Plans *only*

Save money on your high-cost medicines with FlexAccess

Medicines for long-term health conditions can be expensive and hard to get when and where you need them.

FlexAccess is here to help. This is a new program that your health plan offers as part of your health insurance benefits. FlexAccess finds the best copay assistance (coupon) discounts for you — meaning your medicines may be cheaper and easier to get.

Here are some great benefits you'll gain when you sign up for FlexAccess:

- **Savings:** Your copays (what you pay for medicine at the pharmacy) will almost always be \$0–\$35.
- **More options:** You may be able to get high-cost medicines at more pharmacies.¹

Sign up for FlexAccess today to start saving on your medicines

Call **888-302-3618**, and one of our representatives will help guide you through the enrollment process. Please note that if you do not register, you may be responsible for paying your copay without assistance.

Dental Rates 2024-2025

Per Pay Period Employee Premium



DENTAL PLAN	
DENTAL COVERAGE LEVELS	MONTHLY PREMIUMS
Employee Only	\$11.36
Employee Plus One Dependent	\$22.72
Employee Plus Two or More Dependents	\$36.94
DENTAL BENEFITS	PLAN PAYS
Dental	Preventive & Basic Paid at 100% Major and Ortho Paid at 50%
Dental Maximum per year	\$2,000 per claimant
Ortho Lifetime Maximum	\$1,500 per claimant

More dentists, more freedom of choice

A large and growing network

The larger the dental network, the easier it is for members to access dental care. Our network is large and growing—we have 19% more participating providers in 2024, and our national network has grown by over 40% to include nearly 100,000 unique providers.



Employee Tools & Resources

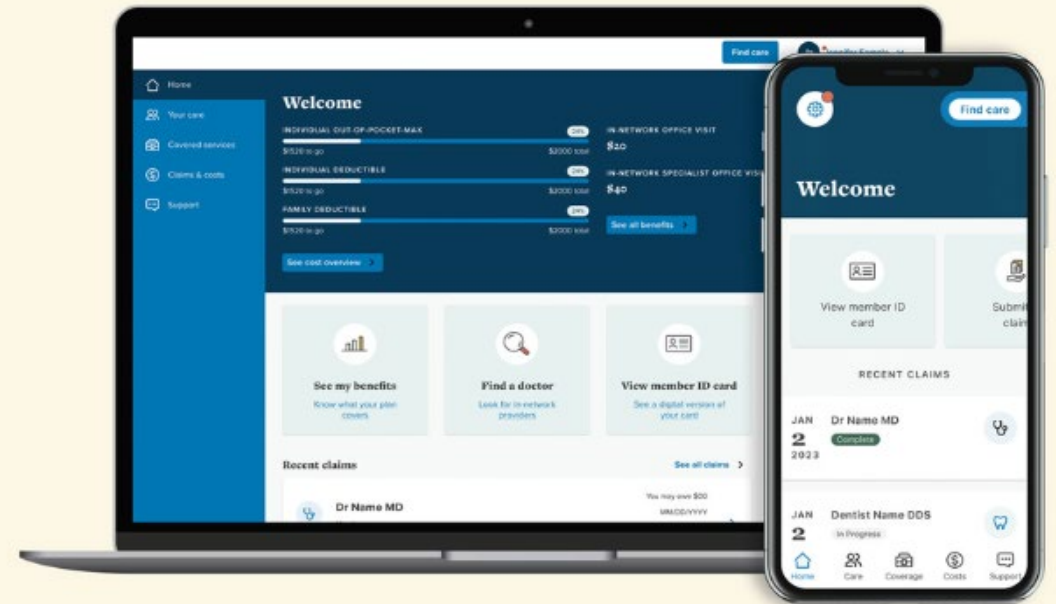
Regence App

Everything you need on the go

- Digital Member ID cards
- Find Care
- Contact Customer Service
- Personalized Insights and more!



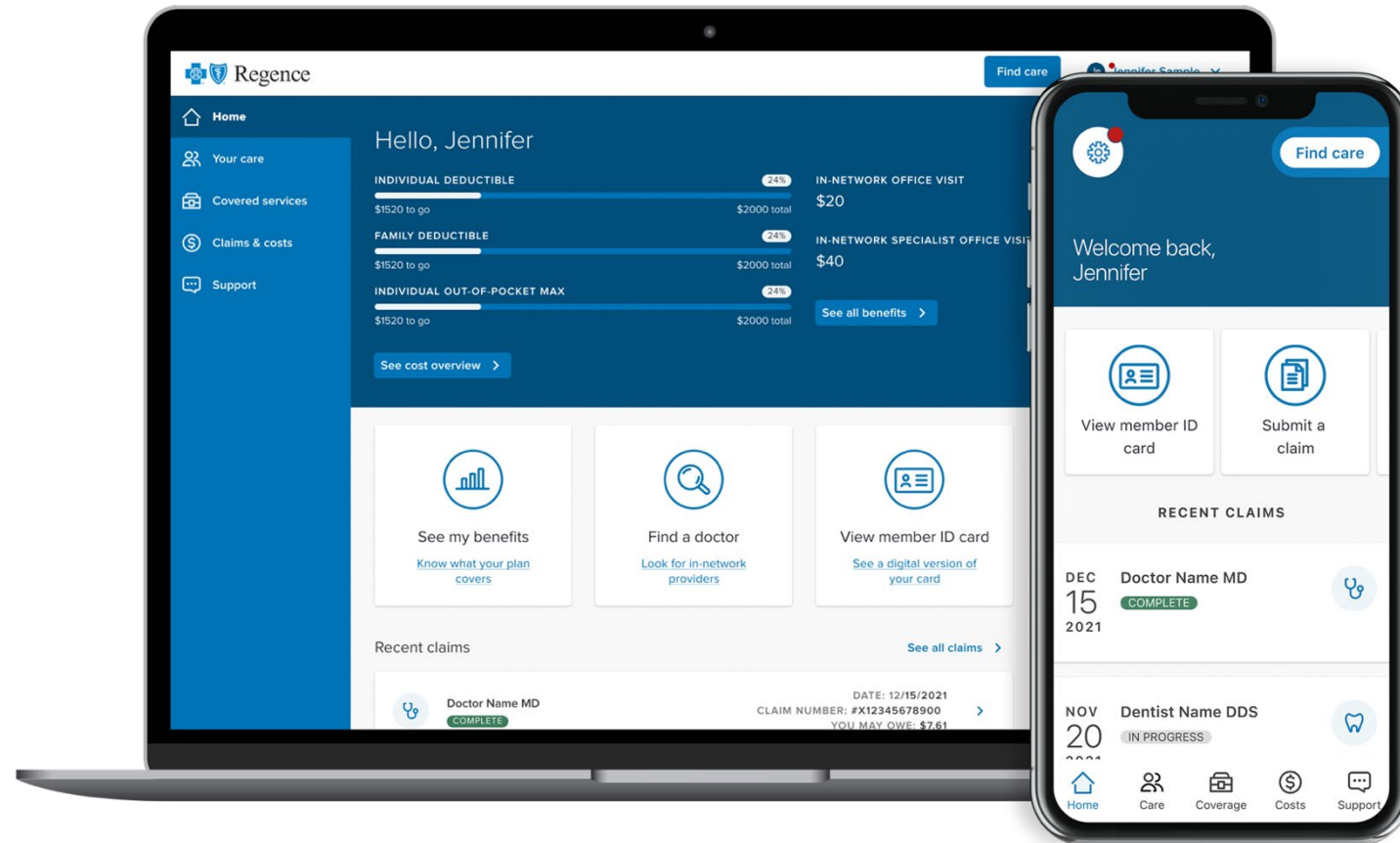
Apple App Store
rating of 4.4 out of 5



Download the Regence app or go to [regence.com](https://www.regence.com) to create an account. All you need is your member ID card to get started.

Everything In One Place

Innovative and intuitive updates for regence.com and the app



What's included:

- Member ID Card
- Claims management
- Provider search and telehealth
- Cost estimator, accumulators
- Customer Service chat, email, phone
- Convenient access to additional tools and resources

Pregnancy Program

- Get regular updates about what to expect during pregnancy and prenatal appointments
- Access to a nurse by telephone 24/7
- Regular contact from an assigned nurse (if high-risk)
- Expert information about nutrition, breastfeeding and common pregnancy concerns
- Access to **Due Date Plus** app to help track every step

Call 1-888-JOY-BABY (569-2229) to get started!



Download the Regence BabyWise app to get the information and support you need for your pregnancy and your new baby. Text "Baby" to **(503) 444-8721** to download now.

Virtual Behavioral Health



With Talkspace, members can receive counseling, therapy, and medication services from the convenience of their device (iOS, Android, Web).



Boulder care offers access to virtual treatment for substance use disorder, including medication assisted treatment for opioid use disorder.



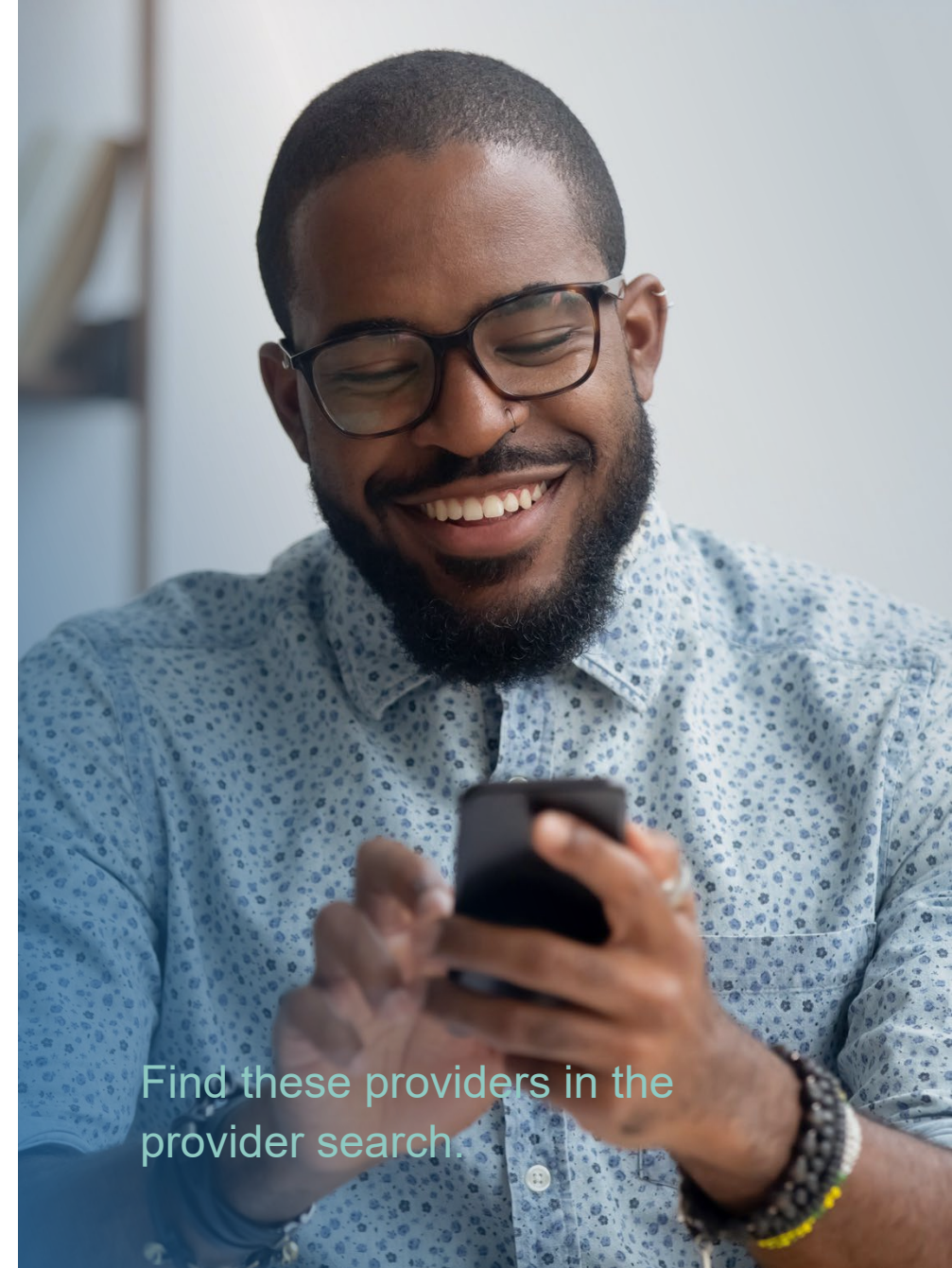
Virtual OCD treatment option providing specialized virtual therapy that is often difficult to find in standard therapy settings.



Virtual and In-Person: Program designed for teens and young adults in need of more support than one-time-per-week therapy. The comprehensive treatment solution includes group, family and individual therapy.



For treatment of all eating disorders as well as co-existing conditions like anxiety and depression for ages 6-50. equip.health



Find these providers in the provider search.



WHO WE HELP

Help when you need it

No two journeys are the same



Care for a recent or past injury



Prepping for an upcoming surgery



Recovering from surgery



Desire for building healthy habits

HOW WE TREAT

Care for everybody and every body part

We have you covered



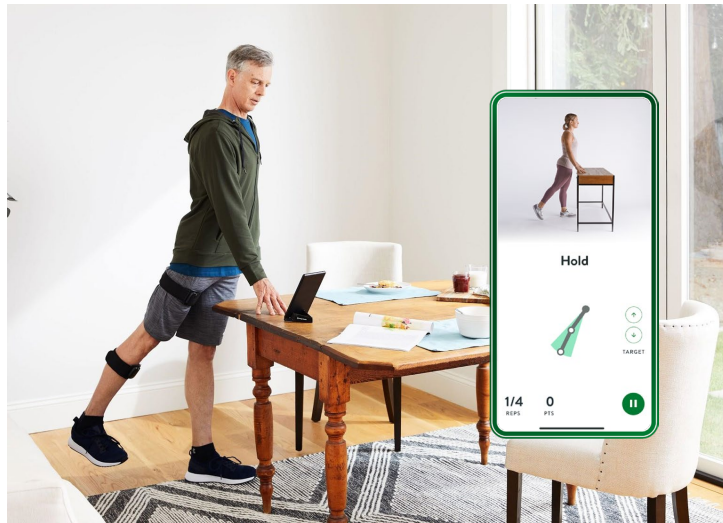
The Program

- Designed with evidence-based guidelines
- Informed by recent literature and research
- Care for nearly all body parts, from neck to foot

HOW WE TREAT

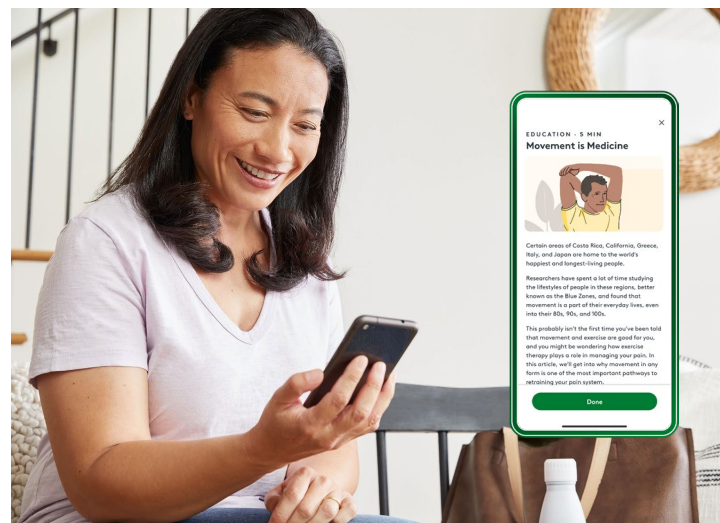
Care that's proven to work

A treatment plan customized for you and your needs



Exercise therapy

Real-time feedback & tracking
with our sensor technology



Education

A personalized curriculum of
easy, science-based reads



Dedicated care team

1:1 health coaching, physical therapy,
second medical opinions

WHAT TO EXPECT

Application process

1. Join the waitlist!

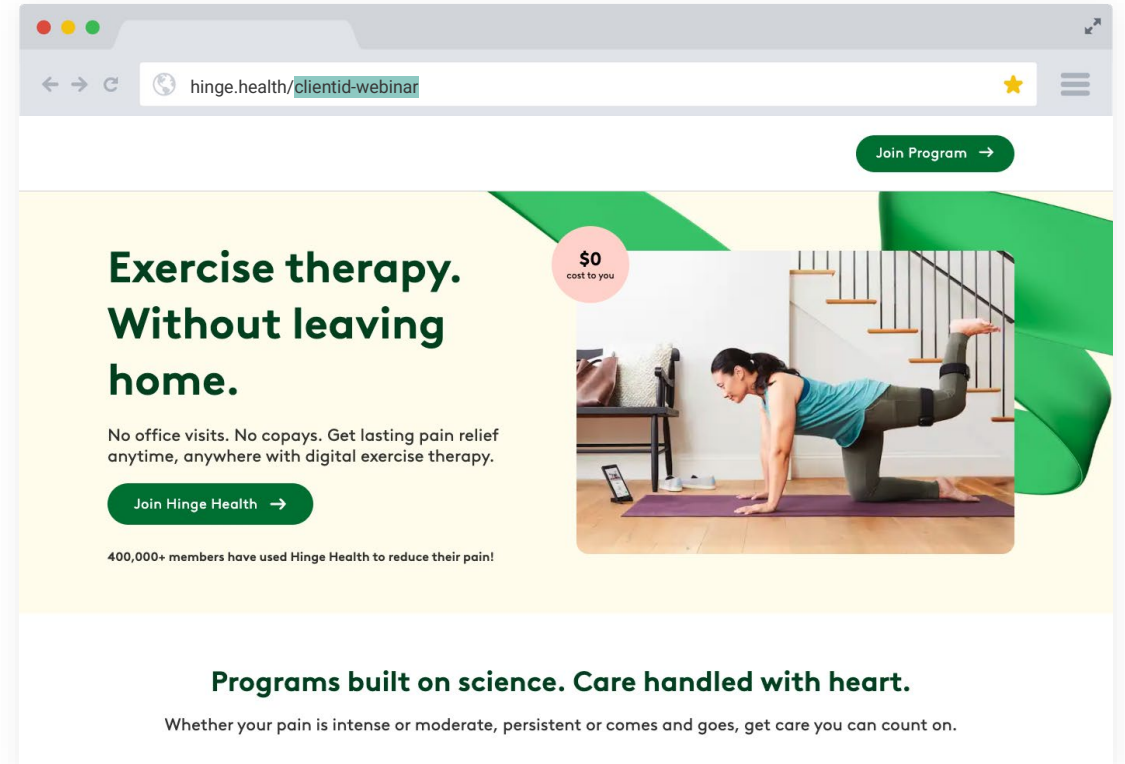
- Visit hinge.health/sanmar-webinar
- Fill out questionnaire
- Expect a follow-up email within 24-48 hours

2. Program Acceptance

- Receive welcome message from your care team
- If you need items with your treatment plan, you will receive them within 1-2 weeks

3. Begin Program

- Login to the app and begin the Hinge Health program
- Set up an initial call with a member of your care team



FAQs

Question	Answer
How do I enroll?	You can sign up at hinge.health/utahstate-success-webinar
How much does the program cost?	Provided at no cost for all employees and dependents 18+ enrolled in the Utah State University medical plan.
Can I join the program if I don't have any pain?	Yes, we have a Wellness program for participants who aren't currently suffering from any pain. The program includes a customized exercise plan.
What is a health coach and how can they help me?	In some of our programs, you will receive 1:1 health coaching. A health coach is an accountability partner. They will work 1:1 with you throughout the program to help you create and stick with your goals. You will have a monthly call with them and they will check-in with you each week.
Can I do more than one program at the same time?	Participants are unable to do multiple programs simultaneously. We recommend selecting the part of the body you would like to work on first. Once you complete the first 12-weeks, we will be happy to have you on another program.
What if my doctor has told me that I can't do specific movements?	The program is designed to meet you where you are, we provide modifications and education on how to pace yourself during your activities so you can succeed.

Feel free to reach out to us at hello@hingehealth.com or to call **(855) 902-2777** if you have additional questions.

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