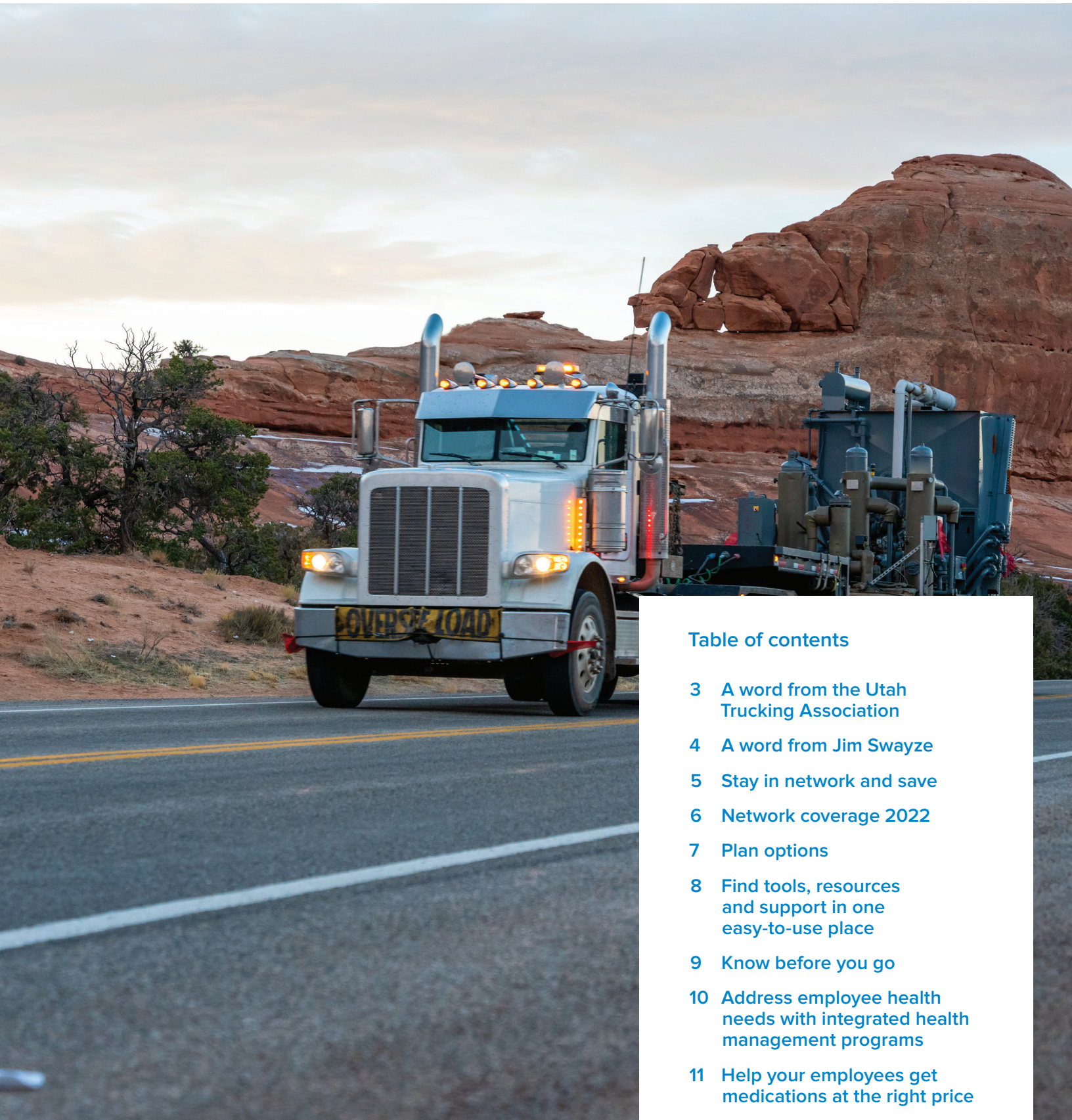




Providing smart flexibility while maintaining integration and positive member experiences



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# A word from the Utah Trucking Association

## Why join the Utah Trucking Association?

Our mission is to advocate on behalf of the trucking industry while providing valuable opportunities to educate within and outside the industry. We promote safety on Utah's roads for all drivers, set a standard of efficiency within the trucking industry and work to improve trucking's image.

As a member of the Utah Trucking Association, you have access to a vast number of industry experts ready to help you with all your needs. Additional member benefits include:

- Special UTA member discounts
  - WCF Insurance
  - UPS
  - Strong & Hanni, transportation attorneys
  - Crystal Inn Hotel & Suites
  - Verizon Wireless
  - Goodyear tires
  - PrePass
  - Firetoss, marketing specialists
  - JJ Keller
  - Executech, IT solutions experts
- Group 401(k) plan
- Group health insurance plan
- Driver-of-the-month recognition
- Networking opportunities
- Involvement opportunities
  - Regional meetings
  - Monthly luncheons
  - Planning committees
- Annual Management Conference & Trucking Expo
- Safety and general business improvement seminars
- UTA-specific publications (weekly newsletter and quarterly magazine)
- Government relations

The Utah Trucking Association exists to benefit its members. If there is ever anything at all that we can do for you, please don't hesitate to reach out to anyone at our office.

Sincerely,



**Rick Clasby**  
Executive Director  
[rick@utahtrucking.com](mailto:rick@utahtrucking.com)  
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## A word from Jim Swayze

Dear Utah Trucking Association,

First off, thank you for the opportunity to share how the Utah Trucking Association and Regence can work together to improve health care for your employees.

Both the Utah Trucking Association and Regence have experienced generations of growth, and we look forward to many more. We honor a commitment to service, and we serve with a dedication that defines our legacies.

With Regence, you and your employees will have:

- A care navigation team composed of doctors, nurses and support staff who guide the way toward a more empowering and affordable health care experience
- Access to one of the largest national networks of high-quality providers, with locally coordinated care for better health and lower costs
- An updated digital experience, including Regence website and app, that gets employees engaged in improving their health and reducing their costs
- A veteran account and Customer Service team adept at solving your needs, from health care to human resources

With Regence, Utah Trucking Association members can also expect significant savings.

Again, on behalf of our entire team, thank you for your consideration. We're all excited about the potential of this partnership, and we look forward to this opportunity to serve the Utah Trucking Association's membership.

Sincerely,



**Jim Swayze**  
Plan President  
Regence BlueCross BlueShield of Utah



# Stay in network and save

The best way to get your health plan to work for and your employees is by selecting in-network providers.

A network is a group of doctors, hospitals and other health care providers that have worked with us to provide you with special pricing. Here's how it works:



## In network \$

### When you stay in network, your doctor:

Cannot bill you for amounts over what we allow, which helps keep your costs low

Handles all the paperwork



## Out of network \$\$\$

### When you go out of network, your doctor:

Can bill you for amounts over what we allow

Doesn't have to submit your claim for you

May require you to pay for care up front

Doesn't have to comply with pre-authorization and medical record requirements, so your claims can be denied

VS



96% of hospitals and 95% of providers nationwide are in network



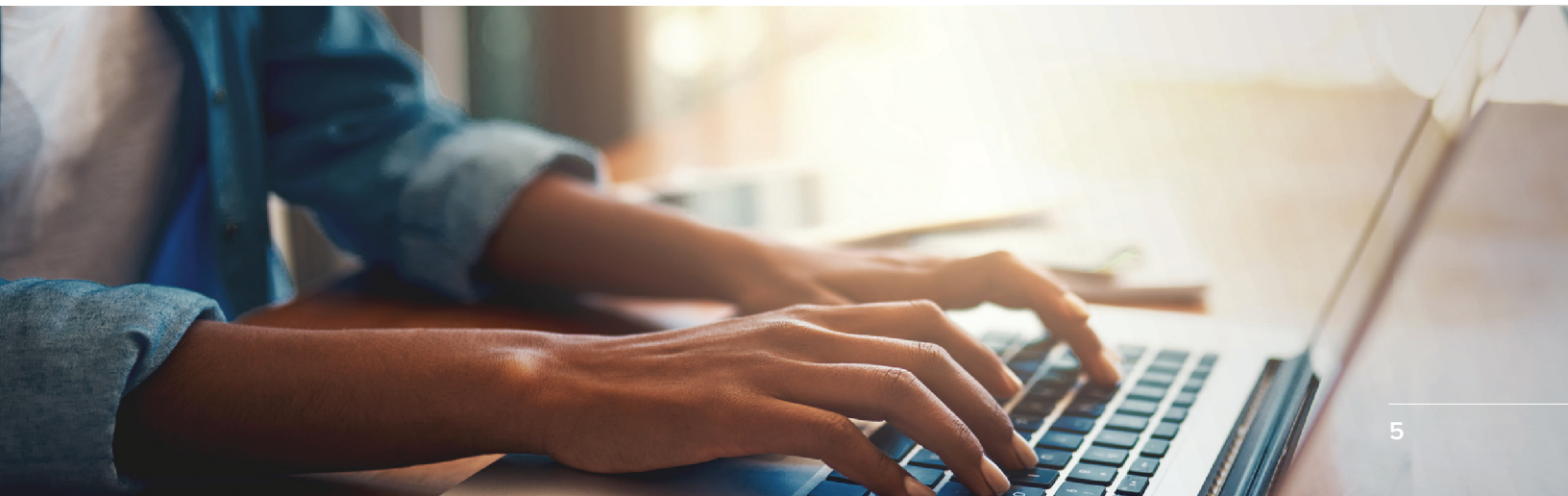
1 in 3 Americans are Blue



190+ countries are participating

## Need to find an in-network provider?

Use our doctor search to locate a doctor who's in the network and close to your home or work.



# Network coverage 2022

Includes 96% of hospitals and 95% of providers 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, Steward Health Care Network and the Ogden Clinic.

<p><b>Participating (PAR) and National BlueCard® Participating network</b></p> <p><b>55</b> Utah hospitals (100%)</p> <p><b>16,384</b> physicians and other professionals statewide</p> <p>All IHC InstaCare, KidsCare and other urgent care locations</p>	<p><b>Preferred ValueCare (PVC) and National BlueCard PPO network</b></p> <p><b>44</b> Utah hospitals</p> <p><b>16,044</b> physicians and other professionals statewide</p> <p>All IHC InstaCare, KidsCare and other urgent care locations</p>	<p><b>FocalPoint (FP) and National BlueCard PPO network</b></p> <p><b>28</b> Utah hospitals (Utah employees only) from Cache County to Utah County</p> <p><b>11,111</b> physicians and other professionals statewide</p> <p>Also included statewide are free-standing surgical and imaging centers, as well as urgent care locations.</p>
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HOSPITAL	PAR	PVC	FP
Alta View Hospital	X		
American Fork Hospital	X		
Ashley Regional Medical Center	X	X	X
Bear River Valley Hospital	X	X	
Beaver Valley Hospital	X	X	X
Blue Mountain Hospital	X	X	X
Brigham City Hospital	X	X	X
Cache Valley Hospital	X	X	X
Castleview Hospital	X	X	X
Cedar City Medical Center	X	X	
Central Valley Medical Center	X	X	X
Davis Hospital and Medical Center	X	X	
Delta Community Medical Center	X	X	
Fillmore Hospital	X	X	
Garfield Memorial Hospital	X	X	
Gunnison Memorial Hospital	X	X	X
Heber Valley Medical Center	X	X	
Huntsman Cancer Institute	X	X	X
Huntsman Mental Health Institute	X	X	X
Intermountain Medical Center	X		
Jordan Valley Medical Center - West Jordan	X	X	
Jordan Valley Medical Center - West Valley	X	X	
Kane County Hospital	X	X	X
Lakeview Hospital	X	X	X
Layton Hospital	X		
LDS Hospital	X		
Logan Regional Hospital	X	X	
Lone Peak Hospital Inc.	X	X	X

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

# Plan options

In-network benefits	BluePoint \$1,000	BluePoint \$1,500	BluePoint \$2,000	BluePoint \$2,500
<b>Deductible:</b> Single / family	\$1,000 / \$2,000	\$1,500 / \$3,000	\$2,000 / \$4,000	\$2,500 / \$5,000
<b>Coinsurance</b> (member pays)	20%	20%	20%	30%
<b>Out-of-pocket maximum:</b> Single / family	\$4,000 / \$8,000	\$4,000 / \$8,000	\$4,500 / \$9,000	\$8,150 / \$16,300
<b>Copays:</b>				
Primary care / specialist	\$20 / \$40	\$25 / \$45	\$35 / \$55	\$25 / \$50
Preventive care	100% covered	100% covered	100% covered	100% covered
Urgent care	\$40	\$45	\$55	\$50
Emergency room	\$300	\$300	\$300	\$300
<b>Prescriptions (Rx):</b>				
Generic	\$15	\$15	\$15	\$10 (\$250 deductible)
Brand name (formulary)	\$30	\$30	\$30	35% (\$250 deductible)
Brand name (non-formulary)	\$60	\$60	\$60	50% (\$250 deductible)

In-network benefits	HSA \$1,500	HSA \$2,500	HSA \$3,500	HSA \$5,000
<b>Deductible:</b> Single / family	\$1,500 / \$3,000	\$2,500 / \$5,000	\$3,500 / \$7,000	\$5,000 / \$10,000
<b>Coinsurance</b> (member pays)	20%	20%	20%	0%
<b>Out-of-pocket maximum:</b> Single / family*	\$5,000 / \$10,000	\$5,000 / \$10,000	\$5,000 / \$10,000	\$5,000 / \$10,000
*Individual max for HSA plans	\$6,850	\$6,850	\$6,850	\$6,850
<b>Preventive care</b>	100% covered	100% covered	100% covered	100% covered
<b>Prescriptions (Rx):</b>				
Generic	\$15 after deductible	\$15 after deductible	\$15 after deductible	\$15 after deductible
Brand name (formulary)	\$30 after deductible	\$30 after deductible	\$30 after deductible	\$30 after deductible
Brand name (non-formulary)	\$60 after deductible	\$60 after deductible	\$60 after deductible	\$60 after deductible

## Find tools, resources and support in one easy-to-use place

Here's what you and your employees can do with our enhanced app and [regence.com](https://www.regence.com) web experience:



### Find a doctor

Easily search for doctors, specialists, clinics and pharmacies—all in your network.



### Stay on top of your coverage

Check your claims, view your benefits and see your deductible balance.



### Regence Advice24

Talk to a nurse who is available 24/7 to answer health-related questions, and for help making informed decisions about whether to visit the ER, urgent care or the doctor.



### Get virtual care

Visit with a doctor and get a diagnosis, treatment plan and even a prescription sent to the pharmacy—anywhere, anytime.



### Compare costs and save money

Use our tools to find in-network care, and get estimated out-of-pocket expenses for common treatments, medications, procedures and services.



### Make smarter health care decisions

See provider ratings and reviews, access medication comparison tools and more.



### Get discounts

Save on health-related products and services, from over-the-counter health and wellness products to LASIK surgery, weight management, fitness centers, nutritious meals and more.



### Stay up to date

Find out what's new and how we support members during challenging times, like COVID-19.



# Know before you go

## You and your employees can get the care that best fits your needs and budget

When care is needed and a regular doctor is unavailable, it can be difficult to know whether to choose the emergency room, an urgent care facility or convenient telehealth options.

By choosing wisely, you and your employees will not only find the best care for the condition but may also save hours on wait time while avoiding higher costs.

### When to go to the emergency room

Here's when the ER may be the best choice:

- Serious accidents or broken bones
- Uncontrollable bleeding
- Symptoms of a heart attack or stroke
- Severe shortness of breath or dizziness

### When to go to urgent care

Consider urgent care for:

- Strains, sprains or bruises
- Asthma attacks
- Flu-like symptoms; if you suspect you might have COVID-19, call ahead to ask for instructions
- Stomach pain or diarrhea
- Bronchial infections such as a bad cough
- Fevers, adult or pediatric




### When to use telehealth

Consider telehealth for:

- Allergies
- Cold and flu
- Rashes
- Sore throat and sinus infections
- Ear infections
- Pink eye
- Behavioral health
- Urinary tract infections (UTI)

### Plan ahead

In-network providers and facilities are easily found at [regence.com](https://www.regence.com) or the Regence app. You and your employees can create an account to find all you need.

 <b>EMERGENCY ROOM</b> \$\$\$\$\$\$\$\$	\$ Physician fee \$ Facility fee \$\$ Treatment costs \$\$\$ Higher copay
 <b>URGENT CARE</b> \$\$\$	\$ Treatment costs \$ Regular copay
 <b>TELEHEALTH</b> \$\$	\$ Treatment costs \$ Lower copay

## Address employee health needs with integrated health management programs

Your employees deserve high-quality care that's focused on them and improves their quality of life. That's why our health management philosophy considers the whole person—not just a single health concern or diagnosis. We offer a host of programs and services designed to support employees on their unique health care journeys.

### Regence Care Management

Those with a difficult medical situation will benefit from our experienced care managers, who can answer questions and work with medical providers on a treatment plan. Disease and behavioral specialists help with chemical dependency, depression and other chronic conditions.

### Disease Management

Disease Management supports employees who live with one of six chronic conditions:

1. Asthma
2. Coronary artery disease (CAD)
3. Congestive heart failure (CHF)
4. Chronic obstructive pulmonary disease (COPD)
5. Diabetes
6. Depression (if occurring alongside the other conditions listed)

Our nurse practitioners help these employees better understand their health challenges and put their provider's treatment plan into action.

### Programs designed to cut excessive costs

#### Utilization Management (UM)

The Regence Utilization Management Program is designed around the Quadruple Aim:

1. Improve the patient experience
2. Improve the overall health of the population
3. Reduce costs
4. Improve the work life of health care providers

By helping ensure that your employees are receiving the right care for them, our UM Program can cut excessive—and unproductive—health care spend.

### Regence Empower™ well-being program

You and your employees live life on the go. With the Regence Empower app, you can stay motivated and engage in your personal health anywhere, anytime. Regence Empower includes a Health Assessment, personal goals setting and progress tracking, awards, motivation podcasts and more.

### Regence BabyWise<sup>SM</sup>

Expectant parents can get prenatal education and support throughout their pregnancies. A nurse will support the doctor or midwife giving care, and will answer questions. A handy app makes it easy to reach a nurse.



#### Clinical Review and Reimbursement

Using smart analytics, we assess 100% of inpatient hospital claims prior to making payment. Once high-risk claims have been identified, they're run through a progressive cascade of up to 10 different types of clinical reviews and quality-assurance tests.

#### Payment Integrity

We apply a built-in logic-and-rules model to 100% of claims, which ensures payment accuracy.

# Help your employees get medications at the right price

We're here to help you and your employees find safe, effective and affordable medications, with a network that includes convenient home delivery options, PillPack by Amazon Pharmacy and 65,000 pharmacies across the country, such as Walgreens, Albertsons, Kroger and Rite Aid.

## HOW WE MAKE SURE YOUR MEDICATIONS ARE SAFE AND EFFECTIVE



A committee of doctors and pharmacists creates and reviews our covered-drug list. The list includes brand and generic drugs. Both have the same strength, quality and purity, but generics usually cost 20-60% less.



- ✓ Safe
- ✓ Effective

They choose medications based on effectiveness and safety, not just price.

GO TO [REGENCE.COM](https://www.regence.com) OR THE APP TO:



Get up to a 90-day supply of prescriptions shipped right to your doorstep. Standard shipping is free, online ordering is easy and you'll get 24/7/365 support from our expert pharmacy team.



[regence.com](https://www.regence.com) offers a powerful tool to locate in-network pharmacies near you.



Get medication support: Research and compare medications for effectiveness, costs and side effects; connect with a licensed pharmacist to answer questions about medications; get real-time alerts and updates about safety, costs and equally effective alternatives; get help changing and transferring prescriptions; and set up medication home delivery.

Pharmacy and pharmacist services are provided by JourniRx, Inc. (a licensed pharmacy). JourniRx, Inc. is a separate company that provides pharmacy and pharmacist services to Regence members.



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