Utah Nonprofits Association 2021 Benefits Guide
Regence BlueCross BlueShield of Utah

UTAH NONPROFITS ASSOCIATION

Providing smart flexibility while maintaining integration and positive member experiences

Regence

Table of contents

3 Overview from Utah Nonprofits Association
4 Overview from Regence
5 Network savings
6 Network comparisons
7 Plan options
8 Digital experience
10 Virtual care
12 Employee health management
14 Pharmacy

A word from the Utah Nonprofits Association

Why join the Utah Nonprofits Association?

The mission of the Utah Nonprofits Association is to unify, strengthen and elevate Utah's nonprofits. Our vision is to promote strong and vibrant communities for all of Utah. We provide our members and partners the opportunity to engage in meaningful and dynamic relationships.

The Utah Nonprofits Association will: Unify, Strengthen, Elevate and Sustain:

UNIFY: Be the connector of nonprofits and communities in the delivery of nonprofit programs and services
STRENGTHEN: Be the portal of nonprofit expertise, education, information and benefits
ELEVATE: Be the voice and promote the essential value of the nonprofit community
SUSTAIN: Pursue capacity-building opportunities to support long-term sustainability of the Utah Nonprofits Association

As a member of the Utah Nonprofits Association, you have access to a vast number of industry experts ready to help you with all your needs. In addition to group health coverage through Regence, Utah Nonprofits Association member benefits include:

- A nonprofit job board
- Standards of Ethics framework and guide
- Management tools and resources
- Discounted dental, vision, voluntary and telehealth benefits—Human Resources discounts and services (background checks, unemployment insurance, human resources consulting, etc.)
- Networking opportunities
- Fundraising and budgeting tools
- Training designed to cultivate success for nonprofit organizations

All my best,

Kate Rubalcava
Chief Executive Officer

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OVERVIEW

A word from Jim Swayze

Dear Utah Nonprofits Association,

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

Both the Utah Nonprofits 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 the broadest national network of high-quality providers, with locally coordinated care for better health and lower costs
- A powerful suite of employee engagement solutions that actually get 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 Nonprofits Association members can also expect significant savings.

Again, on behalf of our entire team, let me thank you for your consideration of this partnership. We are all excited about the potential of this partnership, and we look forward to serving Utah Nonprofits Association's membership.

Thank you again for the opportunity.

Sincerely,

Jim Swayze
Plan President
Regence BlueCross BlueShield of Utah

Stay in network and save

Staying in network is the best way for the health plan to work for employees.

A network is a group of doctors, hospitals and other health care providers that work with Regence to provide your employees with special pricing. Staying in network, whether seeing a primary care provider or a specialist or even going to urgent care, helps employees save because it means they qualify for this special pricing. Here's how it works:

In network $

When employees stay in network, their doctor:

- Cannot bill for amounts over what Regence allows, which helps keep costs low
- Handles all the paperwork

VS

Out of network $$$

When employees go out of network, their doctor:

- Can bill for amounts over what Regence allows
- Doesn't have to submit their claim
- May require up-front payment
- Doesn't have to comply with pre-authorization and medical record requirements, so claims can be denied

1 in 3
Americans are Blue

#1
Most trusted name in health insurance

96% of all facilities and **95%** of all providers partner with The Blues®

190+
participating countries

Finding an in-network provider

Our Find a Doctor tool helps employees locate a doctor who's in-network and close to home or work. They can get started at **regence.com** or with the Regence app.

Total Care

These doctors and facilities are part of the Regence network, and they're known for providing high-quality, affordable care. The Find a Doctor's Advanced Search can be used to locate a provider.

Saving with ambulatory surgical centers

Many routine surgeries are safer and more effective in an ambulatory surgical center (ASC) instead of a hospital. You might also hear this called "day surgery" because patients aren't admitted overnight. ASCs specialize in certain services (like arthroscopic joint surgery or gallbladder surgery), so they can deliver better outcomes at typically lower costs.

NETWORK COMPARISONS

Network coverage 2021

Includes 96% of hospitals and 95% of providers nationwide. Search for providers at **regence.com** or **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.

Participating (PAR)
National BlueCard® Traditional network

53 Utah hospitals **(100%)**

15,435 physicians and other professionals statewide

All IHC InstaCare, KidsCare and other urgent care locations

Preferred ValueCare (PVC)
National BlueCard PPO network

43 Utah hospitals

15,206 physicians and other professionals statewide

All IHC InstaCare, KidsCare and other urgent care locations

FocalPoint (FP)
National BlueCard PPO network

16 Utah hospitals (Utah employees only) from Cache County to Utah County

8,910 physicians and other professionals statewide

Urgent care locations

HOSPITAL	PAR	PVC	FP
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	x
Cache Valley Hospital	x	x	x
Castleview Hospital	x	x	
Cedar City Medical Center	x	x	
Central Valley Medical Center	x	x	
Davis Hospital and Medical Center	x	x	
Delta Community Medical Center	x	x	
Dixie Regional Medical Center	x	x	
Fillmore Hospital	x	x	
Garfield Memorial Hospital	x	x	
Gunnison Memorial Hospital	x	x	
Heber Valley Medical Center	x	x	
Huntsman Cancer Hospital	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	
Lakeview Hospital	x	x	x
Layton Hospital	x		
LDS Hospital	x		

HOSPITAL	PAR	PVC	FP
Logan Regional Hospital	x	x	
Lone Peak Hospital Inc.	x	x	x
McKay-Dee Hospital	x		
Milford Memorial Hospital	x	x	
Moab Regional Hospital	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	
Sanpete Valley Hospital	x	x	
Sevier Valley Medical Center	x	x	
Shriners Hospitals for Children	x	x	x
St. Mark's Hospital	x	x	x
The Orthopedic Specialty Hospital (TOSH)	x		
Timpanogos Regional Hospital	x	x	x
Uintah Basin Medical Center	x	x	
University of Utah Hospital	x	x	x
University of Utah Ortho Center	x	x	x
Utah Valley Regional Medical Center	x		

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

PLAN OPTIONS

In-network benefits	BluePoint $500	BluePoint $1,000	BluePoint $1,500	BluePoint $2,000
Deductible: Single / family	$500 / $1,000	$1,000 / $2,000	$1,500 / $3,000	$2,000 / $4,000
Coinsurance	80% / 20%	80% / 20%	80% / 20%	90% / 10%
Out-of-pocket maximum: Single / family	$3,000 / $6,000	$3,500 / $7,000	$3,500 / $7,000	$5,000 / $10,000
Copays:				
Primary care / specialist	$20 / $40	$20 / $40	$25 / $40	$10 / $20
Preventive care	100% covered	100% covered	100% covered	100% covered
Urgent care	$40	$40	$40	$20
Emergency room	$200	$200	$200	$200
Prescriptions (Rx):				
Generic	$15	$15	$15	$15
Brand name (formulary)	$30	$30	$30	$30
Brand name (non-formulary)	$60	$60	$60	$60

In-network benefits	HSA $1,500	HSA $2,500	HSA $3,500	HSA $5,000
Deductible: Single / family	$1,500 / $3,000	$2,000 / $4,000	$2,500 / $5,000	$3,500 / $7,000
Coinsurance	80% / 20%	80% / 20%	80% / 20%	100% / 0%
Out-of-pocket maximum: Single / family*	$5,000 / $10,000	$3,500 / $7,000	$5,000 / $10,000	$5,000 / $10,000
*Individual max for HSA plans	$6,850	$6,850	$6,850	$6,850
Copays:				
Primary care / specialist	20% after deductible	20% after deductible	20% after deductible	100% after deductible
Preventive care	100% covered	100% covered	100% covered	100% covered
Urgent care	20% after deductible	20% after deductible	20% after deductible	100% after deductible
Emergency room	20% after deductible	20% after deductible	20% after deductible	100% after deductible
Prescriptions (Rx):				
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

DIGITAL EXPERIENCE

Digital tools that enable a frictionless health care experience

It's easier than ever before for employees to make informed, cost-saving health care decisions. With the helpful tools and resources on their **regence.com** Member Dashboard or Regence app, employees can track their coverage, search for doctors and pharmacies in their network, and get tips on healthy living—24/7/365.

With a variety of tools and resources at their fingertips, employees can make educated health care decisions based on their personal and financial needs. They can learn about their coverage, find in-network care, understand medication and treatment costs, and create a health care budget tailored to them and their families.

Cost Estimator

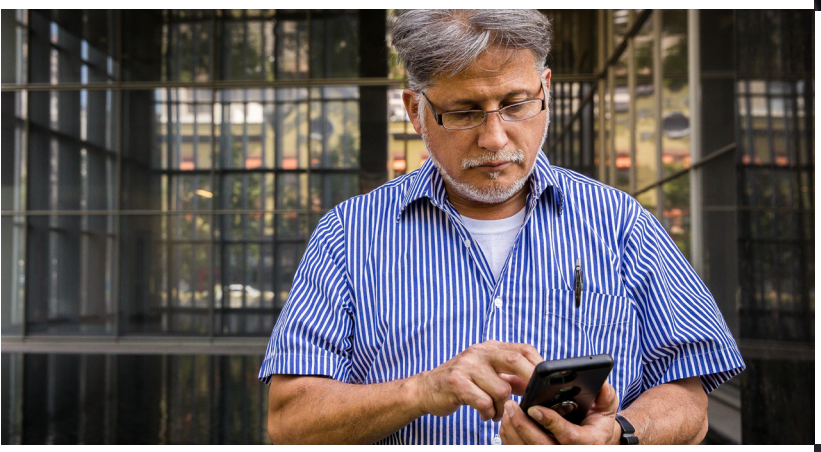
Your employees will have access to a Cost Estimator on **regence.com**. This tool helps them compare prices and receive out-of-pocket estimates based on real claims data for hospital stays, MRIs, surgeries, X-rays and more. With it, they can see how much medical services might cost depending on where they go.

The Cost Estimator can:

- Look up average out-of-pocket costs for common medical conditions, surgeries, tests and exams
- Find and compare treatment options, facilities and providers
- Alert the user on options to save money
- Highlight the option that would cost the least

Member Dashboard

The Member Dashboard is a one-stop shop where your employees can: check their claims, view their benefits, get their explanation of benefits statements (EOBs), find an in-network doctor, chat with Customer Service and use other helpful tools—all personalized to them.



Regence app

Employees can tap into their health—anywhere, anytime—with the Regence app for iPhone and Android. Features like Find a Doctor, biometric identification for sign-in and a virtual member ID card to confirm Regence benefits at the doctor's office enable quick health care decisions on the go.

Helpful communications

Personalized alerts, online chat, reminders, newsletters, web content and more help employees understand how to use their benefits, which helps improve their overall experience.

Regence Advice24

Nurses are available 24/7 to answer your employees' health-related questions, so they can make informed decisions about whether to visit the ER, urgent care or their doctor.

VIRTUAL CARE

Virtual care offers safety, savings and convenience

Telehealth and Ask a Doctor are two great ways your employees can avoid germs and get care from home, work or wherever they happen to be. They can save time and money—and easily get to these options right from their **regence.com** Member Dashboard.

Telehealth offers care from home, work or on the go

Telehealth lets employees meet with a doctor via phone or video, 24/7, 365 days a year. No more wait times, waiting rooms or long travel times. It provides virtual care for kids and adults for non-emergency conditions, along with access to behavioral therapy such as counseling and psychiatry. It's an easy, convenient way to get a diagnosis and treatment—including prescriptions. Best of all, telehealth virtual care is usually less expensive than urgent care—or even an office visit.

Telehealth is a great option for issues such as:

- Acne, rash or bites
- Addictions
- Anxiety and depression
- Cold, flu or nasal congestion
- Ear infection
- Medication management
- Pink eye
- PTSD
- Relationship issues
- Sore throat, cough or bronchitis
- Trauma and loss
- Urinary tract infection
- Workplace stress

Ask a Doctor offers secure messaging

Whether it's the weekend, after hours or during a break at work, health care is always just a tap away. With Ask a Doctor—instant, secure messaging—your employees can chat with a board-certified physician whenever it fits into their schedule—all without exposure to germs. It's just like texting. Available 24/7, and for $5 or less, Ask a Doctor is easy on employees and their wallets.

Ask a Doctor can help employees:

- Get answers to many medical questions
- Manage chronic conditions like asthma
- Understand medications, including side effects
- Get a prescription, if needed
- Explore birth control options
- Determine whether to go to urgent or emergency care
- Understand treatment instructions

EMPLOYEE HEALTH MANAGEMENT

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.

Care Management

Regence Care Management services and programs are designed to support your employees who have unmet and complex health care needs. From behavioral health to palliative care, your employees will receive the care they need, when they need it.

Regence Health Coach℠

With a coach in their corner, your employees have the motivation, tools and support they need to improve energy, feel better, and take a more active role in maintaining their physical and mental health and well-being.

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.

Regence BabyWise℠

Expectant moms can get prenatal education and support throughout their pregnancies. This program includes working with a nurse, a dedicated 24/7 nurse advice line and a handy smartphone app.

Programs designed to cut excessive costs

Utilization Management (UM)
The Regence Utilization Management Program is designed around the Triple Aim:

1. Improve the overall health care experience
2. Deliver quality care that yields results
3. Lower overall health care costs

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

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 14 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. The result is annual savings of $100M.

Clinical Review and Reimbursement

100%
of inpatient claims assessed prior to payment

14
types of cascading clinical reviews and quality-assurance tests

Payment Integrity

$100M
in annual savings

PHARMACY

Help your employees get the right medications at the right cost

Count on a holistic approach to patient care—combined with industry knowledge and proactive cost management—that anchors our value-driven care philosophy.

Medication prices are soaring, and there is a near-constant stream of new medications to choose from, making it difficult for employees to know how to navigate this landscape.

Regence is here to support them and help them get the right medications at the right cost.

3%
lower cost trend

Pharmacy care that's tailored to your employee population

Whether your employees need help managing challenging health conditions or want convenient home delivery service, we can help them navigate their options, stick to their treatment plans and get the safest, most effective medications at the lowest price possible.

Broad retail networks
With 67,000 in-network pharmacies, combined with 30-day and 90-day retail options, employees are empowered to get their medications where and how they like. This includes home delivery, specialty pharmacies and Site of Care services.

Site of Care
Site of Care services enable employees to receive infused medications from the comfort of their own home. This helps them make the right choice that fits their specific needs. This can save up to 70% on drug and administration costs.

GuidedHealth®
The GuidedHealth program helps employees and their doctors make better decisions about medications, together—with potential savings reaching $2 per member per month (PMPM).

67,000
pharmacies strong

Site of Care:
70%
drug and administration cost savings

90-day retail network:
$1.67
savings PMPM

GuidedHealth:
$2
savings PMPM

NOTES

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UNA

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Guided Health is a separate and independent company that provides prescription drug information to Regence BlueCross BlueShield of Utah members.

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

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