



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

## KEY FACTS ON THE REGENCE PLAN

### **1. How does the plan make sure my family and I will get the best quality care?**

Regence BlueCross BlueShield provides you and your family the best quality care by making sure that your care is based on the latest and highest quality medical standards. We base our Medical Policy on the best scientific evidence, and we measure and give physicians feedback on how well they meet current standards for preventive care and treatment of common conditions such as asthma, high blood pressure, and diabetes. We believe that medicine is constantly learning and that the right answers require being a partner with your doctor. We provide information for you about quality care and how to maintain your health. We support new ideas and fund pilot programs to find ways to reward the best care. You can learn more about all of this in our Medical Director's letter to you at [www.or.regence.com/pebb](http://www.or.regence.com/pebb).

### **2. What is the plan's service area?**

Regence provides worldwide coverage. In addition, Regence participates in a national Blue Cross Blue Shield program known as PPO BlueCard. This program allows you to receive the discounts other Blue Cross Blue Shield plans have negotiated with local facilities, physicians, and other providers. When you use another state's PPO providers, you receive the higher PPO benefit.

### **3. How does the plan help us keep our out-of-pocket costs down?**

Regence helps keep out-of-pocket costs down by providing tools to help you make decisions that can affect your pocketbook. On [myregence.com](http://myregence.com), you can use a calculator to estimate future costs, identify which providers are preferred and less expensive to you, see which hospitals are recommended for both quality and costs, and check [www.or.regence.com/pebb](http://www.or.regence.com/pebb) for generic options to lower your co-pay. We also provide wellness programs, including rewards for participating, and care management programs that will work to keep you as healthy as possible so you can save your resources for other areas of your life.

### **4. What preventive services are covered?**

Regence coverage provides 100% coverage when you see a preferred provider for periodic health exams, well-child checkups, routine immunizations, routine women's exams, mammography screenings and hearing screenings. If you choose to see a non-preferred provider, your coverage pays at 70% of allowed charges.

### **5. How does the plan cover emergency services in and out of the service area?**

Emergency services are covered at 85% for preferred providers and 70% for nonpreferred providers. If you are experiencing a medical emergency that requires immediate attention, as defined in the member handbook or available online at [www.or.regence.com](http://www.or.regence.com), your coverage will pay at the preferred level regardless of whether you see a preferred provider.

### **6. How will the plan cover my child who is attending an out-of-area college?**

Your child will have coverage wherever they are residing. The national BlueCard program allows your dependent child to receive services from an out of state provider, and

receive benefits at 85% if they receive services from preferred providers or 70% for nonpreferred providers. To locate a preferred Blue Provider outside of Oregon, you can call 1(800)810-BLUE (2583). This number is also on the back of your Regence ID card or visit [www.bcbs.com](http://www.bcbs.com) for a list of providers worldwide.

**7. How does the plan's prescription drug program work, and where can I see the formulary?**

You pay a \$5 copayment for each generic prescription medication; \$15 copayment for each preferred medication; and \$50 or 50% for brand name medications (whichever is greater), plus the difference between generic and brand name for multisource brands dispensed by a participating pharmacy. If you purchase prescriptions from a nonparticipating pharmacy, you may be required to pay in full at the time of purchase and then submit for reimbursement. Your plan allows for a 34 days supply at retail pharmacy and 90 day supply through mail order. You can review the Regence Preferred brandname medication list online at [www.or.regence.com/pebb](http://www.or.regence.com/pebb).

**8. How does the plan administer the bariatric surgery benefit?**

Regence covers bariatric surgery for treatment of obesity at designated Blue Distinction Centers<sup>SM</sup> for members who are eligible. Blue Distinction Centers<sup>SM</sup> request an initial preauthorization for members who meet specific criteria for body mass index and comorbidities. The initial preauthorization covers evaluation services by the Blue Distinction Centers<sup>SM</sup>. Members who successfully complete the evaluations and achieve a minimum weight loss, receive a second preauthorization to proceed with surgery. The Roux-en-Y and Laparoscopic Adjustable Gastric Banding (Lap-Band) are the only surgical procedures recognized by our medical policy, which is based upon research that demonstrates its safety, effectiveness and outcomes. You can find additional information on this procedure in the member handbook or at [www.or.regence.com/pebb](http://www.or.regence.com/pebb) and click on Benefits.

**9. What's different in the Retiree and Part-time Plan compared with the other plan?**

This plan pays 50% and you pay 50% of the first \$1,000 eligible charges. Once you have reached \$1,000 in eligible charges, the plan begins to pay 80% of eligible charges for preferred providers and 50% for non-preferred. This plan also has a \$2,000 maximum out of pocket per person/\$6,000 per family for preferred providers and \$4,000 out of pocket per person/\$12,000 per family for non-preferred providers.

**10. Where can I find out about the plan's limitations and exclusions?**

Limitations and exclusions are available in the member handbook or on our website at [www.or.regence.com/pebb/](http://www.or.regence.com/pebb/), click on Benefits and then Limitations Applicable To Your Plan or General Exclusions.

**11. Who can I contact to learn more about the plan?**

You can contact a Customer Service Representative at (800) 826-9813 (outside Portland) or (503) 220-3849 (Portland) or you can visit our website at [www.or.regence.com/pebb/](http://www.or.regence.com/pebb/).