# Group Enrollment Guide

Regence

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



# Preventive Care Coverage

# Wondering what preventive care your plan covers?

Our plans cover the kind of services that:

- Screen for serious conditions
- Prevent infectious diseases
- Help you stay well



# YOUR PREVENTIVE CARE BENEFITS

Preventive care and early detection are important for your long-term health. But preventive care is more than just an annual check-up. There are lots of services available, and you may not be aware of all the tests and screenings you may need. This brochure lists all the preventive services that we cover at 100%, who should seek them and when. We've also provided below the answers to a few commonly asked questions.

#### Am I eligible for these preventive services?

Most people enrolled on an active Regence policy have 100% coverage for preventive services. You may not be eligible if you're on a grandfathered policy or retiree-only plan. Call Member Services at the phone number on the back of your member ID card or sign in and use the Live Chat feature on regence.com to learn more about your preventive care benefits.

#### How does Regence decide which preventive services to cover?

We support the federal government's mandate to cover a wide range of preventive services at 100%. Our benefits follow recommendations from three government agencies to determine which services we cover.<sup>1</sup> These recommendations change regularly to reflect scientific and medical advances and research. When the recommendations change, we adopt them within one year of their publication.

Visit healthcare.gov for more information, including recommended child and adolescent immunization schedules.

#### How much will I pay?

You pay nothing for the services listed (you won't owe any deductible, coinsurance or copay) when you see preferred (Category 1), participating (Category 2) or in-network providers. You may have to pay the deductible and/or coinsurance if you see non-participating (Category 3) or out-of-network providers.

Also, if your doctor provides preventive services that are outside the government guidelines, you may have an out-of-pocket expense.

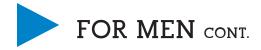
#### What should I know before I make a preventive care appointment?

It's always a good idea to check with Member Services about your benefits before going to the doctor because:

- We may add new benefits or change existing ones as a result of changing recommendations.
- > Your benefits may have limits (such as age ranges or the number of services per year).
- Some services require pre-authorization and must meet guidelines for medical necessity.



Preventive care services for	What age (and when)	What is covered	
Abdominal aortic aneurysm (weak area or bulge in the aorta, the body's main artery)	65+ and have ever smoked	One-time screening	
Alcohol misuse	18+	Screening and behavioral counseling	
Anemia (low iron in your blood)	Up to 21	Screening	
Blood glucose, abnormal, and diabetes (type 2)	40–70 if you are overweight or obese	Screening and behavioral counseling	
Blood pressure	18+	Screening, including screening held outside of a clinical setting (blood pressure monitoring devices)	
Cholesterol	35+, also ages 20–35 if you are at high risk for heart disease	Screening	
Colorectal cancer (colon cancer)	50+	One sigmoidoscopy screening every 5 years, one colonoscopy screening every 10 years and a fecal occult blood test (a test for blood in your stool) every year	
Depression	All ages	Screening during wellness exams	
Diabetes (type 2)	All ages with sustained high blood pressure	Screening	
Diet behavioral counseling	All ages if you have hyperlipidemia (your blood is high in fats and lipids) and other risk factors	Counseling about diet changes to help or prevent health problems	
Gonorrhea (sexually transmitted disease/ sexually transmitted infection)	Up to 21	Screening	
Heart (cardiovascular) disease and prevention	18+ and overweight or obese	Counseling to promote healthy eating and exercise to prevent heart disease	
Hepatitis B	All ages who are at high risk	Screening	
Hepatitis C	All ages if at high risk; everyone born between 1945 and 1965	Screening; one-time screening also if you were born between 1945 and 1965 and are not at high risk	
HIV	15–65, or if 65+ and at high risk	Screening and counseling	
Lead screening (testing for poisoning caused by exposure to lead)	Up to 21	Screening	
Lung cancer screening	55–80, have a smoking history of 30 packs a year and currently smoke or have quit within the last 15 years	Annual screening for lung cancer (requires pre-authorization and must meet guidelines for medical necessity)	
Obesity	6+	Screening, and counseling if you're diagnosed obese	
Prevention of falls	65+, living independently and at high risk for falls	Physical therapy	
Sexually transmitted disease/Sexually transmitted infection (STD/STI)	All ages	Counseling during wellness exams	
Skin cancer	10–24	Counseling to prevent skin cancer	
Syphilis (sexually transmitted disease/ sexually transmitted infection)	Up to age 21; 21+ if at high risk	Screening	
Tobacco use	All ages	Counseling and treatments (but not programs or classes). For covered prescription and over-the-counter products, see the Tobacco Cessation Coverage list at <u>https://www.omedarx.com/preventivemeds</u> .	



Vaccinations (shots) Ask your doctor how often to get these	What age (and when)	What is covered
Diphtheria, pertussis (whooping cough), tetanus (DPT)	All ages	Vaccination
Hepatitis A	All ages	Vaccination
Hepatitis B	All ages	Vaccination
Herpes zoster (shingles)	60+	Vaccination
Human papillomavirus (HPV, genital warts)	Up to 27	Vaccination
Influenza (flu)	All ages	Vaccination
Measles, mumps, rubella (MMR)	All ages	Vaccination
Meningococcal (meningitis)	All ages	Vaccination
Pneumococcal (pneumonia)	All ages	Vaccination
Varicella (chicken pox)	All ages	Vaccination

Information regarding our over-the-counter and prescription drug coverage under preventive care benefits can be found on the PPACA Preventive Medications and Tobacco Cessation Coverage lists at <a href="https://www.omedarx.com/preventivemeds">https://www.omedarx.com/preventivemeds</a>.

Wellness exams	What age (and when)	What is covered
Annual physical exams	18+	Exam



Preventive care service	What age (and when)	What is covered
Alcohol misuse	18+	Screening and behavioral counseling
Anemia (low iron in your blood)	Up to 21	Screening
Birth control (contraceptive) education and training	All ages	Education and training on birth control methods*
Birth control (contraceptive) methods and devices: cervical caps, IUDs, shots (injectables) and diaphragms	All ages	Coverage for all FDA-approved birth control methods.* See the Contraceptives Covered Products list at <u>https://www.omedarx.com/</u> <u>preventivemeds</u> for information on the specific products covered.
Blood glucose, abnormal, and diabetes (type 2)	40–70 if you are overweight or obese	Screening and behavioral counseling
Blood pressure	18+	Screening, including screening held outside of a clinical setting (blood pressure monitoring devices)
Breast cancer	40+ or at high risk	Mammograms (excludes 3-D)
Breast cancer chemoprevention (breast cancer prevention)	All ages at high risk	Counseling
Breastfeeding equipment	All ages	Manual and electric breastfeeding pumps that you buy or rent from a licensed provider (but not hospital-grade pumps)
Breastfeeding—lactation support and counseling	All ages	Breastfeeding support and counseling when you see a licensed provider
Breastfeeding supplies	All ages	Initial breastfeeding supplies that come with a breastfeeding pump
Cervical cancer (Pap test)	All ages if you're sexually active	Screening
Chlamydia (sexually transmitted disease)	All ages	Screening
Cholesterol	45+, or 20–45 and at high risk for heart disease	Screening
Colorectal cancer (colon cancer)	50+	One sigmoidoscopy screening every 5 years, one colonoscopy screening every 10 years and a fecal occult blood test (a test for blood in your stool) every year
Contraceptives and contraceptive education and training		See "Birth control"
Depression	All ages	Screening during wellness exams
Diabetes (type 2)	All ages with high blood pressure	Screening
Diet behavior counseling	All ages if you have hyperlipidemia (your blood is high in fats and lipids) and other risk factors	Counseling about diet changes to help or prevent health problems
Genetic risk assessment and BRCA (breast cancer susceptibility) mutation counseling and testing	All ages if you have a family risk of breast, ovarian, tubal and peritoneal cancer	Risk assessment; also BRCA counseling and testing (requires pre-authorization and must meet guidelines for medical necessity)
Gonorrhea (sexually transmitted disease/ sexually transmitted infection) screening	All ages	Screening
Heart (cardiovascular) disease and prevention	18+ and overweight or obese	Counseling to promote healthy eating and exercise to prevent heart disease



Preventive care service	What age (and when)	What is covered	
Hepatitis B	All ages if at high risk	Screening	
Hepatitis C	All ages if at high risk; everyone born between 1945 and 1965	Screening; one-time screening also if you were born between 1945 and 1965 and are not at high risk	
HIV	15–65, or 65+ and at increased risk	Screening and counseling	
HPV (human papillomavirus, genital warts)	30+	Screening every 3 years	
Interpersonal and domestic violence (physical, sexual or emotional abuse)	All ages	Screening and counseling during wellness exams	
Lead screening (testing for poisoning caused by exposure to lead)	Up to 21	Screening	
Lung cancer screening	55–80, have a smoking history of 30 packs a year and currently smoke or quit within the last 15 years	Annual screening for lung cancer (requires pre-authorization and must meet guidelines for medical necessity)	
Obesity	6+	Screening, and counseling if you're diagnosed obese	
Osteoporosis (thinning bones)	65+ and all ages if at risk	Screening	
Prevention of falls	65+, living independently and at high risk for falls	Physical therapy	
Sexually transmitted disease/Sexually transmitted infection (STD/STI)	All ages	Counseling during wellness exams	
Skin cancer	10–24	Counseling to prevent skin cancer	
Sterilization (permanent form of birth control)	All ages	Sterilization*	
Syphilis (sexually transmitted disease/ sexually transmitted infection)	Up to age 21; 21+ if at increased risk	Screening	
Tobacco use	All ages	Counseling and treatments (but not programs or classes). For covered prescription and over-the-counter products, see the Tobacco Cessation Coverage list at <u>https://www.omedarx.com/</u> preventivemeds.	





Vaccinations (shots) Ask your doctor how often to get these	What age (and when)	What is covered
Diphtheria, pertussis (whooping cough), tetanus (DPT)	All ages	Vaccination
Hepatitis A	All ages	Vaccination
Hepatitis B	All ages	Vaccination
Herpes zoster (shingles)	60+	Vaccination
Human papillomavirus (HPV, genital warts)	Up to 27	Vaccination
Influenza (flu)	All ages	Vaccination
Measles, mumps, rubella (MMR)	All ages	Vaccination
Meningococcal (meningitis)	All ages	Vaccination
Pneumococcal (pneumonia)	All ages	Vaccination
Varicella (chicken pox)	All ages	Vaccination

Information regarding our over-the-counter and prescription drug coverage under preventive care benefits can be found on the PPACA Preventive Medications, Covered Contraceptive Products and Tobacco Cessation Coverage lists at <a href="https://www.omedarx.com/preventivemeds">https://www.omedarx.com/preventivemeds</a>.

\***Religious exemption:** Birth control coverage marked with an asterisk (\*) may not be available if the group you have coverage through has a religious exemption.

Wellness exams	What age (and when)	What is covered
Annual physical exams	18+	Exam





Preventive care service	When	What is covered
Anemia (iron deficiency)	When pregnant	Screening
Breastfeeding equipment	When pregnant and post-delivery	Manual and electric breastfeeding pumps that you buy or rent from a licensed provider (but not hospital-grade pumps)
Breastfeeding—lactation support and counseling	When pregnant and post-delivery	Breastfeeding support and counseling when you see a licensed provider
Breastfeeding supplies	When pregnant and post-delivery	Initial breastfeeding supplies that come with a breastfeeding pump
Diabetes—gestational (diabetes that develops during pregnancy)	After 24 weeks of pregnancy and at the first prenatal visit (pregnancy checkup) if at high risk for diabetes	Screening
Hepatitis B	When pregnant	Screening
HIV	When pregnant, including if you've never been tested or if you don't know if you have HIV	Screening and counseling
RH(D) incompatibility (a condition that occurs during pregnancy if you have Rh-negative blood and your baby has Rh-positive blood)	When pregnant	Screening
Syphilis (sexually transmitted disease/ sexually transmitted infection)	When pregnant	Screening
Tobacco use	When pregnant	Counseling and treatments (but not programs or classes). For covered prescription and over-the-counter products, see the Tobacco Cessation Coverage list at <u>https://www.omedarx.com/preventivemeds</u> .
Urinary tract infection (bacteriuria)	When pregnant and showing no symptoms	Screening

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Preventive care service	What age (and when)	What is covered	
Anemia (iron deficiency)	Up to 21	Screening	
Birth control (contraceptive) education and training	All ages	Education and training on birth control methods*	
Birth control (contraceptive) methods and devices: implants, cervical caps, IUDs, shots (injectables) and diaphragms	All ages	Coverage for all FDA-approved birth control methods.* See the Contraceptives Covered Products list at <u>https://www.omedarx.com/</u> <u>preventivemeds</u> for information on the specific products covered.	
Congenital hypothyroidism (a form of thyroid disease)	Newborns	Screening	
Contraceptives and contraceptive education and training		See "Birth control"	
Dental (oral) health	Preschool age children	Risk assessment	
Depression screening	All ages	Screening during wellness exams	
Fluoride treatment	Up to age 5, starting when the first tooth appears	Fluoride treatment by a dentist	
Gonorrhea medication (gonorrhea, a sexually transmitted disease, can be passed from mother to baby during birth)	Newborns	Preventive medication for the eyes	
Gonorrhea (sexually transmitted disease/ sexually transmitted infection) screening	Boys up to 21 and girls of all ages	Screening	
Hearing	Up to 1	One screening	
Hepatitis B	All ages if at risk for infection	Screening	
Hepatitis C	All ages if at risk for infection	Screening	
HIV	15–18, and those younger who are at risk	Screening and counseling	
Lead screening (testing for poisoning caused by exposure to lead)	Up to 21	Screening	
Metabolic screening (the "heel prick test" for rare but serious conditions)	Up to 2 months	Screening	
Obesity	6+	Screening, and counseling if you're diagnosed obese	
Phenylketonuria (PKU, a birth defect that causes an amino acid called phenylalanine to build up in the body)	Newborns	Screening for genetic disorders	
Sexually transmitted disease (STD/STI)	All ages	Counseling during wellness exams	
Sickle cell (a serious blood disease)	Up to 1	Screening	
Skin cancer	10–24	Counseling to help prevent skin cancer	
Syphilis (sexually transmitted disease/ sexually transmitted infection)	Up to 21	Screening	
Tobacco use	All ages	For covered prescription and over-the-counter products, see the Tobacco Cessation Coverage list at <u>https://www.omedarx.com/preventivemeds</u> .	
Tuberculosis (a potentially serious disease of the lungs)	Up to 21	Tuberculosis skin tests	
Vision (eye exam)	3–5	Vision screening	



Immunization vaccines (shots) Ask your doctor how often to get these	What age (and when)	What is covered
Diphtheria, pertussis (whooping cough), tetanus (DPT)	All ages	Vaccination
Haemophilus influenzae type b (Hib; a bacterial disease that can cause meningitis)	All ages	Vaccination
Hepatitis A	All ages	Vaccination
Hepatitis B	All ages	Vaccination
Human papillomavirus (HPV, genital warts)	Up to 27	Vaccination
Inactivated poliovirus (polio)	All ages	Vaccination
Influenza (flu)	All ages	Vaccination
Measles, mumps, rubella (MMR)	All ages	Vaccination
Meningococcal (meningitis)	All ages	Vaccination
Pneumococcal (pneumonia)	All ages	Vaccination
Rotavirus (severe diarrhea)	All ages	Vaccination
Varicella (chicken pox)	All ages	Vaccination

Information regarding our over-the-counter and prescription drug coverage under preventive care benefits can be found on the PPACA Preventive Medications, Covered Contraceptive Products and Tobacco Cessation Coverage lists at <u>https://www.omedarx.com/preventivemeds</u>.

\***Religious exemption:** Birth control coverage marked with an asterisk (\*) may not be available if the group you have coverage through has a religious exemption.

Wellness exams	What age (and when)	What is covered
Well-child exams	Up to 18	Wellness exams





# **PPACA PREVENTIVE MEDICATIONS**

Keeping up with preventive care can help prevent illness and improve your health and wellbeing. If your plan has a Preventive Services benefit, preventive drugs are covered at 100 percent. That means you do not need to pay a copay, coinsurance, or meet your deductible for preventive drugs. Preventive drugs prevent a disease or condition for people who have risk factors. They can also be used to prevent the recurrence of a disease or condition for those who have recovered. They don't include drugs that treat an existing illness, injury or condition. OmedaRx<sub>®</sub> follows evidence-based guidelines\* to determine which preventive drugs we cover. These guidelines are updated periodically to reflect new scientific and medical advances, so this list and your benefits may change. We include new federal agency recommendations within one year of guidelines being published. If you would like us to cover a drug not found on this list, please call Member Services at the number listed on the back of your member ID card to request an exception.

#### The following drugs are covered with a prescription:

- Aspirin: Covered in generic 81mg dosage and 100 quantity bottles only, one tablet daily maximum
  - For the primary prevention of cardiovascular disease and colorectal cancer: Limited to adults ages 50-59 and willing to take low-dose aspirin daily for at least 10 years.
  - For the prevention of preeclampsia: For pregnant women at risk
- Bowel Preparation medication: Generic and Over-The-Counter (OTC) products for those receiving a Preventive Colonoscopy
- Contraceptives for Women: see *PPACA Contraceptive Products* flyer for details
- Folic acid daily supplement for women: Covered in generic 400mcg and 800mcg doses only, in 250 quantity bottles every 6 months
- Supplemental iron drops: Generic only, maximum 30 day supply
  - Iron deficiency anemia prevention: Ages 6-12 months
- Oral fluoride if deficient in water:
  - Generic fluoride tablets: Covered through age 16
  - Generic fluoride drops: Covered in 100ml bottles only, through age 16
- Tobacco Cessation: see *Tobacco Cessation Coverage* flyer for details
- Vitamin D: Covered in generic 400IU and 1000IU doses only
  - For the prevention of fractures: Men and women ages 65 years and older (non-Medicare)
- Risk reducing breast cancer medications for asymptomatic women aged 35 years or older:
  - Covered medications: Generic raloxifene and tamoxifen tablets

#### The following vaccines are covered:

- Diphtheria, tetanus, pertussis
- Hepatitis A
- Hepatitis B
- Hib
- Human Papillomavirus (HPV): Covered up to age 27
- Influenza
- Measles, Mumps, Rubella, Varicella
- Meningococcal
- Pneumococcal, Conjugate (PCV)
- Polio
- Rotavirus (RV)
- Zoster: For adults age 60 and older

04-2017

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<sup>\*</sup> Evidence-based preventive guidelines are developed and validated by the following government agencies: United States Preventive Services Task Force (USPSTF), Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention (CDC), and Health Resources and Services Administration (HRSA).



# Find doctors and understand your costs

Sign in for providers and estimates tailored to you



Find providers and get estimates at regence.com and on our mobile app.

When you sign in, the **Find a doctor** tool works with your benefits to give you personalized results. So you see only the providers that are in your network. Making sure your provider is in-network can save you money.

Plus, you can set your search criteria so you can find a provider that's right for you:

- Search by doctor name, clinic or hospital name, specialty or condition.
- Set your location.
- Filter results to match your needs (distance, gender, who is accepting new patients, languages spoken and more).
- View quality information and reviews from other members.



#### See how much your care will cost

Where you receive care and who you see can have a big impact on your bill. So when you're signed in, you can also use our **Treatment Cost Estimator** to get estimated costs for common medical procedures and care, such as:

- Office visits
- Imaging services like MRIs, X-rays, etc.
- Surgeries
- Immunizations
- Physical therapy
- And more

Cost estimates reveal the total cost for a service and what the out-of-pocket cost would be based on your benefits, including your deductible and out-ofpocket maximum. Results include treatment timelines, from evaluation through follow-up, to help you plan how to spend your money and your time.

#### No sign-in? No problem!

Using the quick search allows you to find a doctor or facility without signing in. Select your network and type in what you're looking (provider name or specialty) to find doctors, clinics and hospitals in the network you selected.

Looking for care outside our service area? Select the national network for your plan. You'll find your national network name on the lower right-hand corner of your member ID card.

Shopping for a new plan and want to know what networks a doctor or facility is in? You can search all networks and view the networks associated with the doctor or facility.

Go to regence.com and select **Find a doctor** to begin your search.

#### Prefer to call us directly?

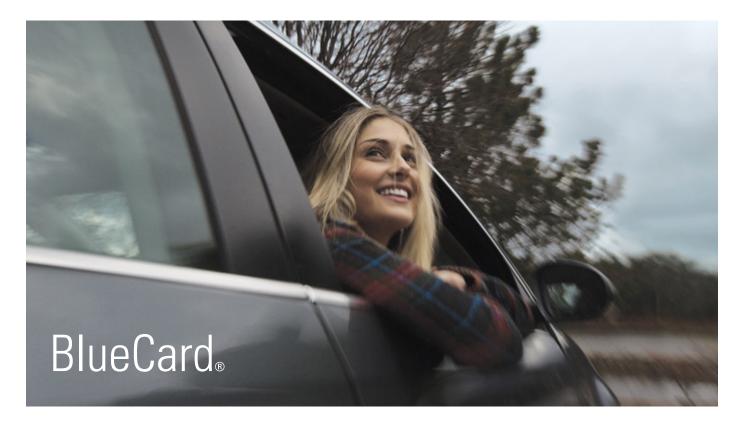
Our friendly member services specialists can help. Just call the Member Services number located on the back of your member ID card. Or, go to regence.com, and select **Contact us**.



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## Across the country and around the world...we've got you covered.

As a Regence BlueCross BlueShield member, you take your healthcare benefits with you — across the country and around the world. Your membership gives you a world of choices. Within the United States, you're covered whether you need care in urban or rural areas. Outside the United States, you have access to doctors and hospitals in more than 200 countries and territories around the world through the BlueCard Worldwide<sup>®</sup> Program.

## Designed to save you money.

In most cases, when you travel or live outside your Regence BlueCross BlueShield company's service area, you can take advantage of savings the local BCBS company has negotiated with its doctors and hospitals. For covered services, you should not have to pay any amount above these negotiated rates and any applicable out-of-pocket expenses. To locate doctors and hospitals wherever you or a covered dependent need care (have your member ID card handy):

- Visit the National Doctor & Hospital Finder at www.BCBS.com.
- 6

- Use the National Doctor & Hospital Finder app for Android,\* iPhone, iPad and iPod Touch.\*\* (Rates from your wireless provider may apply.)
- Call BlueCard Access<sup>®</sup> at 1.800.810.BLUE (2583).



## Take charge of your health, wherever you are.

#### In the United States

- Always carry your current member ID card.
- If you're a PPO member, always use a BlueCard PPO doctor or hospital to ensure you receive the highest level of benefits.
- Call your BCBS company for precertification or prior authorization, if necessary. Refer to the phone number on the back of your member ID card.
- When you arrive at the participating doctor's office or hospital, show the provider your ID card. The provider will identify your benefit level through one of these symbols:





#### After you receive care, you should:

- Not have to complete any claim forms.
- Not have to pay upfront for medical services, except for the out-of-pocket expenses (noncovered services, deductible, copayment and coinsurance) you normally pay.
- Receive an explanation of benefits from your BCBS company.

In an emergency, go directly to the nearest hospital.



#### Around the world

- Always carry your current member ID card.
- Before you travel, contact your BCBS company for coverage details. Coverage outside the United States may be different.
- If you need medical assistance, call the BlueCard Worldwide Service Center at 1.800.810.BLUE (2583) or call collect at 1.804.673.1177, 24 hours a day, seven days a week. An assistance coordinator, in conjunction with a medical professional, will arrange a physician appointment or hospitalization, if necessary.

Inpatient claim: Call the BlueCard Worldwide Service Center if you need inpatient care. In most cases, you should not need to pay upfront for inpatient care at BlueCard Worldwide hospitals except for the out-ofpocket expenses (noncovered services, deductible, copayment and coinsurance) you normally pay. The hospital should submit the claim on your behalf.

In addition to contacting the BlueCard Worldwide Service Center, call your BCBS company for precertification or preauthorization. Refer to the phone number on the back of your member ID card. Note: this number is different from the BlueCard Worldwide Service Center phone numbers listed above.

Professional claim: You may need to pay upfront for care received from a doctor and/or hospital. Complete a BlueCard Worldwide International claim form and send it with the bill(s) to the BlueCard Worldwide Service Center (the address is on the form). The claim form is available from your BCBS company or online at www.bluecardworldwide.com.

To learn more about the programs described here, visit www.BCBS.com or call your BCBS company.

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TheBlueCard

# Access your complete source of health and wellness resources at **regence.com**

Take advantage of everything Regence membership has to offer. When you set up an online account at regence.com, you'll be able to:



## Find a doctor

It's fast and easy to find providers in your network.



## Know what care costs

The Treatment Cost Estimator displays estimated out-of-pocket costs on common procedures and services.

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## Track your benefits and coverage

Your personalized dashboard is the place to review claims, see your deductible and more.



## Reach for better health

Take a health assessment, join wellness workshops, use the symptom checker and stay informed with the health library. You can even earn rewards.



## Go mobile

Sign in from any device or download our app for on-the-go access to your benefits information, member ID card and more.

Get the most out of your Regence membership. To learn more and register, have your member ID card handy and go to regence.com/membership



#### PHARMACY BENEFITS

# Get the Most Out of Your Pharmacy Benefits.

# HERE'S HOW TO STRETCH YOUR PHARMACY DOLLARS.

#### Check out these helpful tips and programs

Have a prescription to fill? Wondering if you should switch to a generic or use a mail order pharmacy? Here are some quick tips and programs you need to know about.

#### Prescription in handnow what?

Head for a participating pharmacy! Most pharmacies in your area are probably in our network. We have participating pharmacies across the United States.

Be sure to show your member card. The pharmacist will use it to send us your claim online and tell you right then and there how much you owe. You'll be on your way in no time.

#### Save time and money Formulary

Understanding your options when it comes to choosing a medication can help save you money. Our formulary-or list of covered drugswas designed to help you and your doctor choose medications that are safe, effective and cost-conscious. Formularies typically divide covered drugs into multiple tiers, each having its own cost share. Before a medication is added to our list of covered drugs (formulary), it's carefully evaluated by a team of doctors and pharmacists. How effective is it? Is it safe? Will it improve health? Our thorough and successful review process has been nationally recognized.

#### Generics

Generics and brand-names have the same strength, quality and purity. But, generics generally cost 20% to 60% less. So, ask your doctor if there is a generic drug that will work for you.

#### Mail-order

You can get some medications—like the ones you take for extended periods of time—through mail order. It cuts out trips to the pharmacy and can even save you a copay or lower your out-of-pocket costs if you have coinsurance.

#### **Specialty Pharmacy**

If you take a specialty medication (usually injectable drugs and those medications that need special handling), you'll likely have lower out-of-pocket costs when you use our Specialty Pharmacy partner. In some cases your plan may require that you use our Specialty Pharmacy. The Specialty Pharmacy will help you coordinate refills, monitor side effects, and give you 24-hour access to clinical specialists. You'll even get injectable supplies for free-and everything can be delivered to your home or location of your choice.



OmedaRx.com

#### **Half-Tablet Program**

Medications on our Half-Tablet list can save you money! If your medication is in our program, instead of getting 30 pills in your dose, have your doctor give you a prescription for a double-strength dose, then split each one in half to last you two months. That can save you pharmacy visits and up to six copays a year.

#### **Blood Glucose Meter Program**

Our unique program allows all members with diabetes the opportunity to receive a new LifeScan OneTouch glucose meter at no cost. LifeScan meters and test strips are on our formulary. You may order your meter directly from LifeScan by calling 1-855-306-2278.

#### **Understanding prior authorization**

We review prescriptions for some brand-name medications before we'll cover them. We do this to make sure that you're getting the best drug and value. Drugs on the prior-authorization list include many for which equal or more effective and lower cost options exist.

#### If your drug needs prior authorization, you'll want to do one of two things:

1. Try a generic first! Most generics don't need prior authorization, so if your brand-name medication prescription requires prior authorization and has a generic, switching will save you time and money. It's that easy.

OR

 Have your doctor or pharmacist request prior authorization for your brand-name medication. You may need to get that authorization before you can get your prescription filled.

#### Have questions or want to learn more about your prescription benefits? Call the number on your member ID card.

# WE HAVE MORE THAN 65,000 PHARMACIES IN OUR NETWORK.



OmedaRx.com

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FIND OUT WHICH MEDICATIONS NEED TO BE REVIEWED IN ADVANCE We want to help you make informed decisions about your health care and prescription drugs. That's why some medications require prior authorization before we'll cover them–these include certain brandname drugs for which equal or more effective alternatives and lower cost options exist. The Prior Authorization Program makes sure you're receiving medications that provide the best value and health outcomes.

#### Here's how it works

- → You, your doctor or your pharmacist can request prior authorization by calling 1 (800) 643-5918.
- → Our team of pharmacists and pharmacy technicians will review your request, taking into consideration our evidence-based reviews of scientific research.
- → We'll contact you, your doctor and your pharmacist within two business days with the decision.
- → If we find that the medication offers you the best value for your condition, it will be authorized. If not, it won't be covered.
- $\rightarrow$  If it's not covered, we will let you know why.

Generic medications rarely require prior authorization and they usually cost less. To save time and money, always ask your doctor if a generic option can work for you.

Have Questions?

**Please Call the Customer** 

Service Number on the Back

of Your Member ID Card.



## Medications that need prior authorization

Safety is our top priority and our Prior Authorization Program helps you and your doctors choose quality medications that provide the most value. Some alternatives might also help you save money.

These medications require prior authorization because alternatives may offer a better value	Possible alternatives	
<b>Cholesterol (Statins)</b> Altoprev®, Crestor®, <b>fluvastatin</b> (Lescol®), <b>fluvastatin ER</b> (Lescol XL®), Lipitor®, Livalo®, Simcor®, Vytorin®	atorvastatin, lovastatin, pravastatin, rosuvastatin, simvastatin	
<b>Cholesterol (Omega-3-fatty acids)</b> Epanova®, <b>omega-3-acid</b> (Lovaza®), Omtryg <sup>™</sup> , Vascepa®	omega-3 fatty acids (OTC*)	
Depression Aplenzin®, Brintellix®, <b>desvenlafaxine ER</b> (Khedezla™), <b>desvenlafaxine fumarate</b> , Effexor XR®, Elavil®, Fetzima®, Forfivo XL®, Lexapro®, Pristiq®, Trintellix®, Viibryd®, Wellbutrin SR®, Wellbutrin XL®, Zoloft®	amitriptyline, bupropion SR, bupropion XL, citalopram, escitalopram, fluoxetine, fluvoxamine, mirtazapine, paroxetine, sertraline, venlafaxine ER	
Diabetes Adlyxin <sup>™</sup> , alogliptin (Nesina®), alogliptin-pioglitazone (Oseni®), Bydureon®, Byetta®, Farxiga®, Glyxambi <sup>®</sup> , Invokamet®, Invokamet® XR, Invokana®, Janumet®, Janumet® XR, Januvia®, Jardiance®, Jentadueto®, Jentadueto® XR, Kazano®, Kombiglyze® XR, metformin ER/SR (Fortamet®, Glumetza®), Onglyza®, Qtern®, Synjardy®, Tanzeum®, Tradjenta®, Trulicity®, Victoza®, Xigduo® XR	glimepiride, glipizide, glyburide, metformin	
High Blood Pressure Accupril®, Accuretic®, Aceon®, Altace®, amlodipine-valsartan (Exforge®), amlodipine-valsartan-hctz (Exforge HCT®), Avalide®, Avapro®, Azor®, Benicar®, Benicar HCT®, Byvalson®, Caduet®, candesartan (Atacand®), candesartan-hctz (Atacand HCT®), Clorpres®, Corzide®, Cozaar®, Diovan®, Diovan HCT®, Dutoprol®, Edarbi®, Edarbyclor®, Epaned®, eprosartan (Teveten®), Hyzaar®, Inderal LA®, Inderal XL®, InnoPran XL®, Lopressor HCT®, Lotensin®, Lotensin HCT®, Lotrel®, Mavik®, Prestalia®, Qbrelis™, telmisartan (Micardis®), telmisartan-hctz (Micardis HCT®), telmisartan- amlodipine (Twynsta®), Tekturna®, Tekturna HCT®, Tenoretic®, Teveten-HCT®, trandolapril-verapamil ER (Tarka®), Tribenzor®, Vaseretic®, Vasotec®, Zestoretic®, Zestril®, Ziac®	benazepril, benazepril-hctz, captopril, enalapril, enalapril-hctz, fosinopril, irbesartan, irbesartan-hctz, lisinopril, lisinopril-hctz, losartan, losartan-hctz, moexipril, perindopril, propranolol, propranolol ER, quinapril, quinapril-hctz, ramipril, trandolapril	
<b>Asthma</b> Aerospan®, Alvesco®, Arnuity® Ellipta®, Flovent®	Asmanex Twisthaler®, Pulmicort Flexhaler®, QVAR®	
<b>Chronic Obstructive Pulmonary Disease (COPD)</b> Advair®, Breo® Ellipta®	Dulera®, Symbicort®	

#### **PHARMACY BENEFITS**

These medications require prior authorization because alternatives may offer a better value	Possible alternatives	
<b>Inflammatory Bowel Disease</b> Asacol HD®, Delzicol®, Dipentum®, Giazo®, Pentasa®, Uceris®	balsalazide, budesonide DR, Apriso®, Lialda®	
<b>Mental Health</b> Fanapt®, Latuda®, <b>paliperidone ER</b> (Invega®), <b>quetiapine ER</b> (Seroquel XR®), Rexulti®, Saphris®, Vraylar™	aripiprazole, clozapine, olanzapine, risperidone, quetiapine	
Migraines almotriptan (Axert®), frovatriptan (Frova®), Onzetra® Xsail®, Relpax®, Sumavel® DosePro®, Treximet®, Zecuity® patch, Zembrace <sup>™</sup> SymTouch <sup>™</sup> , zolmitriptan/ODT (Zomig®/ZMT®), Zomig® nasal spray	naratriptan, rizatriptan, sumatriptan tablet, sumatriptan injection	
<b>Nasal Steroids</b> Beconase AQ®, <b>budesonide</b> (Rhinocort Aqua®), Dymista®, <b>mometasone furoate</b> (Nasonex®), Omnaris®, Qnasl®, Veramyst®, Zetonna®	Flonase® (OTC*), <b>flunisolide</b> , <b>fluticasone</b> , Nasacort® (OTC*), <b>triamcinolone acetonide</b> , Rhinocort® (OTC*)	
<b>Overactive Bladder</b> <b>darifenacin ER</b> (Enablex®), Gelnique®, Myrbetriq®, Toviaz®, Vesicare®	oxybutynin/ER, tolterodine/ER, trospium/ER	
Pain and Inflammation (Oral and Nasal)Arthrotec®, Cambia®, Celebrex®, Duexis®, Feldene®, fenoprofencalcium (Fenortho™, Nalfon®), ketoprofen ER, meclofenamate,mefenamic acid (Ponstel®), Mobic®, naproxen ER/SR (Anaprox®,Anaprox DS®), oxaprozin (Daypro®), Sprix® nasal spray, Tivorbex®,Vimovo®, Vivlodex®, Voltaren® XR, Zipsor®, Zorvolex®	Generic non-steroidal anti-inflammatory medications (NSAIDs) such as: diclofenac, etodolac, flurbiprofen, ibuprofen, indomethacin, ketoprofen, meloxicam, nabumetone, naproxen, piroxicam, salsalate, sulindac, tolmetin	
Pain and Inflammation (Topical) diclofenac topical solution (Pennsaid® 2%), Flector®	<b>diclofenac 1% topical gel, diclofenac 1.5% topical solution</b> , Voltaren® topical gel	
Skin Conditions Absorica®, Acanya®, Acticlate®, Aczone®, Benzaclin®, Clindagel®, clindamycin-tretinoin (Ziana®), doxycycline hyclate ER (Doryx®), Duac®, Fabior®, Minocin®, minocycline ER (Solodyn®), Monodox®, Morgidox®, Neuac®, Onexton®, Oracea®, Tazorac® gel, Veltin®, Vibramycin®	clindamycin, clindamycin-benzoyl peroxide, doxycycline immediate-release, minocycline <b>immediate-release</b>	
Skin Conditions (Other) Noritate®	metronidazole	
<b>Sleep Medication</b> Ambien®, Ativan®, Belsomra®, Edular®, <b>eszopiclone</b> (Lunesta®), Rozerem®, Valium®, <b>zolpidem ER</b> (Ambien CR®), <b>zolpidem SL film</b> (Intermezzo®), ZolpiMist®	diazepam, doxepin, estazolam, flurazepam, lorazepam, quazepam, temazepam, triazolam, zaleplon, zolpidem immediate-release	
Stomach Acid Aciphex®, Aciphex® Sprinkle™, Dexilant™, esomeprazole magnesium (Nexium®), esomeprazole strontium, omeprazole-sodium bicarbonate (Zegerid®), Prevacid®, Prevacid SoluTab®, Prilosec®, Protonix, Vimovo®	lansoprazole, omeprazole, pantoprazole, rabeprazole	

#### **PHARMACY BENEFITS**

These medications require prior authorization because alternatives may offer a better value	Possible alternatives
Tretinoin Products (Topical)	tretinoin cream, gel
Atralin®, <b>tretinoin emollient</b> (Refissa®), Renova®, Retin-A®, Retin-A	
Micro®, Tretin-X®	

 $* \mbox{Over-The-Counter product, not covered by most benefit contracts}$ 

These medications require prior authorization if prescribed above the maximum quantity	Maximum quantity per month unless otherwise specified
naratriptan (Amerge®)	12 tablets
Relenza®	10 discs (2 treatment courses) per 6 months
rizatriptan/ODT (Maxalt®, Maxalt-MLT®)	12 tablets
sumatriptan (Imitrex® injection)	6 injections
sumatriptan (Imitrex® nasal spray)	6 canisters
sumatriptan succinate tablet (Imitrex®)	12 tablets
Tamiflu® 30mg	40 capsules (2 treatment courses) per 6 months
Tamiflu® 45mg, 75mg	20 capsules (2 treatment courses) per 6 months
Tamiflu® 6mg/ml	540ml (2 treatment courses) per 6 months

NOTE: In addition to the above medications, there are limits to the amount of medication eligible for coverage for all prescriptions. These limits are based on your prescription benefit along with information from the FDA and scientific literature about maximum, safe, effective dosages.

These medications require prior authorization to determine if they can be covered for your medical condition				
Abstral <sup>®</sup>	Actemra SQ®	Adcirca®	Addyi®	
Adempas®	Adrenaclick®	Afinitor®	Afrezza®	
Aggrenox®	Akynzeo®	Alecensa®	Amitiza®	
Ampyra®	Amrix®	Androderm®	Androgel®	
Android®	Androxy <sup>TM</sup>	Arcalyst®	armodafinil (Nuvigil®)	
Arymo™ ER	Aubagio®	Auvi-Q®	Avonex®	
Axiron®	bimatoprost	Blood Glucose test strips and meters (Mfgs: Abbott <sup>®</sup> , Bayer <sup>®</sup> , Roche <sup>®</sup> )	Bosulif®	
Buphenyl®	Butrans®	Cabometyx™	Caprelsa®	
Carbaglu®	Cerdelga®	Cholbam®	Cialis®	
Cimzia®	Cometriq®	Copaxone®	Corlanor®	
Cosentyx®	Cotellic®	Cuprimine®	Daklinza®	
Doryx®	Duopa™ (carbidopa-levodopa suspension)	Egrifta®	Embeda®	
Emflaza™	Enbrel®	Entresto®	Epclusa®	
epinephrine auto-injector (Mfg: Impax)	Erivedge®	Esbriet®	Eucrisa™	
Evzio®	Farydak®	fentanyl citrate (Actiq®)	Fentora®	
finasteride (Propecia®)	Firazyr®	Forteo®	Fortesta®	
Fulyzaq®	Gattex®	Gilenya®	Gilotrif®	
Gleevec®	Gralise®	Grastek®	Growth Hormone	
Harvoni®	Hetlioz <sup>®</sup>	Horizant®	Humira®	

These medications require prior	authorization to determine if they can	be covered for your medical conditi	on (cont.)
hydromorphone ER	Hysingla® ER	Ibrance®	Iclusig®
Imbruvica®	Increlex®	Inlyta®	Iressa®
Jakafi®	Jublia®	Juxtapid®	Kadian®
Kalydeco®	Kerydin®	Keveyis <sup>™</sup>	Kineret®
Kisqali®	Kuvan <sup>®</sup>	Kynamro®	Lazanda®
Lenvima®	Letairis®	Levitra®	Lialda®
Lonsurf®	Lumigan®	Lynparza™	Lyrica <sup>®</sup>
Mekinist®	Methitest™	modafinil (Provigil®)	morphine ER capsule
Movantik®	MS Contin®	Myalept <sup>®</sup>	Mytesi®
Natesto®	Natpara®	Neulasta®	Nexavar <sup>®</sup>
Nicotrol <sup>®</sup> /NS	Nilandron <sup>®</sup>	Ninlaro®	Novacort®
Novolin <sup>®</sup> insulins	Novolog <sup>®</sup> insulins	Nucynta®ER	Nuplazid™
Ocaliva™	Odomzo®	Ofev®	Olysio®
Onsolis®	Opsumit®	Oral Contraceptives (coverage varies)	Oralair®
Orencia <sup>®</sup> SQ injection	Orenitram®	Orfadin <sup>®</sup>	Orkambi™
Otezla®	OxyContin <sup>®</sup>	oxymorphone ER (Opana® ER)	Plegridy®
Pomalyst®	Pradaxa®	Praluent®	Procysbi®
Promacta®	quinine sulfate (Qualaquin®)	Ragwitek®	Ravicti®
Rayaldee®	Rayos®	Rebif®	Relenza®
Relistor®	Repatha®	Restasis®	Revlimid®
Rhofade™	risedronate (Actonel®)	risedronate DR (Atelvia®)	Rubraca™
Savella®	Saxenda®	Signifor®	sildenafil citrate (Revatio®)
Simponi®	Sovaldi®	Sprycel®	Staxyn®
Stelara®	Stivarga <sup>®</sup>	Strensiq®	Striant®
Subsys®	Sucraid®	Sutent®	Synribo®
Syprine®	Tafinlar®	Tagrisso®	Taltz®
Tarceva®	Tasigna®	Tecfidera®	Technivie™
Temodar®	Testim®	Testopel®	testosterone gel
Testred®	Tracleer®	Travatan Z <sup>®</sup>	Troxyca® ER
Trulance™	Tykerb®	Tyvaso®	Uptravi®
Vanos®	Venclexta™	Ventavis®	Viagra®
Viberzi <sup>™</sup>	Viekira Pak®	Viekira XR <sup>™</sup>	Vogelxo®
Votrient®	Xalkori®	Xartemis®XR	Xeljanz®
Xenazine®	Xerese®	Xermelo™	Xifaxan®
Xiidra™	Xtampza® ER	Xtandi®	Xultophy®
Xuriden®	Xyrem®	Zavesca®	Zelboraf®
Zepatier™	Zinbryta™	Zioptan®	Zolinza®
Zyclara®	Zydelig®	Zykadia™	Zytiga®

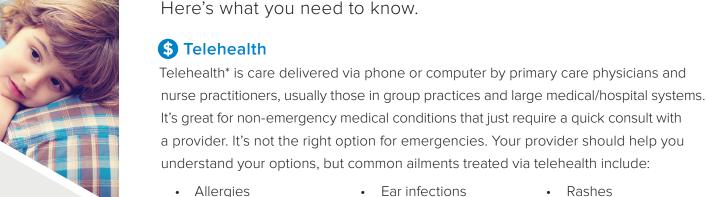
NOTE: Our medication Prior Authorization List is subject to change. If the requested medication is authorized, there may be limits to the amount of medication that is eligible for coverage. Please call our Customer Service Department if you have any questions.

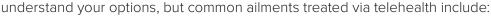


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Independent Licensee of the Blue Cross and Blue Shield Association Regence BlueCross BlueShield of Oregon





HEALTH SUPPORT

- Allergies
- Headache
- Cold & flu Constipation
- Nausea

Pink eye

Ask your provider if their clinic offers telehealth. Some offices don't, but they can tell you about resources that do.

# \$\$ Urgent care

If you are not experiencing dangerous, life-threatening symptoms, urgent care facilities offer a convenient, affordable alternative to the ER. Consider urgent care for:

- Cuts or wounds where bleeding is controlled
- Strains, sprains or bruises
- Asthma attacks

#### Find an urgent care facility near you

Visit regence.com to see a list of in-network urgent care centers in your area.

\* Starting in 2016, most Regence health plans will add a telehealth benefit when they renew. Idaho regulations require telehealth services be video-enabled; video services are available from 7 a.m. - 9 p.m., Eastern time. By law, additional exclusions in other states may apply.





- Rashes
  - Sinus infection
  - Sore throat

- Infections
- Flu-like symptoms
  - Rashes, insect bites or sunburn
  - Other non-emergency conditions

Infections

Ear infections

TIPS FOR GETTING CARE ASAP

Want to know your options when you need care right away?

Trying to understand telehealth, urgent care and ER?





### **\$\$\$** The emergency room

Save the ER for true medical emergencies to avoid higher costs and longer wait times. Here are some examples of conditions that call for a trip to the ER:

- Serious accidents
- Uncontrollable bleeding
- Broken bones

- Severe shortness of breath or dizziness
- Coughing up blood
- Suicidal thoughts or feelings
- Symptoms of a heart attack or stroke
- Other life-threatening emergencies

#### If you are unable to drive to the ER and need medical attention right away, call 911.

WELL TIP > You can find a participating provider by clicking on *Find a doctor* on regence.com or from your member dashboard under *Helpful resources*. Your cost will be lower if you pick someone in your network.





# **REGENCE ADVICE24** Get health advice 24/7 at 1 (800) 267-6729

Not sure if you need to go to the ER or call your doctor? Need a professional opinion? Make a confidential, free call.

#### The answers you need when you need them

If you have a question, don't know how to treat a health condition or are unsure about what kind of care you need, a free call to a registered nurse can get you on the right track. **Regence Advice24 is not insurance but is** offered in addition to your medical plan to help you get information and support when you need it.

#### A Regence Advice24 nurse will:

- Ask about your symptoms
- Direct you to an emergency room when necessary
- Help you decide if you should see a doctor
- Provide helpful self-care suggestions for minor injuries and illnesses
- Help you prepare for a doctor visit
- Help you understand your prescription

#### Call anytime day or night when:

- You or a covered family member is sick, hurt or needs health care advice
- You're not sure whether to go to the emergency room, make a doctor's appointment or treat your problem at home

#### Regence Advice24 nurses:

- Have an average of more than 10 years of experience in patient care
- Are supported by doctors and the most advanced information systems
- Are able to assess your symptoms and help you decide on the best level of care







#### Some examples of health problems you can get help with:

- Vomiting, nausea or upset stomach
- Cuts, minor burns, scrapes
- Colds, viruses, coughing
- Dizziness and headaches
- Sore throats or flu
- Back pain
- Crying or hot baby
- Just feeling bad but you don't know why

#### Help by phone

Nurses have access to information about more than 5,500 health topics to ensure that you receive the right care. They have services for the hearing impaired and can access translation services for more than 140 languages.

> WELL TIP > If you believe your condition is life- or limb-threatening, call 911.







**HEALTH SUPPORT** 

# REGENCE DISEASE MANAGEMENT

helps you get a handle on your health.

Dealing with a chronic condition? Need someone in your corner? We have the support you need.

#### We can help you stay on top of things

This voluntary program gives you the support, answers and guidance you need to keep your chronic condition in check and you in charge. Our nurses are available 24/7, because your health is a 24-hour priority. Regence Disease Management is not insurance but is offered in addition to your medical plan to help you get information and support when you need it.

Registered nurses and other health care professionals are available to offer support for health conditions, including:

- Diabetes
- Heart failure
- Coronary artery disease (CAD)

Caring nurses will work with you to answer your questions and help you better understand your physician's treatment plan. You'll also find a wide range of information on regence.com to help you understand your condition and proactively manage your health. Plus, you'll get information and supportincluding care reminders, newsletters and educational materials—based on your individual health needs.

If you or a family member has questions or concerns about a chronic health condition, or if you could use some expert guidance, call 1 (866) 543-5765.



WELL TIP > This program is available at no additional cost to you.







# Regence Advantages Save money and feel great!

As a Regence member, you can enjoy savings on the following health-related products and services. This discount program is offered to all Regence members at no additional cost (although some discounted programs offered by vendors may carry separate fees). **Regence Advantages is not insurance but is offered in addition to your medical and/or dental plan(s) to help you stay healthy and live better.** 

- EyeMed Vision Care®: Save 35% on a complete pair of glasses (frames and lenses). Save 15% on non–disposable contacts and \$10 on contact fittings. Discounts are available at leading retailers and many private practice locations.
- QualSight®: QualSight makes LASIK easy for members. You can save 40– 50% on the national average price of Traditional LASIK or receive savings on procedures such as Custom Bladeless (all laser) LASIK. Find out if you are a potential candidate for this life-changing procedure today.
- Zenni Optical: Get high-quality, affordable and stylish prescription eyeglasses direct from the factory. You receive 5% off Zenni's already low prices, with complete prescription eyewear starting at \$6.95. Zenni's online store offers over 3,000 frame styles. Turn any pair of Zenni eyeglasses into sunglasses with a wide selection of tinted lenses.
- TruHearing®\*\*: Save up to 60% on hearing aids with TruHearing. Choose from a wide selection of the most advanced hearing aids, including small, virtually invisible models and models you can control from your smartphone. Your purchase also includes three follow-up visits with a provider, 45-day trial, three-year warranty, and 48 free batteries per aid.

- Beltone Hearing Care™\*\*: Members receive set retail prices as low as \$995 for Beltone hearings aids, plus free hearing screening, three-year manufacturer's warranty, loss and damage coverage, and a three-year supply of batteries.
- Amplifon Hearing Health Care\*\*: Save 40% on diagnostic services, including hearing exams, and get savings on hearing aids. You'll enjoy a 60-day no-risk trial; one-year follow-up care; a three-year warranty, including coverage for loss and damage; and two years of free batteries (160 per hearing aid) with a lowest-price guarantee.
- Epic® Dental: Save 25% on smileprotecting supplies, including mouthwash, gums, mints and toothpaste. All contain xylitol, a natural ingredient that fights cavities.
- Dental Optimizer Lollipops: Stop cavities and decay with all-natural lollipops from Dental Optimizer. They eliminate cavity-causing bacteria, while leaving healthy bacteria intact. Save 15% on lollipops and other products.

# Want to learn more?

#### Access member discounts at regence.com/advantages

Regence is completely independent from the companies that provide these products and services. Regence does not endorse or guarantee the products and services offered or their effectiveness. Regence reserves the right to change the program at any time without prior notice.



- National Allergy Supply: Save 15% on products for non-drug allergy relief, including pillow and mattress encasings, air filtration, asthma management tools, green cleaning products and personal care products. Enjoy discount prices, outstanding service and a 60-day unconditional return policy with no restocking fees.
- CHP CAMaffinity Program: You're eligible for the CHP CAMaffinity Program, which provides a 20% discount on complementary and alternative medicine (CAM) services offered through The CHP Group's network of chiropractors, acupuncturists, naturopathic physicians and massage therapists.
- CHP Active and Healthy: This discount program gets you up, moving and saving money! With discounts on thousands of vendors (e.g., health clubs, ski resorts, sporting events, museums) for a small annual fee, it's your source for deals on healthy and fun activities.
- GreatCall: Save up to \$45 on innovative, easy-to-use mobile products designed to help you or your loved ones lead more active and independent lives. Products include the big-button Jitterbug Flip, the large-screen Jitterbug Smart, and the one-button Lively Alert urgent response device.
- Take Shape for Life<sup>®</sup> Independent Certified Health Coach, Tonja Noretto: Save \$25 or more on your first month's order! This safe weight management and health program uses clinically proven Medifast<sup>®</sup> products and a personal health coach for one-on-one guidance and encouragement. Lose weight and manage disease and health through nutritional intervention, free access to health care professionals, educational materials, and the "Habits of Health" system. There are no hidden costs or start-up fees.

- Jenny Craig®: When you're ready to lose weight, Jenny Craig is there to help you reach your goal and get the most out of life. Join for free and save 10% on all food purchases. Over \$100 in savings.\*
- Safe Beginnings®: Save 15% on Safe Beginnings products, including safety gates, cabinet locks, outlet covers, window guards, and many other baby-proofing products.
- CorCell<sup>®</sup> Saving Baby's Cord Blood<sup>®</sup>: Cord blood stem cells are being used to treat more than 80 diseases, and research is ongoing to find treatments for more. Regence has partnered with CorCell to offer members a special low price of only \$900 on umbilical cord blood collection.
- Everest Funeral Planning and Concierge Service: Save \$50 on the enrollment fee for Everest's funeral-planning services. Advisors are there 24 hours a day to help you make informed decisions about funeral-related issues.
- Banfield Pet Hospital<sup>®</sup>: You receive a waived enrollment fee for Banfield Pet Hospital's Optimum Wellness Plans<sup>®</sup>, packages of preventive care that include annual blood work, vaccinations, de-worming, unlimited office visits, plus more. Banfield is the largest veterinary hospital in the world with 850 locations nationwide.
- Gatheredtable: Gatheredtable makes homemade meals easier with customized weekly meal plans and grocery lists in your inbox. Edit menus and add recipes from the internet to eat better and save time and money. Enjoy a 10-day free trial. Then save 50% on a 1-year subscription. You pay \$60 for a year. That's just \$5/month!

- Mom's Meals NourishCare: Mom's Meals is a leading provider of nutrition solutions delivered to any home nationwide. The delicious fresh-made meals are dietitiandesigned and chef-prepared, and they include menus for health conditions. Choose from 70 fully prepared nutritious meal choices.
- WINFertility: For 15 years, WINFertility has been a trusted resource, linking those dealing with infertility with a network of accessible, affordable and proven fertility specialists. WINFertility offers you lower-than-market-rate treatment bundles consisting of the medical services and medications required to help you have a baby.
- \* Waiver of \$99 enrollment fee. Monthly fees of \$19 required. Cost of food (\$15-\$23/day) and shipping not included. Member is responsible for all payments for the Jenny Craig Program. Active program enrollment and program eligibility status required, which includes meeting with a consultant and adhering to the full Jenny Craig meal plan based on stage of weight loss. Upon request, must provide proof of eligibility for participation in organization's wellness program that is registered with Jenny Craig. Food discount not applicable to shipping cost and only valid for personal consumption. No cash value. Not valid with any other offer or discounts. Only available at participating locations and Jenny Craig Anywhere. Not valid at jennycraig.com. New members only. Restrictions apply.
- \*\*Discounts through Amplifon Hearing Health Care (also includes extended family), TruHearing and Beltone are available to members and their parents and grandparents.

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