A guide to your health plan
Learn more on oregonchamber.org. Or call us at 1 (800) 852-6140.

Let’s get started

Offer up to 5 plans for employees to choose from

Stay in network and save

Your employees can have their plan at their side with regence.com and our app

Wellness Incentive Program

Access helpful tools and resources

Better access to lower-cost drugs

Save when you bundle health and ancillary coverage

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About WHA

Wilson Heirgood and Associates (WHA Insurance Agency, Inc.) was established in 1950 in Eugene, Oregon, as an all-lines insurance agency. In 1979, the model was enhanced and developed into specialized departments.

In 2019, the Wilsonville office opened to serve the Portland Metro and surrounding areas.

WHA creates and manages employee benefits packages for small to larger employers. We serve public entities, including the Oregon Fire Chiefs Association, as well as risk management and P&C across industries.

As the health care environment evolves, adapting and taking advantage of new ideas is essential to maintaining a successful program.

WHA believes in protecting owners and their business; while educating and providing choice to employees, allowing them options and showing them how to utilize their plan to maximize the allocation of benefit dollars.

WHA is a member of multiple chambers and local organizations. We give back by volunteering and being part of our communities.

We look forward to serving your business so that you can do what you do best!

About OSCC

The Oregon State Chamber of Commerce (OSCC) is a private nonprofit trade group for chambers of commerce that represents 80 local chambers of commerce and more than 27,000 local businesses in every corner of Oregon.

OSCC’s programs are designed to strengthen local chambers and provide resources for the business community. One such program is the OSCC Endorsed Health Plan.

The OSCC Endorsed Health Plan Program is one more option for employers—especially small and mid-sized businesses—looking to provide affordable health insurance to their employees. We encourage you to talk with our WHA Insurance representative to learn more about your options.
Let’s get started

When you have Regence as your health plan, your employees also get a partner who will be with them every step of the way. This guide explains how a Regence health plan works and how to get the most out of your benefits. Here we go!

What you get with Regence

A convenient network that saves your employees money
They’ll have access to great doctors, hospitals and medical centers, plus stability, choice and discounts on care. Learn more about our network on page 6.

Care anywhere
When they’re traveling or live outside our service area, including internationally, your employees still have plenty of options for care. Get details on page 6.

Well-being programs to help your employees stay well
Employees can earn rewards for taking steps to improve their health. Learn more on page 8.

Answers and info anywhere, anytime
Your health plan’s at your employees’ fingertips with regence.com and our app. Use transparency tools, like our Cost Estimator, find a provider with our Find a Doctor tool, see claims and much more. Read more on page 7.

Support and discount programs
Your employees can save on health-related goods, services, and programs. Caring support is available for moms-to-be and people facing health challenges. If they want to talk to someone, our award-winning Customer Service staff is looking forward to helping them. Learn more on page 10.

We’re here to help

OSCC
(503) 363-2182
Monday - Friday, 8 a.m. - 5 p.m.
oregonchamber.org

WHA
(503) 223-3638 or 1 (800) 852-6140
Monday - Friday, 8 a.m. - 5 p.m.
whainsurance.com
Offer up to 5 plans for employees to choose from

With Employee Choice, you decide how much you’ll fund of employee health benefits, and they decide the rest. In this way, you can offer a variety of plans and still manage costs, while your employees can choose a health plan that truly fits their needs and price point. It’s a win-win that can lead to more satisfied, productive and engaged employees.

Regence metallic plans
Our metallic plans, improved and enhanced.

Regence metallic HSA plans
Give your employees the option of tax-advantaged savings and enjoy automatic set-up with HealthEquity®.

Regence Oregon Standard plans
All carriers in Oregon are required to offer these plans.

<table>
<thead>
<tr>
<th>Deductible</th>
<th>Out-of-pocket maximum</th>
<th>In-network copay/ unlimited office visits</th>
<th>Coinsurance</th>
<th>Rx tiers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In</td>
<td>Out</td>
<td>In</td>
<td>Out</td>
</tr>
<tr>
<td>Gold HSA 1500</td>
<td>$1,500</td>
<td>$5,000</td>
<td>$4,400</td>
<td>$10,000</td>
</tr>
<tr>
<td>Silver HSA 2000</td>
<td>$2,000</td>
<td>$5,000</td>
<td>$6,750</td>
<td>$10,000</td>
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<tr>
<td>Silver HSA Embedded 3000</td>
<td>$3,000</td>
<td>$5,000</td>
<td>$8,500</td>
<td>$10,000</td>
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<tr>
<td>Silver HSA 4250</td>
<td>$4,250</td>
<td>$5,000</td>
<td>$4,250</td>
<td>$10,000</td>
</tr>
<tr>
<td>Silver HSA 3500</td>
<td>$3,500</td>
<td>$5,000</td>
<td>$6,900</td>
<td>$10,000</td>
</tr>
<tr>
<td>Bronze HSA 5000</td>
<td>$5,000</td>
<td>$10,000</td>
<td>$6,900</td>
<td>$15,000</td>
</tr>
</tbody>
</table>

Formulary Tiers:
- Tier 1: Preferred
- Tier 2: Non-preferred
- Tier 3: Preferred
- Tier 4: Non-preferred
- Tier 5: Preferred
- Tier 6: Non-preferred

Blue box = deductible waived

Deductible is waived for medications on the Optimum Value Medication list.

Regence receives an administrative fee for each HealthEquity integrated HSA. The fee allows for a high level of support and integration between Regence’s health plans and HealthEquity health savings accounts.
Regence Expressions SM
Your employees get comprehensive coverage with the lowest out-of-pocket costs. The plan covers preventive and diagnostic services at 100%, basic and restorative care at 80%, and major services at 50%.

Regence Expressions Rewards SM
This plan provides comprehensive coverage and rewards employees when they are proactive about their care. Preventive and diagnostic services are covered at 100%, restorative at 80% and major services at 50%.

<table>
<thead>
<tr>
<th>Dental plans</th>
<th>Expressions (groups of 2+ with Regence medical, 10+ as standalone)</th>
<th>Expressions Rewards</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual deductible / maximum options</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The family deductible is three times the individual amount.</td>
<td>$25 / $1,000</td>
<td>$25 / $750 / $1,500</td>
</tr>
<tr>
<td><strong>Expressions Rewards:</strong></td>
<td>$50 / $1,000</td>
<td>$50 / $750 / $1,500</td>
</tr>
<tr>
<td>When services incurred are less than the annual maximum, an additional benefit of $250 may be rewarded the following year, not to exceed the total reward maximum.</td>
<td>$25 / $1,500</td>
<td>$25 / $1,000 / $2,000</td>
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<td></td>
<td>$50 / $1,500</td>
<td>$50 / $1,000 / $2,000</td>
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<td></td>
<td>$50 / $2,000</td>
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Embedded complementary care
Most groups (almost 60%) buy a complementary care benefit. So, to meet them where they’re at, complementary care is embedded in most plans (not included in Oregon Standard plans) with an annual max of $1,000 for acupuncture and chiropractic.

Six-tier formulary design gives your employees more choice
In order to deliver more choices in managing pharmacy benefits, our formulary has a six-tier design. By splitting generic, brand and specialty categories into preferred and non-preferred tiers, we are encouraging employees to choose medications in preferred tiers to help manage their budgets.

Vision
Vision care is an important part of overall health. That’s why our vision plan promotes preventive care. Employees have open access to see any eye care provider, so they can choose the one who’s right for them. While they can select a VSP doctor or any other provider, their benefits are higher when they use the VSP Choice network.

Pediatric dental and vision included*
The convenience of embedded pediatric dental and vision benefits means your employees don’t have to purchase standalone coverage.

Ambulatory surgical center (ASC) coinsurance means savings for employees**
Employees can pay 10% lower coinsurance when they opt to have qualifying outpatient procedures performed at an in-network ambulatory surgical center. This can mean thousands of dollars in savings.

*Pediatric dental is not included in Oregon Standard plans.
**ASC coinsurance discount not included on Oregon Standard plans.
Stay in network and save

Staying in their network is the best way your employees can get their health plan to work for them.

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

In network

When they stay in network, their doctor:

- Cannot bill them for amounts over what we allow, which helps keep your employees’ costs low
- Handles all the paperwork

98% of hospitals and 95% of health care providers nationwide are in-network.

No matter where they are, employees can call Doctor On Demand™

Employees can have a virtual visit with a doctor right from their phone, tablet, or computer on demand or by appointment, 24/7/365. Through live video, board-certified doctors review symptoms and medications, perform an exam, and may recommend treatment, including prescriptions and lab work.

About BlueCard

BlueCard gives access to the largest network of doctors, facilities and pharmacies in the country, so your employees can get care if they’re away or when they live outside our service area. It’s easy to use. They just need to show their Regence member ID card and we’ll take care of the rest.

Learn more on regence.com or call 1 (800) 810-BLUE (2583) 24 hours a day, 7 days a week.
Your employees can have their plan at their side with regence.com and our app

Your employees can take advantage of everything their Regence membership has to offer. When they set up an account at regence.com, they’ll be able to:

- **Find a doctor**
  Easily search for doctors, specialists, clinics and pharmacies—all in their network.
- **Stay on top of their coverage**
  Check their claims, view their benefits and see their deductible balance, all from their Member Dashboard. It’s a one-stop shop for their health care tools, personalized for them.
- **Compare costs and save money**
  Use our tools to find in-network care, and get estimated out-of-pocket expenses for common treatments, procedures and services.
- **Make smart health care decisions**
  See provider ratings and reviews, access medication comparison tools and more.
- **Reach for better health**
  Get active and meet their goals with Regence Empower, a personalized well-being experience. At their side every step of the way, it connects with the most popular fitness and health devices and technology to make success simpler.
- **Connect with us**
  Understand their benefits and improve their experience by taking advantage of alerts, Live Chat with Customer Service, reminders, newsletters, web content and more.
- **Get discounts**
  From discounted gym memberships to weight management programs, save on a variety of health and wellness services and products with Regence Advantages.
- **Go mobile**
  Tap into their health with the Regence app for on-the-go access to their benefits, member ID card and more. Learn more at regence.com/mobile.

To set up an account, your employee should have their member ID card handy and go to regence.com/membership.
Wellness Incentive Program

When your employees start a wellness journey, you save and they earn rewards

When your employees take the first steps toward better health, it’s rewarding for them—and for you. Why? Because healthier employees improve the health of your business. We’ve included the Wellness Incentive Program in our Regence 2020 metallic plans (Platinum, Gold, Silver and Bronze) at no additional cost. The program rewards your employees for completing a health assessment and a biometric screening.

And, when your employees complete these wellness activities within the first four months after your plan’s renewal or effective date, you’re rewarded with a discount on your premium.

The Wellness Incentive Program is not insurance but is offered in addition to your medical plan to help your employees get information and support when they need it.
Improve employee well-being and morale
Employees will receive a confidential health report after completing the assessment. The report provides real-time, actionable recommendations, based on the employee’s input and risk factors, for improving their overall health.

Reduce your costs
When your eligible employees complete the wellness activities within the first four months after your plan’s effective or renewal date, you’ll receive a 4% discount on those covered eligible employees in the applicable next month’s premium. This discount will be applied back to the beginning of the plan year and continues throughout the plan year as long as eligible employees remain enrolled.

How it works
Starting Jan. 1, 2020, when you enroll or renew in a small group metallic plan, the Wellness Incentive Program is included in your coverage. Employees will have four months after your group’s effective or renewal date to complete the wellness activities and obtain their electronic gift card code.

Once employees complete a health assessment and a biometric screening, they will earn a $100 electronic gift card.* And you’ll receive a discount on the monthly premium rate for eligible employees who complete the wellness program.

Simple steps to earn rewards
Step 1: Get started on regence.com
To get started, your employees must register on regence.com and click on Regence Empower to complete their health assessment. Employees will receive a confidential health report after completing the assessment. The report provides real-time, actionable recommendations, based on the employee’s input and risk factors, for improving their overall health.

Step 2: Get a biometric health screening
Employees can choose how and where to get a biometric screening. They must follow the instructions and links on Regence Empower to select one of three options:
- Visit an in-network doctor for a preventive care exam and have their doctor fax in results using the Physician Results form found on Regence Empower
- Visit a participating Patient Service Center, a partnership with Quest Diagnostics
- Complete a home test kit and submit the test by mail

Step 3: Get an electronic gift card
Once the wellness activities have been completed and validated, employees simply sign in to regence.com to claim their electronic gift card code found on Regence Empower.

Wellness program milestones

<table>
<thead>
<tr>
<th>Electronic gift card</th>
<th>Premium discount</th>
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<tbody>
<tr>
<td>Participating eligible employees receive a $100 electronic gift card for completing a health assessment and biometric screening within the first four months after your plan’s effective or renewal date (or three months if using a home test kit for the biometric screening). Employees should claim their gift card code found on Regence Empower right away. It’s only available for a limited amount of time. Once they’ve claimed it, they can use it any time.</td>
<td>The premium discount adjustment is applied as an aggregate credit on the next month’s billing for eligible employees. It is retroactive to the beginning of the current plan year and continues throughout the plan year if the eligible employees remain enrolled. It may take up to 45 days after employees complete their activities for credits to appear on your monthly billing statement.</td>
</tr>
</tbody>
</table>

You’ll find a complete Wellness Incentive Program Employer Toolkit on regence.com that includes email templates, posters, flyers and more.

*May be subject to tax withholding and reporting.
Access helpful tools and resources

The following programs are not insurance, but they are included as a part of your medical plan to help your employees get information and support when they need it.

Regence Advantages
This members-only discount program saves employees money on services that can improve their health, like gym memberships, weight loss programs, allergy treatment and alternative medicine. They can also save on pet insurance, meal services and funeral costs.

Regence Advice24
Regence Advice24 is a toll-free, 24/7 nurse line. Registered nurses can advise on common issues, including colds, flu, cuts and minor burns. They can also help employees decide if they should see a doctor, give care instructions for minor injuries and illnesses, and more.

Employee Assistance Program (EAP)
How you deal with life’s challenges is a big part of staying well. That’s why your plan includes an Employee Assistance Program (EAP). Employees can see a therapist or call a 24-hour crisis support line. They can also get help finding a lawyer, mediation services, or care for a child or aging parent. The EAP can also help with financial services, buying a home, will preparation and identity theft recovery.

Active & Fit Direct
This program allows employees to choose from 9,000+ participating fitness centers nationwide for $25 a month (plus a $25 enrollment fee).

Visit regence.com/advantages and click Activities & Fitness.
Better access to lower-cost drugs

MedSavvy® helps your employees navigate their medication choices and make better decisions.

Help your employees make informed medication decisions with MedSavvy

Your employees can take their pharmacy benefits a step further with MedSavvy, our unique pharmacy partner. MedSavvy goes beyond the generic vs. brand-name debate to make it simple for employees to make wise medication choices—choices that can save them money. MedSavvy provides:

- Evidence-based, report card-style grades for medication safety and effectiveness
- Personalized medication costs based on health plan benefits
- Search results designed for comparison shopping
- A virtual medicine cabinet to store medications that triggers clinical alerts by pharmacists
- Licensed pharmacists ready to help with questions, in states where available
- Proactive analyses of claims data and personalized messages to employees about lower-cost, more effective treatment options

Learn more on oregonchamber.org. Or call us at 1 (800) 852-6140.
Save when you bundle health and ancillary coverage

Robust benefits can help you attract and keep top talent

You want to protect your employees’ health and wellness with a complete benefits solution that doesn’t break the bank. That’s why we’re working with LifeMap Assurance Company®, our preferred partner for ancillary coverage, to offer you a comprehensive benefits experience.

From group life and disability plans to critical illness and dental coverage, LifeMap has options that offer the peace of mind and financial protection your employees expect. You can even save with discounts on coverage with LifeMap when you purchase a qualifying Regence health plan.

Choose from numerous LifeMap offerings

Help strengthen your team and increase employee loyalty by rounding out your benefits package. Add the following:

- **Basic life with accidental death and dismemberment (AD&D).** Employer-paid basic life with AD&D insurance lets employees protect their family’s financial future if the worst comes their way.
- **Voluntary life with AD&D.** If you don’t have the budget to pay for everyone’s life insurance, a voluntary life with AD&D plan lets your employees cover the cost themselves at an affordable group rate.
- **Short term disability (STD).** Employer-paid STD helps your employees pay their bills when they’re away from work for a short while, whether they’re welcoming a new baby or tending to an injury.
- **Long term disability (LTD).** Employer-paid LTD gives employees a helping hand when the unexpected keeps them away from work a bit longer.
- **Basic dental.** Good oral health can positively impact overall health. Offer your employees dental coverage, and they’ll have easy access to our network of dentists and the care they need.
- **Voluntary dental.** Don’t let a tight budget keep you from offering your employees dental coverage. A voluntary dental plan lets them cover the cost with pre-tax payroll deductions at a discounted group rate.
Regence complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-344-6347 (TTY: 711).

注意: 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-888-344-6347 (TTY: 711).

For questions regarding insurance plans:
Gladys Boutwell
1 (800) 852-6140
gboutwell@whainsurance.com

For questions regarding OSCC Chamber Participation in the program:
Colene Martin
(541) 441-2597
colenem@oregonchamber.org
Jessica Chambers
(503) 363-2182
jessicac@oregonchamber.org

Doctor On Demand, LifeMap, MedSavvy and VSP are separate and independent companies that provide services for Regence BlueCross BlueShield of Oregon members.