

## Lunch & Learn: State of Idaho Health Plan Transition FAQ

| QUESTION  | ANSWER  | CATEGORY |
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| Current benefits include \$0 copay for mental health visits. Will that continue with Regence?   | Yes, the \$0 copay will continue for in-network outpatient mental health visits on the PPO plan.  | Benefits |
| Can I enroll in medical and dental coverage separately? Or are they combined?   | Medical and dental coverage are separate. If an employee enrolls in a medical plan they are required to also enroll in at least self-only dental coverage.  | Benefits |
| What does <i>deductible waived</i> mean?  | It means you are not required to meet your deductible for the service and will simply pay a copay or coinsurance for the visit.   | Benefits |
| How many chiropractic visits are covered per year?  | Members can access up to 18 visits combined of acupuncture and/or chiropractic care, also referred to as spinal manipulation. For full details, please refer to your plan documents.  | Benefits |
| Under the HDHP, it mentions <i>Preventive Care for Specified Chronic Conditions</i> . Does that mean basic annual wellness exam is no longer covered? | Preventive care for routine physical examinations, well-women's care, routine health screenings and immunizations are still covered.  | Benefits |
| Do copays count toward my annual deductible?  | Copayments apply to your out-of-pocket maximum, not the deductible.   | Benefits |
| How many visits are covered for physical, occupational and speech therapy?  | For all plans, each member can receive up to 20 visits for speech and occupational therapy combined, and 40 visits for outpatient physical therapy.   | Benefits |
| Will mammograms be covered once a year or every other year? Are 3-D mammograms covered?   | Mammograms, including 3-D mammograms, are covered under the preventive care benefit per plan year.  | Benefits |
| Is bariatric surgery a covered benefit?   | Bariatric surgery is not a covered benefit.   | Benefits |
| Will there be a change in premiums for FY2025?  | Depending on which plan you choose and the number of dependents, you may see a change in premiums. To review FY2025 premiums rates, visit <a href="http://www.ogi.idaho.gov/premium-rates">www.ogi.idaho.gov/premium-rates</a>  | Benefits |
| Is there a deductible that needs to be met for out-of-network mental health providers?  | PPO Plan: Mental Health services out-of-network are subject to the \$600 individual/\$1,700 family deductible and 40% coinsurance. Trad Plan: Mental Health services are subject to the \$500 ind/\$1,400 family deductible and to 30% coinsurance. HDHP: Mental Health services are subject to: \$2,000 ind/\$4,000 family deductible and 40% coinsurance. | Benefits |
| My current mental health provider does not accept Regence. Will I be able to get reimbursed for mental health services to some extent?                | Each plan provides coverage for out-of-network provider services. The services are reimbursed at the allowed amount after your deductible has been satisfied. Most likely, out-of-network providers will require you to pay upfront and submit the claim to Regence for reimbursement.  | Benefits |
| Regarding the \$0 copay for Choice Doctors with Blue Cross, are those providers still in-network with Regence? What is the copay?                     | The \$0 copay for Choice Doctors on the PPO plan was a proprietary program of Blue Cross and will not carry over to Regence. For members enrolled on the Regence PPO plan, you will pay a \$20 copay for primary care and a \$40 copay for specialists. The Choice Doctors are in the Preferred Network.  | Benefits |
| Does Regence cover Air Ambulance/Life Flight?   | Yes. Coinsurance for air ambulance varies by plan, so please refer to your plan documents for specific details.   | Benefits |

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| Will the guidelines around the FSA be impacted by the change to Regence?   | FSA is separate program through Navia Benefit Solutions and does not require insurance enrollment. The options you selected during open enrollment will remain the same along with the eligible expenses.   | Benefits              |
| Does Regence cover visits with a dietician for nutritional counseling?   | Yes, nutritional counseling is a covered benefit on each plan offering.   | Benefits              |
| With the mental health care that has a \$0 copay, is there a limit to the number of sessions per year?   | There are no visit limitations.   | Benefits              |
| What are balance-billing charges?  | Balance billing is the difference between your out-of-network provider's billed amount and Regence's allowed amount.  | Benefits              |
| If office visits on Blue Cross were copay based, will those same office visits still be copay based on Regence?  | Yes.  | Benefits              |
| Is there a lifetime maximum insurance benefit?   | There is no lifetime maximum for the medical benefit plans.   | Benefits              |
| Is a family considered two or more people?   | Yes.  | Benefits              |
| Can I only use an HSA with the HDHP?   | To be eligible to participate in the HSA, you must be enrolled in the High-Deductible Health Plan (HDHP). All employees, regardless of whether they enroll in medical or dental benefits can access the Flexible Spending Account (FSA) to help pay for health care or child care.                      | Benefits              |
| Are the annual deductibles based on Fiscal year or Calendar year?  | The deductible is on a plan year, July 1 through June 30. Your deductible will reset each year on July 1.   | Benefits              |
| Which payments are included in the out of pocket maximum (deductibles, coinsurance, co-payments, etc.)?  | Deductible, copayments and coinsurance apply towards your out-of-pocket maximum.  | Benefits              |
| My retirement date will be July 1. I will be covered until June 30, and then want to go with a COBRA option. Will Regence send me a letter to select COBRA.        | Yes, you will receive COBRA election paperwork from the COBRA Administrator HMA. You have any questions, please call HMA customer care line 1-833-670-0900.   | Benefits              |
| Is preventive care under HDHP still no charge? And is the deductible waived for in-network providers?  | Yes, preventive care is covered at 100% for in-network providers. For HDHP members, you can access preventive care at the at no cost share before your deductible is met.   | Benefits              |
| Are copay and coinsurance the same thing?  | Copay and coinsurance are not the same. Copay is the amount you pay for services, office visits and medications if you are on the PPO plan. Coinsurance is the percentage you pay after your deductible is met until you reach the out-of-pocket maximum. Copays do apply to the out of pocket maximums | Benefits              |
| Is the <a href="https://www.regence.com">Regence.com</a> account associated with our state employee email address or should we create a member account on our own? | We recommend creating your member account at <a href="https://www.regence.com">Regence.com</a> with your personal email address.  | Member Account/Portal |
| Will we have separate cards for dental and medical coverage as they will be different insurance carriers?  | Yes. You will receive medical cards from Regence and dental cards from Blue Cross for FY2025.   | Member Account/Portal |
| Does Regence Blue Shield offer an app to search for providers?   | Yes. Using the Regence app, you can search for providers, access digital ID cards, view claims and more.  | Member Account/Portal |
| Are we able to request a secondary ID card for dependents?   | Yes. You can order additional member identification cards either through <a href="https://www.regence.com">Regence.com</a> once registered, or by calling our customer service team at 1-800-854-5585.  | Member Account/Portal |

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| One of my dependents is moving/living out of state. How can I make sure they see an in-network provider?   | To search for in-network providers out of state, select the National Blue Card PPO or Participating network at <a href="https://www.Regence.com">Regence.com</a> and be sure to update the ZIP code to the area in which you are searching.<br><br>After you create an account at <a href="https://www.Regence.com">Regence.com</a> and log in, you will no longer need to select a network, but you will still need to enter the correct ZIP code to ensure accurate search results. | Member Account/Portal |
| Can dependents make their own accounts with Regence?   | Yes. Dependents age 13 and older can create their own member account at <a href="https://www.Regence.com">Regence.com</a> .   | Member Account/Portal |
| At what age do my dependents age off of my coverage?   | Dependents can remain on your coverage until the age of 26.   | Member Account/Portal |
| Do we need to hang on to our BCI card for dental insurance or are we getting a new card for that?  | Yes, hold on to your current dental card until a new one is received by Blue Cross of Idaho.  | Member Account/Portal |
| Is there a digital wallet version of the ID card?  | Yes, once you have created a member account at <a href="https://www.Regence.com">Regence.com</a> , you can access an electronic version of the ID card.   | Member Account/Portal |
| If I previously used Regence through another employer, do I still need to make a new account or is there a way to link a previous account?                                 | You will need to complete a new registration for this new plan coverage.  | Member Account/Portal |
| Will dependent ID cards be unique or a duplicate of mine?  | Dependent ID cards will display the dependent name. All other information will be the same as the subscriber's member ID card   | Member Account/Portal |
| Is Regence setup for secondary insurance? I have dual-coverage with TRICARE, where TRICARE is the primary. Will this work in a similar fashion with Regence?               | Yes. If you have dual coverage, please connect with Regence Customer Service at 800-854-5585 to provide the dual coverage information.  | Member Account/Portal |
| If we currently have confidential directives like non-disclosures or authorizations to disclose in place with Blue Cross, will we need to fill out a new form for Regence? | Yes. Communication directives will not transfer with enrollment to Regence. Once you create an account at <a href="https://www.Regence.com">Regence.com</a> , you can easily access the necessary forms in the member dashboard under the Documents section.  | Member Account/Portal |
| I'll be traveling out of state and won't be able to access my new ID cards. What should I do if I need medical help during that time?                                      | Please contact Regence Customer Service at 800-854-5585 and they will provide you with the information you need prior to your travel.   | Member Account/Portal |
| What are the software requirements to use the Regence app on my mobile device?   | The Regence app requires iOS 12.4 or later for Apple users and Android 12 or later for Android users.   | Member Account/Portal |
| What is the correct network name to use when searching for a provider on <a href="https://www.Regence.com">Regence.com</a> ?   | When searching for a provider at <a href="https://www.Regence.com">Regence.com</a> , select Preferred Network for PPO and HDHP plans, or Participating Network for Traditional Plan.<br><br>After you create an account at <a href="https://www.Regence.com">Regence.com</a> and log in, you will no longer need to take this step. The search will automatically align with your plan and network.   | Network/Provider      |
| How can I search for out of state providers?   | To search for in-network providers out of state, select the National Blue Card PPO network and be sure to update the ZIP code to the area in which you are searching.<br><br>After you create an account at <a href="https://www.Regence.com">Regence.com</a> and log in, you will no longer need to select a network, but you will need to enter the correct ZIP to ensure accurate search results.  | Network/Provider      |
| My provider works at multiple locations, but only one is showing as in-network. Does that mean I have to see them at that specific location?                               | Yes. You will need to verify with the provider that they are contracted through the specific location you are having services provided.   | Network/Provider      |

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| <p>My provider says she is in network with Regence, but she does not show up in the search. How can I confirm?</p> | <p>Confirm you are searching the correct network (depending on your plan) and that you have updated your ZIP code. If you are still not seeing your provider's information, but you believe they are in-network, you can contact Regence Customer Service to confirm at 1-800-854-5585.</p>   | <p>Network/Provider</p> |
| <p>Is the copay for an in-network specialist the same as the out-of-network specialist?</p>                        | <p>You will pay less out-of-pocket when you see an in-network specialist. Copay and coinsurance vary by plan, so please refer to your plan documents for specific costs.</p>  | <p>Network/Provider</p> |
| <p>How can a provider confirm patient coverage for ongoing care like medical supplies or DME?</p>                  | <p>Providers can verify eligibility, benefits and view limits or exclusions by accessing Availity. Additional information related to non-covered services is available on <a href="https://www.regence.com">Regence.com</a>. Any questions not answered by reviewing Availity and our website can be directed to the Provider Contact Center at <a href="https://www.regence.com">Regence.com</a>.</p>  | <p>Network/Provider</p> |
| <p>I am employed by a university, but do not reside in Idaho. How can I search for in-network providers?</p>       | <p>To search for in-network providers out of state, select the National Blue Card PPO network and be sure to update the ZIP code to the area in which you are searching.</p> <p>After you create an account at <a href="https://www.regence.com">Regence.com</a> and log in, you will no longer need to select a network, but you will need to enter the correct ZIP to ensure accurate search results.</p>   | <p>Network/Provider</p> |
| <p>How do we know which network we are in?</p>   | <p>Your network depends on which plan you selected. The PPO and HDHP plans use the Preferred Network and the Traditional Plan uses the Participating Network.</p> <p>Once you create an account at <a href="https://www.regence.com">Regence.com</a> and log in, your network will automatically apply to your account and any search settings.</p>   | <p>Network/Provider</p> |
| <p>Where can I find the in network suppliers for my CGM supplies?</p>  | <p>To search for CGM suppliers, navigate to the <i>Find a Doctor</i> page at <a href="https://www.regence.com">Regence.com</a>. Select your network -- Participating Network for the Traditional Plan and Preferred Network for the PPO and HDHD plans -- and be sure to update your ZIP code. Then you will search using the <i>Places by Type</i> and enter "diabetic supplies" in the search box.</p> <p>Once you create an account at <a href="https://www.regence.com">Regence.com</a>, navigate to Care Resources in the member portal. There, you will find an option for Medical supplies where you can search for other suppliers.</p> | <p>Network/Provider</p> |
| <p>Will there continue to be a gym membership benefit with Regence?</p>  | <p>Yes, through Regence Advantages provided by Active &amp; Fit.</p>  | <p>Other programs</p>   |
| <p>Livongo provides free glucose blood test strips, will that be available through Omada under Regence?</p>        | <p>Yes. Members enrolled in the Omada for Diabetes program will receive a continuous supply of test strips and lancets.</p>   | <p>Other programs</p>   |
| <p>I am currently on the Livongo diabetes program. Will that automatically transfer to Omada under Regence?</p>    | <p>Yes. Members who are currently taking part in the Livongo diabetes program will be contacted by Omada around the start of the plan year to help with the transition.</p>   | <p>Other programs</p>   |

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| How can I sign up for the diabetes program with Omada?   | <p>If you are already enrolled in Livongo under Blue Cross, your information will transition to Omada and their team will reach out around the start of the plan year to help with registration.</p> <p>If you are not currently enrolled with Livongo and would like to learn more about diabetes management with Omada, please visit <a href="https://omadahealth.com/SOI">omadahealth.com/SOI</a>.</p> | Other programs |
| Is Omada (for diabetes prevention and weight management), required as the only option using telehealth? Or can someone use an alternative in-person service locally if that is their preference? | Omada is available as a solution to access in addition to accessing these service by your local provider.   | Other programs |
| Does Regence offer a meditation or wellness app benefit, like Headspace?   | Regence member have access to a wide range of mental health and wellness support tools. To see all the programs available log in at <a href="https://www.regence.com">Regence.com</a> , select <i>Care</i> from the left side menu and then select <i>Care Resources</i> .  | Other programs |
| Will I be automatically enrolled in identity theft protection?   | To take advantage of the identity theft protection with Experian, you will need to take action. Create an account at <a href="https://www.regence.com">Regence.com</a> and then select <b>Care Resources</b> in the member portal. Select the Experian title and follow the prompts to enter the activation code.   | Other programs |
| Is the new telehealth option, Doctor on Demand, covered at 100%?   | PPO & Trad Plan: covered at 100% and HDHP is covered 100% after deductible.   | Other programs |
| What is Regence Empower Incent?  | Empower Incent is a wellness program rewarding preventive care activities in which you can earn up to \$100 per year in gift cards by engaging in healthy activities.   | Other programs |
| Is Silver Sneakers program available with Regence?   | No, Silver Sneakers is not included with group coverage.  | Other programs |
| Will my current enrollment with Wondr Health end automatically on June 30, or will I need to cancel manually?  | Your Wondr enrollment will end on June 30, 2024. No action is needed.   | Other programs |
| We currently have a smart shopping feature with Blue Cross that sends you a check for certain procedures from preferred providers. Does Regence offer that too?                                  | Yes, Regence offers a similar rewards program where members can earn gift cards for choosing low-cost, high-quality care.   | Other programs |
| Do I need to sign up for Doctor on Demand, or will information automatically transfer over from MDLive?  | Information will not automatically transfer as the MD Live services are ending June 30, 2024. You will need to sign up with Doctor on Demand to continue accessing telehealth services as of July 1, 2024.  | Other programs |
| Where can we find links or contact info for these new services and programs?   | <p>Further program details, flyers and contact information can be found online at <a href="https://ogi.idaho.gov/fy25-benefit-information">ogi.idaho.gov/fy25-benefit-information</a>.</p> <p>After you create your member account at <a href="https://www.regence.com">Regence.com</a>, visit the <i>Care Resources</i> tab in the member portal for more information.</p>                               | Other programs |
| Does the \$0 copay on preferred diabetes medications on the Optimum Value Medication List only apply to the HDHP?  | The preferred diabetes medications on the Optimum Value Medication list apply to all plans at no cost share. The full Optimum Value Medication list applies only to the HDHP.   | Pharmacy       |
| My dependent needs specific high-cost medication (Tier 5). How can I find out what that cost will be?  | Contact our Pharmacy Customer Service team at 1-844-765-2897 to get a cost estimate.  | Pharmacy       |

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| I will be out of the country for three months and will need prescriptions for 90 days, including an injectable. How can I ensure I can access a 90-day supply?                                      | Contact our Pharmacy Customer Services team 1-844-765-2897 for assistance with vacation overrides.   | Pharmacy |
| Are the prescriptions that are currently covered under our plan also covered under the new plan?  | Please review the 6-Tier Formulary Drug list or call Pharmacy Customer Service team at 1-844-765-2897 for specific details.  | Pharmacy |
| Are there any changes to which specific drugs/prescriptions that fall into each tier between BCI and Regence? If there are differences is there some where we can look up what the differences are? | <p>There may be a difference in how some prescription drugs are classified between your current plan and Regence. The best way to confirm any changes is to search for your medications on your current plan's drug list and compare it to the Regence drug list.</p> <p>Prior to creating a Regence account, visit <a href="https://www.regence.com/pharmacy">Regence.com/pharmacy</a> and select <i>Find a Drug</i> under the <i>Six-Tier Drug List - Large Group</i>.</p> <p>After you create a Regence account, sign in and select the <i>Pharmacy</i> tab, then <i>Check costs and coverage</i> and <i>Find Drug</i>.</p> | Pharmacy |
| How can I find out what tier my current medications are in?   | Please review the 6-Tier Formulary Drug list or call Pharmacy Customer Service team at 1-844-765-2897.   | Pharmacy |
| I have had many problems with receiving diabetic pump supplies and CGM supplies. How will I be able to make this transition seamless?   | Please call Regence Customer Service at 800-854-5585 for assistance.   | Pharmacy |
| With Blue cross, continuous glucose monitors and diabetic supplies had to be ordered from an online pharmacy. How will that work now?   | Please review the 6-Tier Formulary Drug list or call Pharmacy Customer Service team at 844-765-2897 with specific questions.   | Pharmacy |
| Does Regence have a list of medications that require prior authorization?   | Yes. A list of medications that require pre-authorization is available on the OGI website at <a href="http://www.ogi.idaho.gov/fy25-benefit-information">www.ogi.idaho.gov/fy25-benefit-information</a> under the <i>Regence Pharmacy</i> section.   | Pharmacy |
| Do I need to have an Amazon account to use the Amazon Meds Your Way home delive   | You will need to create an account with Amazon, but are not required to sign up for Amazon Prime to use the Pharmacy services. Amazon Prime members do have access to two-day shipping for most medications rather than the standard five-day shipping.  | Pharmacy |
| How do you know whether the medication you are on is a specialty medication?  | Please discuss with your physician or call our Pharmacy Customer Service at 844-765-2897.  | Pharmacy |
| What are some examples of medical services provided by a licensed pharmacist that was no charge with BCI and not covered under Regence?   | With the previous Blue Cross program, members could receive certain medical services like rapid strep tests, rapid COVID test and UTI tests at the pharmacy. These services are all still covered under Regence, but you will no longer be able to receive them at the pharmacy for low cost or \$0 cost. We hope to have a similar program in place in the future.  | Pharmacy |
| Do all Tier 3 or Tier 4 meds need prior authorization?  | Not all medications in Tier 3 or Tier 4 require prior authorizations. You will want to refer to the <i>Six-Tier Drug List</i> located on <a href="https://www.regence.com">Regence.com</a> and the OGI website at <a href="http://www.ogi.idaho.gov">www.ogi.idaho.gov</a> .   | Pharmacy |
| Will my medication prior authorization still be valid?  | Yes. If you have a prior authorization from Blue Cross for a medication, it will transfer to Regence.  | Pharmacy |
| What do we need to do to switch our specialty medications from CarelonRx to Regence and Accredo?  | Accredo will begin outreach in late June and early July to those members with specialty medications on file to help with the transition. If you have concerns or would like to confirm the status of your specialty medication, you can contact Accredo at 1-833-599-0514.   | Pharmacy |

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| Where do we find the optimum value listing  | The Optimum Value Listing is available under the OGI website at <a href="http://www.ogi.idaho.gov">www.ogi.idaho.gov</a> .   | Pharmacy |
| Where do we find the prices of the medication tiers?  | Please review the 6-Tier Formulary Drug list or call Pharmacy Customer Service team at 844-765-2897 with specific questions.   | Pharmacy |
| Does Regence cover the cost of the pharmacy giving a flu shot, or is that considered a medical service and not covered?   | Flu shots are covered through the pharmacy or your physician's office under the Preventive Care benefit  | Pharmacy |
| I take two medications that required prior authorization from Blue Cross. Will these now require prior authorization from Blue Shield? How quickly will this prior authorization occur to ensure no lapse in medication coverage? | If you currently have an active prior authorization in place with Blue Cross, Regence will honor it and you do not need to take action.  | Pharmacy |
| Can you use vision benefits anytime during the plan year? Or do you have to wait 12 months from your last purchase/visit?   | Exam and Lens frequency is every 12 months and frame frequency is every 24 months. Once you have an exam or purchase hardware, you will need to wait for the next available time period based on the benefit schedule. | Vision   |
| Do vision benefits with VSP restart with the transition to Regence? For example, if I got new lenses last year, can I also get a new lenses this year?  | Adult Vision benefits do not start over July 1. Exam and lens frequency is every 12 months and frame frequency is every 24 months.   | Vision   |