April 2025

Health Highlights

Save the date: open enrollment is coming!

Open enrollment for medical, dental and FSA benefits for employees will take place April 28 – May 16, 2025! This is your annual opportunity to review and, if needed, make changes to your benefits. Here are a few tips on how you can make the most of open enrollment.

- Start early! Save the deadline to your calendar and start gathering your information now. Review your • current benefits, usage and expenses.
- Know your needs. Did you have any life changes in the last year (marriage, added dependents, new • or changing health conditions)? Take those changes into consideration to get an idea of what your medical expenses could be in the coming year.
- Review your options. Explore all three available medical plans, Traditional, PPO, and High-Deductible Health Plan (HDHP), to see if there is a better fit for your budget and needs. For example, if you rarely use health care services, a plan with a higher deductible and lower monthly premium may be a more cost-effective choice. Regardless of the plan you choose, your provider network will remain the same.
- Be proactive. If you have questions, don't wait. Reach out to your HR contacts or visit the Office of Group Insurance website, www.ogi.idaho.gov, for details about benefits and eligibility.
- Take action. Don't let open enrollment pass by without reviewing your options. If you take no action, your current medical plan will automatically renew.
 - Note: members with an FSA must re-enroll and update elections during the open • enrollment period.

Get access to OneTouch blood glucose meter at no cost

Members with diabetes are eligible to receive a OneTouch blood glucose meter at no cost. Previously, members were required to contact the manufacturer to receive the device. We are happy to share that you can now receive a blood glucose meter at no cost from your local retail pharmacy. All you need to do is present your prescription and the <u>OneTouch voucher</u>. The voucher is posted to the OGI website, on the Value Added Programs page.





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Challenge yourself with Regence Empower

April Challenge: Pinching Pennies

Get smarter about your spending! For one week, challenge yourself to only buy things you absolutely need like groceries, gas, etc. At the same time, make a note of things outside of those needs that you'd like to buy or plan for, and what those costs are. This exercise can help you be more mindful about impulse purchases and savings. Complete the challenge by April 30, for your chance to be entered to win a Rocketbook reusable notebook and other prizes! To sign up for the challenge, log in at <u>regence.com</u> > Regence Empower > Challenges > Pinching Pennies.

May Webinar: Health Myths & Facts, Mental Health Edition

When it comes to health, you can't always believe what you hear. In this webinar, Regence medical experts will debunk common mental health myths and share insights for supporting yourself and others. Join the conversation on Thursday, May 15, at 12:30 p.m. MT to learn more. Don't wait, <u>register here</u>!

Important Insurance Terms

To get the most out of your medical coverage, it's important to understand all the terminology that comes with it. Each month, we'll share important insurance terms so you can start building your insurance vocabulary.

Participating provider: A participating provider is a health care professional or facility that has a contract with a specific health insurance plan to provide services at negotiated rates. They agree to accept the insurance company's payment terms, typically resulting in lower out-of-pocket costs for patients compared to non-participating (out-ofnetwork) providers.



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