

October is Breast Cancer Awareness Month!

Breast cancer is the second most common cancer for American women and one in eight women will be diagnosed with breast cancer in their lifetime. Screenings and mammograms are recommended every year for women starting at age 40 as early detection can significantly improve treatment outcomes and survival rates.

In Idaho, a new law will allow coverage for supplemental breast cancer screenings beginning Jan. 1, 2026. At the start of the new year, additional screenings will be available for individuals with an increased risk of developing breast cancer including:

- Personal history of atypical breast histology
- Personal history or family history of breast cancer
- Genetic predisposition for breast cancer
- Prior therapeutic radiation therapy
- Other risk factors

If you haven't done so yet, consider this your reminder to schedule your annual exam today! You can visit regence.com to find an in-network provider and/or facility.

Get peace of mind with no-cost second opinions

Facing a new diagnosis or treatment plan can be overwhelming, and sometimes it's hard to know if you're on the right path. With 2nd.MD, you can connect with board-certified doctors for a second opinion via video or phone to:

- Understand new or chronic diagnosis and treatment options
- Learn about breakthrough treatments and trials specific to your condition
- Understand if a recommended surgery is the best option and understand alternatives

Access to 2nd.MD is included with your benefits from Regence and is covered at no cost to you. To activate your 2nd.MD account and request a consultation, call 1-866-841-2575 or visit www.2nd.md/activate.





Challenge yourself with Regence Empower

October: Strong bones for strong years

Even spooky skeletons need strong bones!
Take advantage of October's self-guided
Regence Empower challenge to learn how to
keep your bones and joints healthy as you age.
Find out how your diet plays a role in bone
health and learn fall and prevention strategies
before you need them.

Complete the challenge by Oct. 31, for your chance to win a Gyro hand grip strengthener, a set of resistance bands, a trigger point foam roller, a stretching strap and exercise cards.

Get started today by logging in to your member portal at <u>regence.com</u> > Regence Empower > Self-guided Programs > Bone & Joint Health.

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.

Health savings account: An HSA is a tax-advantaged savings account that can be used for qualified healthcare expenses. Similar to an FSA, funds added to an HSA are not subject to income tax. You can also invest the funds in your HSA and roll the funds over every year. However, you can only make contributions to an HSA if you are currently enrolled in a high-deductible health plan.

2nd.MD is a separate company that provides expert consultation services.



