



April 2026

# Health Highlights

## Save the date: open enrollment is almost here!

Open enrollment for medical, dental and FSA benefits will take place April 27–May 15! This is your annual opportunity to review your coverage and make any needed changes for the new plan year beginning July 1, 2026. Here are a few tips on how you can make the most of open enrollment:

- **Start now!** Save the deadline to your calendar and start gathering your information. Review your current benefits, usage and expenses.
- **Know your needs.** Consider any changes in your household or health status. You'll want a good idea of what your medical expenses could be for the coming year before you select a plan.
- **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. **No matter 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](http://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.

## Second guessing? Get a second opinion.

If you've recently received a new diagnosis, or your doctor is suggesting a major procedure, it's common to feel overwhelmed and unsure about what comes next. If you find yourself in this situation, you may want to consider getting a second opinion from 2nd.MD.

With 2nd.MD, you will connect with board-certified specialists that can help you confirm a new or existing diagnosis, explore suggested treatment plans and decide if a recommended surgery or procedure is right for you.

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 visit [www.2nd.MD/activate](http://www.2nd.MD/activate).

## Regence Empower

### April Challenge: Self-guided Ergonomics 101

It's time to spring-clean our spaces and sit a little taller. Incorporating ergonomics can help you feel better throughout the day, whether you're standing, sitting or walking.

**Your goal:** take 20 minutes to complete all the lessons in the program between April 1 and April 30! Complete the activities and you could be entered to win a Lego blocks set, American Red Cross First Aid Kit, doTerra Stronger essential oil blend and more!

To sign up for the challenge, log in at [regence.com](https://regence.com) > Regence Empower > Self-guided Programs > Ergonomics 101.

## 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.

### Durable Medical Equipment (DME):

Equipment and supplies ordered by a health care provider for everyday or extended use. Coverage for DME may include oxygen equipment, wheelchairs, crutches or blood testing strips for diabetics. If you have specific questions about DME, log in to your member portal at [regence.com](https://regence.com) or contact Regence customer service at **1-800-854-5585**.

*2nd.MD is a separate company that provides decision support services*