

Plans and Benefits

Our benefit programs have a number of features that help contain costs while still allowing choice. You can choose from ***Traditional*** and ***Preferred*** plans that include cost-sharing through deductibles and coinsurance.

We also offer our managed care plan, ***Selections***[®], in most service areas.

Selections, our point-of-service product, is available to employers headquartered in the following counties: Clallam, Columbia, Cowlitz, Grays Harbor, Island, Jefferson, King, Kitsap, Klickitat, Lewis, Mason, Pacific, Pierce, San Juan, Skagit, Skamania, Snohomish, Thurston, Wahkiakum, Whatcom, Walla Walla and Yakima. Selections combines the best features of managed care, including the use of a Personal Care Provider, with those of a traditional plan. It uses a carefully selected network of physicians and other health care providers, yet members can still go outside the network for most services and use any provider who has a working relationship with Regence BlueShield. (Those providers are considered “Extended Network” providers, and members pay a greater share of the cost for their services.)

Copies of our standard benefit plans may be obtained by calling Regence BlueShield at (206) 464-3833 or your account executive.

Beyond our standard medical, prescription drug and dental benefits, we offer additional options to groups of 100 or more employees to meet their particular needs. Our marketing staff or your broker will prepare proposals detailing benefits and rates for eligible groups of this size interested in special benefit design.

Information on our medical and dental plans as well as available providers and hospitals can also be accessed on our Web site at www.wa.regence.com.

Options for Life Insurance Coverage Through Regence Life & Health

[Regence Life & Health](#) (RLH) is the life insurance carrier for Regence BlueShield. For groups of two or more employees, the company offers the following group life and disability products:

- Life
- Dependent life
- Accidental death and dismemberment
- Short-term and long-term disability coverage

Regence Life & Health offers these products on a voluntary basis as well.

Regence Life & Health is dedicated to exceptional customer service, flexible administration, competitive rates, creative underwriting, and outstanding claim service.

If you would like to add, change, or enroll for coverage, Regence Life & Health can tailor an insurance package to meet your specifications. Please contact your broker or account executive for additional information. You may also call Regence Life & Health directly at **(206) 464-3744** for more information.

Visit our Web site at www.regencelife.com.

Regence Life & Health Administrative Information

For billing questions on existing business, call 1 (888) 777-9368.

For claims questions on existing business, call 1 (800) 621-3330.

Dental Coverage

Dental coverage is a perfect complement to your medical plan. The following dental plans offer a convenient and relatively low-cost way of enhancing an employee benefit package to attract and retain employees.

Columbia Dental Plan

Columbia Dental Plan is a prepaid managed dental plan with dental services provided exclusively by Willamette Dental Group offices. Because the plan places an emphasis on prevention, it is able to control costs. There is no deductible, coinsurance requirement or annual maximum. Members will pay a nominal office visit charge for preventive and routine services. Additional copays apply only to major dental services.

As a stand-alone plan, Columbia Dental is available to groups with a minimum of 10 enrolled employees or 75% participation whichever is greater. As a dual option offering, linked with a Regence BlueShield medical plan, Columbia Dental, may be sold to groups with as few as two employees. Employees of small groups (see [Small Employer Verification](#) in the “Enrollment Information and Underwriting Guidelines” section of this guide) who want dental coverage may apply for an Individual Plan through Columbia Dental.

Regence BlueShield Traditional Dental Plan

Our traditional dental plans are designed to meet your various budget and dental needs. Coverage includes preventive and diagnostic services as well as basic, restorative and major services. Our traditional packages also have numerous deductible and coinsurance level options to suit your needs. If you already have medical coverage with Regence BlueShield, you can easily add dental coverage and enjoy the convenience of single combined billing and cost-efficient administration. For groups with 51 or more employees, orthodontic coverage is also available.

Flexible Coverage Options

You can select one or more dental benefit options or choose other innovative combinations that meet your specific needs. Many of our dental plans are available on a freestanding basis to groups of 10 that meet the minimum requirement of 10 enrolled employees or 75% participation whichever is greater. Packaged with our medical plans, Regence BlueShield traditional dental plans are available to groups of 5 or more that meet the minimum requirement of 5 enrolled employees or 75% participation whichever is greater. In addition, if you have medical and dental coverage, each member does *not* need to select *both* medical and dental coverage as long as overall participation requirements are satisfied.

Dental Provider Choice

Members may select from an extensive network of dentists, oral surgeons, orthodontists, periodontists, endodontists, prosthodontists and pedodontists. Members always have the option to choose from dental providers not contracted through Regence BlueShield, but they will have higher out-of-pocket expenses.

Convenient Excellent Service

Participating dentists submit claims directly to Regence BlueShield, and we take care of the paperwork so members don't have to worry about it. Our hold-harmless agreement with participating dentists also means members don't have to pay the difference between Regence BlueShield's “**allowed amount**” and the participating dentist's charge.