

Member Guide

Using Your RGA Benefits Health Plan Basics Additional Programs & Services





Your Guide to Better Healthcare with RGA

Welcome to Regence Group Administrators. Whether you're a new member or have been with us for years, our goal is to give you the tools and resources to make the most of your health plan benefits. As a valued member, we're committed to providing you with the support you need to navigate the complex world of healthcare. Our team is always just a phone call or click away, ready to assist you with finding doctors, understanding your coverage, or explaining unfamiliar healthcare terms. We are here to help you understand your care options and save money along the way.

About This Guide

Take a few minutes to review this guide for information on how to use your health plan benefits, including:

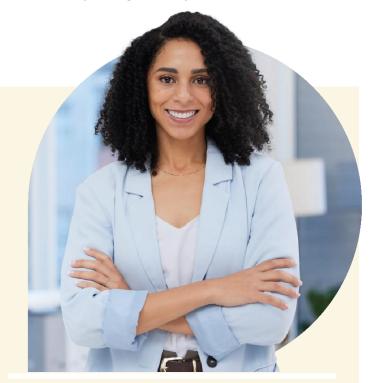
How to find an in-network healthcare provider

How to submit a claim

How to understand your explanation of benefits statements

Online tools and resources available to help you along the way

Additional programs and services provided with your health plan



This booklet is meant to be a summary of member services only. Benefits and coverage levels vary by plan and are explained in more detail in your Summary Plan Description and other formal plan documents. You can refer to those documents for more details on your medical coverage including deductibles, co-payments, co-insurance, and covered services.

Regence Group Administrators provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims.



Welcome to the Member Portal

Quickly and easily access your benefits and services in one place using our secure member portal.

Connect to Your Health Plan

- Access claims, deductibles, and spending for the whole family
- Find in-network doctors or hospitals in your area
- Connect to your prescription drug plan
- View, print, or share your Member ID card
- Verify your coverage for services
- Explore exclusive discounts and more

Access the member portal





Members aged 13 and older must provide consent for their parents or guardians to access their personal health information.

Regence

Explore your Benefits

See your in-network care options

See your in-network care options

Find a doctor

Find a doct

The member portal is only supported in the latest version of Chrome, Edge, Safari, and Firefox

*Note: Not all tiles shown above are available to all health plans. Some plans will display different tiles and resources.

Log in to the member portal using your email address and password.

Already have an account? You're all set!

Creating an account for the first time?

Before you start, you will need your Employee ID number located on your Member ID card. If you don't have your Employee ID number, please call our Customer Care number at the bottom of the page.

Visit accessrga.com and choose Washington.

Select the button "RGA Member Login" at the top of your screen.

On the log in page, click "Create an Account Now" and follow the directions by entering your full name, Employee ID, and date of birth.

Confirm your email address using the verification code that was sent to you.

You're ready to use the member portal!

For additional help, contact our **Customer Care Team** by calling the number on the back of your Member ID card. Monday-Friday 5:00 am – 6:00 pm PT.

Welcome to the RGA Mobile App



Quickly and securely access your benefits and services at home or on the go.

Use the RGA mobile app to access helpful tools such as:

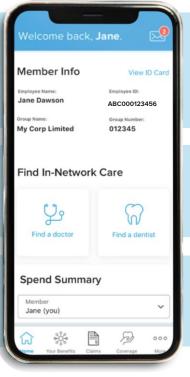
Find an In-Network Provider or Hospital:

With one click, take the guesswork out of finding a doctor, hospital, or clinic in your plan's network.

View Your Digital Member ID Card: Say goodbye to the worry of misplacing your Member ID card!

Click to Call:

Get connected at the touch of a button to speak with our Customer Care team.



Access Claims and Benefits:

Check the status of open claims, view yearly deductibles, copays, and out-of-pocket maximums for the entire family.

Manage Your Message Center:

Send and receive secure messages to and from our dedicated Customer Care team.

Get More Benefits:

Gain access to a wide range of services and discounts offered by your plan, right at your fingertips.

If you need to create an account:

- 1. Go to <u>accessrga.com</u> to create a new account. (You can only create an account on the website)
- After creating your account, download the RGA mobile app.
- Open the app and tap the "RGA Member Login" button at the top of the screen.
- Enter your Employee ID number from your Member ID card to log in.

If you do not have an account:

- . Download the RGA mobile app.
- Sign in using your existing account.
- 3. Tap the "RGA Member Login" button at the top of the screen.
- 4. Enter your Employee ID number from your Member ID card to log in.



Get Started

Have a member portal account already? Download the free RGA Mobile App in the Apple or Google Play Stores





If you have any questions or need any help, contact our **RGA Customer Care Team** by calling the number on the back of you Member ID card Monday-Friday 5:00 am— 6:00 pm PT.



Understand Your Plan Options: PPO vs. HDHP

What's the difference between a preferred provider organization (PPO) and a high deductible health plan (HDHP)?

Preferred Provider Organization (PPO)

Higher Premium

Standard Copay

Lower Deductible

Lower Coinsurance

Lower Out-of-Pocket Maximums

With a preferred provider organization (PPO) plan, you'll pay a higher premium but know what costs to expect when you go to an innetwork doctor or facility.

For office visits, you'll pay a standard copay determined by your plan. For treatment, you'll be responsible for amounts up to your deductible (variable from plan to plan, but significantly lower than you'd find with an HDHP). Once you've hit your deductible, you'll pay a lower rate of coinsurance at innetwork providers.

High Deductible Health Plan (HDHP)

Lower Premium

No Copay

Higher Deductible

Higher Coinsurance

Higher Out-of-Pocket Maximums

With a high-deductible health plan, you'll save on your premium and you won't have a copay, but you'll have a higher deductible and be responsible for a larger share of the cost of the office visit as well as any treatment you receive compared to what you'd pay under a PPO Plan.

Which plan is right for me?

If you rarely go to the doctor or find you're not using your medical benefits, a high deductible health plan (HDHP) may be for you. Factors to consider when calculating potential savings on an HDHP include the difference in premium and out-of-pocket costs as well as any employer contributions to an HSA. On the other hand, if you value peace of mind highly, you may find more comfort in a PPO plan. You know what matters to you.



Understanding Your Member ID Card & the RGA Network

Learn about your Member ID card and how the RGA network works with BlueCard. If your doctor's office is not familiar with RGA, you can share this information with them.

Information on Your Member ID Card:

Front of the ID card

- The employee name listed here is for the subscribing member of the health plan. All dependents enrolled on the plan use this employee ID number*
- 2 Your group ID number
- 3 Your Pharmacy information, if applicable
- Your in-network deductibles, out-of-network deductibles, and out of pocket maximums**
- 5 Personalized information about your benefits**

Your card provides you with more personalized information about your cost-sharing responsibilities related to your health plan.



*Some ID cards list the names of dependents. Some ID cards list only the name of the employee. Listing names of dependents on cards is an employer's choice. Either way, the benefits on ID cards are for the employee named on the left of the card. Dependents on the employee's plan may have different coverage than the employee. Always verify your personal plan benefits before receiving services.

Back of the ID card

- 6 Identifies your health plan administrator as Regence Group Administrators
- 7 Information for your provider or facility to submit claims
- 8 RGA Member portal to access your member account
- 9 Important telephone numbers for your plan**



**Note: Not all benefit details above apply to all health plans. ID cards will display different information based on your health plan.

The RGA Network & BlueCard Program

The RGA Network has access to BlueCard which enables RGA members to obtain health care service benefits while traveling or living outside the PNW by accessing the local Blue providers that service that area.

When presenting your member ID card using the BlueCard Program, it's best to communicate that coverage is by the local Blue. Example: if Jackie Sample is an RGA member that lives in Miami, FL, she has access to Florida Blue since that is the local Blue.



View a digital version of your member ID card by logging in to the member portal by visiting accessrga.com, or scan the QR code and choose Washington.



Buyer Beware of The Risks of Choosing an Out-Of-Network (OON) Provider

Important Out-of-Network Benefit Notice

What is a Network?

A network is a group of doctors, hospitals, and other healthcare providers. In-network refers to a health care provider that has a contract to provide your health plan health care services to its plan members at a pre-negotiated rate. Out-of-network refers to a health care provider who does not have a contract.

In-Network Providers	Out-of-Network Providers
Will not bill you for charges over the contracted rate	Can bill you however much they want
Usually covered at a higher percentage	Usually covered at a lower percentage by your plan
Applies to your standard deductible	May have a separate deductible
Applies to your standard out-of-pocket maximum	May have separate out-of-pocket maximum
File claims for you	Will require you to submit claims on your own
Meets our quality standards	We have not reviewed their quality
weets our quality standards	Can require pre-payment

How Your Plan Pays Out-of-Network Services

Out-of-Network Pricing

Because out-of-network providers can bill you whatever price they want, your plan looks at the average regional price for the service you are receiving (using Medicare rates as a benchmark, which is typically significantly lower than an in-network contracted rate). This is called the **Maximum Allowable Amount**. It then pays a percentage based on your plan's benefit coverage design.

You may be billed for the remaining balance for anything above the Maximum Allowable Amount even if your benefit shows out-of-network coverage at 100%. In this instance, the Plan will pay 100% of the maximum allowable amount, not 100% of the charges billed by the provider.

Cost Example: In-Network vs Out-of-Network Surgery

You choose an In-Network Provider	You choose an Out-of-Network Provider
Provider charges \$20,000 for a surgery	Provider charges \$45,000 for a surgery
Plan covers \$15,000, the pre-negotiated rate amount	Plan covers \$10,000, 100% of the maximum allowed amount
Provider is not allowed to bill you for the difference	Provider may bill you for the \$35,000 difference

^{1.} Depending on the type of service, you may have balance billing protections under the Transparency in Coverage (Tic).

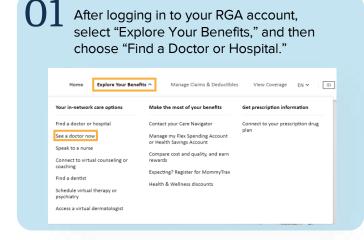
Find a Doctor or Hospital in the RGA Network

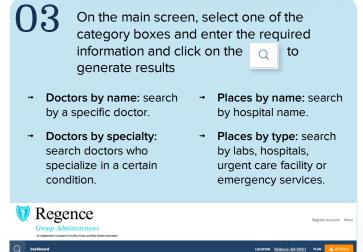


Your plan gives you access to the largest healthcare provider network in the Pacific Northwest. When you travel within the U.S., you also have access to a wide provider network. Find in-network providers for high-quality care at the best price.

Get started: log in to the RGA member portal

Visit accessrga.com and select Washington. Then select the RGA Member Login button on the top of the page for access to the full search experience.

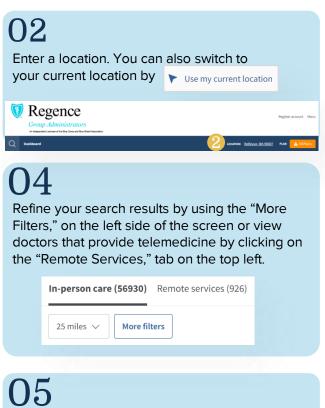




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What are you searching for today?

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Results can be viewed on a map by clicking the

"Map," button on the top right-hand side.

Always call the provider and facility to verify in-network status before scheduling or receiving services. Not all services performed by in-network providers are covered. You can review your Summary Plan Documents (Click View Coverage tab and Click on Benefit Plan Details) for more information about covered and excluded services.

If you or your doctor's office have any questions about your member benefits or plan coverage, contact RGA Customer Care by calling the number on the back of your Member ID card, Monday-Friday, 5:00 AM-6:00 PM PT.

Blue Distinction



Specialty Care

When you need specialized medical care, it's important to have access to providers who are the best fit for your needs. Choosing the right doctor or hospital can make a big difference in the quality of care and treatment you receive.

That's why Blue Cross and Blue Shield companies created a national recognition program-Blue Distinction Specialty Care-to make it easier for you to find quality care that's right for you.

Recognizing Quality and Value

Hospitals and doctors are recognized through Blue Distinction, with two designations available across eleven areas of specialty care:

Blue Distinction® Center

Demonstrate quality care and treatment expertise

Blue Distinction® Center+

Demonstrate more affordable care in addition to quality care and treatment expertise

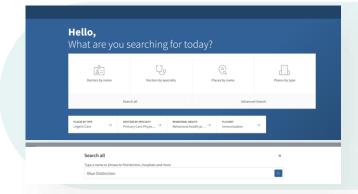
- Bariatric Surgery
- Cancer Care*
- Cardiac Care
- Cellular Immunotherapy CAR-T*
- · Fertility Care
- GeneTherapy*
- Knee and Hip Replacement
- Maternity Care
- Spine Surgery
- Substance Use Treatment and Recovery*
- Transplants

Quality is key. Only those providers that first meet nationally established, objective quality measures for Blue Distinction Centers will be considered for designation as a Blue Distinction Center+.

*Blue Distinction Center designation only.

Evaluating What Matters

Blue Distinction Center and Blue Distinction Center+ designations are awarded to doctors and hospitals based on a thorough, objective evaluation of their performance in the areas that matter most-quality care and treatment expertise. Blue Distinction designated providers have a proven history of delivering better quality care than those without these recognitions.



Finding a Blue Distinction Center Near You

Blue Distinction Centers and Blue Distinction Centers+ are available nationwide-and finding one is easy. To locate a provider:

- → Visit https://wa.accessrga.com/find-a-provider
- → Type "blue distinction" in the search all or select places by type and filter by "Blue Distinction Center"
- → Call the toll-free number on your membership card

Blue Distinction Centers (BDC) met overall quality measures, developed with input from the medical community. A Local Blue Plan may require additional criteria for providers located in its own service area; for details, contact RGA. Blue Distinction Centers+ (BDC+) also met cost measures that address consumers' need for affordable healthcare. Each provider's cost of care is evaluated using data from its Local Blue Plan. Providers in CA, ID, NY, PA, and WA may lie in two Local Blue Plans' areas, resulting in two evaluations for cost of care; and their own Local Blue Plans decide whether one or both cost of care evaluation(s) must meet BDC+ national criteria. National criteria for BDC and BDC+ are displayed on www.bcbs.com. Individual outcomes may vary. For details on a provider's in-network status or your own policy's coverage, contact RGA and ask your provider before making an appointment Neither BCBSA nor any Blue Plans are responsible for noncovered charges or other losses or damages resulting from Blue Distinction or other provider finder information or care received from Blue Distinction or other providers. RGA, an Independent Licensee of the BCBSA.



Network Extenders: Digital Behavioral Health Providers

The following digital only offerings are an extension of your provider network.

Providers	Focus	Offering	Get Started
talkspace	General Mental Health*	Talkspace offers a range of virtual mental health treatment options to choose from, including online therapy, coaching, self-help tools, psychotherapy, and medication management. For members ages 13 and older.	Register at www.talkspace.com/ partnerinsurance State(s) Available: All 50 States
∜ nocd	Obsessive Compulsive Disorder (OCD)	NOCD provides therapy for OCD through live sessions with a licensed, specialized therapist. For members ages 6 and older.	Visit: www.nocd.com Call: (312) 766-6780 State(s) Available: WA, OR, ID, UT
Boulder	Substance Use Disorders: Opioid Use Disorder (OUD) Alcohol Use Disorder (AUD)	Boulder care offers virtual treatment for substance use disorders, including medication-assisted treatment, peer coaching, care coordination and other recovery tools. For members ages 18 and older.	Visit: start.boulder.care Call: (866) 347-9635 State(s) Available: WA, OR, ID, UT
△AbleTo	General Mental Health*	AbleTo Therapy+ provides mental health care through an eight-week online therapy program. Sessions are one-to- one with a licensed therapist, and digital tools give you extra support. For members ages 18 and older.	Visit: www.ableto.com Call: (866) 287-1802 State(s) Available: WA, OR, ID, UT

^{*}General mental health may include stress, anxiety, depression, eating disorders, substance use, sleep, identity struggles, chronic issues, trauma and grief, relationships, healthy living.



Network Extenders: Digital & In-person Providers

The following offerings are an extension of your provider network. In-patient and residential treatment may require a prior-authorization.

Providers	Focus	Offering	Get Started*	
eleanor health	 Substance Use Disorder General Mental Health 	Eleanor Health provides virtual and in-person support including medication-assisted treatment, psychiatry, therapy and counseling, and recovery coaching. For members ages 18 and older.	Call 1-866-323-2596 or visit www.eleanorhealth.com State(s) Available: WA	
charlie health	 Trauma Substance Use Disorder LBTQ Support Intensive Outpatient Dialectical Behavioral Therapy 	Charlie Health offers virtual and in-person intensive outpatient treatment. For members ages 12-30.	Call 1-866-540-1828 or visit www.charliehealth.com State(s) Available: WA, OR, ID, UT	
Hazelden Betty Ford	 Substance Use Disorder Mental Health Treatment 	Hazelden Betty Ford offers in- person and virtual therapy, high-intensity outpatient programs and medication- assisted treatment. For members ages 18 and older.	Call 1-877-361-9611 or visit www.hazeldenbettyford.org State(s) Available: WA, OR	
zoomcare	Primary CareUrgent CareSpecialty Care	Zoomcare offers same day video or in-person options in select metro markets. Website and app available for members ages 13 and older.	Visit www.zoomcare.com/ schedule or download the iOS or Android App State(s) Available: WA, OR, ID	
dispatch health	 Urgent Care House Calls	DispatchHealth provides urgent care house calls 7 days/week. For members ages 3 months and older.	Visit www.dispatchhealth.com State(s) Available: WA	

^{*}May not be available in all state counties. Standard deductibles and copay apply. CharlieHealth, Eleanor Health, Hazelden Betty Ford, Zoomcare, and DispatchHealth are separate companies.



Nationwide Coverage for Members in Every State

When you're a Regence Group Administrators (RGA) member, you have the peace of mind knowing that wherever you are, you can access your health plan benefits.

Coverage across the country

No matter where you are in the United States, you will be covered under your RGA Plan. If you are temporarily in or reside outside of the Pacific Northwest (Washington, Oregon, Idaho, and Utah), you have access to the network and savings discounts negotiated with healthcare providers in each state through the BlueCard Program.



How to access your national coverage:

01.

Find in-network doctors and hospitals by logging in to the RGA member portal at accessrga.com.

02.

Once in, select "Find a doctor or hospital."

03.

Enter the city, state, or zip code where you would like to search.

Helpful reminders:

- Show your RGA member ID card when you arrive at the doctor's office or hospital.
- If you're accessing care outside of WA, OR, ID, and UT, it's best to communicate that coverage is by the local Blue.
- Your provider can find coverage and claim information on the back of your member ID card.

For any required pre-certification or pre-authorization, call RGA's Customer Care Team at

1-866-738-3924 available 5 am – 6 pm PT, Monday – Friday

In an emergency, go directly to the nearest hospital.



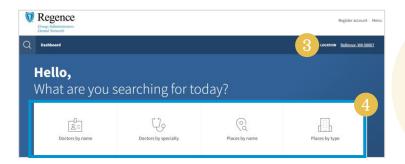
Getting Started with Your RGA Dental Plan

Find a Dentist

To find a dentist in the RGA dental network, log in to the RGA member portal.

Note: Choosing a dental provider in our network can help you save money by reducing out-of-pocket expenses compared to non-network providers.

- Visit accessrga.com and select Washington. Then select the RGA Member Login button on the top of the page.
- 2 After logging in to the RGA member portal, scroll down to "Explore My Benefits." Select the tile "Find a dentist."
- 3 Enter a location. You can also switch to your current location by selecting the arrow.
- Select your search category and you will have the option to enter a specialty type (for example: orthodontics, pediatric dentistry, etc.) or a specific dentist's name. You can also leave it blank.
- Refine your search results by using the filters on the left side of the screen.



Disclaimer: Always call the provider and facility to verify in-network status before scheduling and before receiving services. Not all services performed by innetwork providers are covered. Please review your Summary Plan Documents (click View Coverage tab and click on Benefit Plan Details) for more information about covered and excluded services.

Know what's covered

Access your dental benefits online from the RGA member portal by following the steps below:

1 Select "View coverage" tab 2 Click on "Benefit Plan Details" 3 Open "Dental Benefits Summary"

If you have any questions, RGA's Customer Care Team is available to help. Monday-Friday from 5 am to 6 pm PT at 1-866-738-3924.



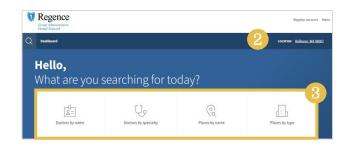
Getting Started with Your RGA Vision Plan

Find a Provider For Your Eye Exam

To find a vision care provider in the RGA network, log in to the RGA member portal .

Note: The advantage of using an in-network provider is that they will bill RGA on your behalf.

- After logging in, select "Find a Doctor" on your home dashboard
- 2 Enter a location. You can also switch to your current location by selecting the arrow.
- Click the box "Doctors by specialty", and enter optometry, ophthalmology, or search by "Doctors by name," for a specific provider.



Know what's covered

Access your vision benefits online from the RGA member portal by following the steps below:

1

Select "View coverage" tab



Click on "Benefit Plan Details"



Open "Vision Benefits Summary"

Submit Your Vision Claim

What you will need to submit your claim:

Keep your receipts for all services you paid for out of pocket.

Make sure your receipt includes the diagnosis and CPT codes.

Confirm your provider won't bill for services. This will prevent duplicate claims.

To submit your claim on our portal

- Log in to the member portal and select "Manage Claims and Deductibles" in the top navigation bar. From this screen, scroll down and select the blue "Submit a claim" button.
- Complete and submit the digital claim form and upload your itemized receipts using the step-by-step instructions on the screen.

If you have any questions, RGA's Customer Care Team is available to help. Monday-Friday from 5 am to 6 pm PT at 1-866-738-3924.

Disclaimer: Always call the provider AND facility to verify in-network status before scheduling and before receiving services. Not all services performed by in-network providers are covered. Please review your Summary Plan Documents (Click View Coverage tab and Click on Benefit Plan Details) for more information about covered and excluded services.



Health Plan Benefits While Traveling Abroad

When you're a Regence Group Administrators (RGA) member, you have the peace of mind knowing that wherever you are, you can access your health plan benefits.

Around the world

Through the Blue Cross Blue Shield Global Core program, you have access to doctors and hospitals all over the globe.



Before leaving the United States, verify your international benefits with RGA as coverage may be different outside the country.

Always carry your current RGA member ID card with you.

If you need to locate a doctor or hospital while traveling outside the U.S., call the **Blue Cross Blue Shield Global Core**Service Center at 1-800-810-2583 or call collect at 1-804-673-1177 (available 24 hours a day, seven days a week).

An assistance coordinator and a medical professional will arrange an appointment or hospitalization, if necessary.

Be sure to also contact RGA Customer Care at 1-866-738-3924 for any required pre-certification or prior authorization.

For inpatient care arranged by the Global Service Center:

The service center may arrange direct billing, which means the hospital will submit the claim on your behalf. In this scenario, you should not have to pay upfront for inpatient care at participation Blue Cross Blue Shield Global Core hospitals, except for the out-of-pocket expenses (non-covered services, deductible, copayment, and coinsurance) you would usually pay.

For outpatient care, or inpatient care not arranged through the Global Service Center:

You may need to pay upfront for care received from a non-participating doctor and/or hospital. To get reimbursed, complete a Blue Cross Blue Shield Global Core International Claim Form - available from the Blue Cross Blue Shield Global Core website (www.bcbsglobalcore.com) and on the RGA Member Portal under "Download Member Forms. Then send the form with the bill(s) to the Global Service Center - the address is on the form.



The BCBS Global Core app is available for Apple and Android devices. Visit the appropriate app store or www.bcbsglobalcore.com/home/mobileapp/ to download the latest app for your device (rates from your wireless provider may apply).

In an emergency, go directly to the nearest hospital.



Stretch Your Prescription Dollars on Your High-Deductible Health Plan

With a high-deductible health plan (HDHP), you're responsible for paying the entire cost of your qualified medical and prescription drug expenses until you meet your deductible. Below are a few ways to make trips to the pharmacy less expensive.



Ask your doctor or pharmacist about less expensive generic options.

Generic prescriptions are just as effective as brand-name drugs. They have the same strength, dosage, safety, and quality as their brand-name counterparts — and they can cost up to 80% less.



Max out your HSA contributions.

To save the most you can over time, allocate the maximum contribution amount for each tax year, as determined by the IRS.



Use mail order for maintenance medications.

If you are on a maintenance medication, you can typically get a 90-day supply for the cost of a 60-day supply by using a mail order service.



Shop around.

Try online cost comparison tools such as Healthcare Bluebook to help you find a fair price for medications in your area.



Leave money in your Health Savings Account (HSA) at the end of the year.

Your HSA funds carry over from one plan year to the next. Allow yourself some wiggle room by leaving funds in your account at the end of the year to use at the beginning of the next year, before your contributions start coming in. That way, you'll avoid paying taxes on your qualified medical expenses.



Specialty Medications

If you are taking or are prescribed a specialty medication, a member of our Specialty Medication Support team may reach out to help you get the medication at a lower cost.

Specialty Medication Steerage Program

Our Specialty Medication Support Team works to transition specialty medication injections and infusions out of a hospital setting, and into an alternative site of care, when it is safe to do so.

Transitioning to an alternative site of care means you will receive the same treatment, with appropriate clinical support, at a lower cost - and often at a more convenient location, such as a freestanding infusion site or your home.

While not all medications are appropriate for this program, our team continuously looks for ones that are. If there is an opportunity to transition your care to an alternative site, our Specialty Medication Support team will coordinate with both you and your provider so that your treatment is not interrupted.



What is a specialty medication?

Specialty medications are given as an infusion or injection and are used to treat complex and chronic conditions.

Although they are not very common, they can be expensive because they require special handling and careful oversight from a trained healthcare provider.

Visit <u>accessrga.com</u> and select Washington to access your RGA Account



How to Submit a Claim to RGA

If you receive medical, dental or vision services from an out-of-network (OON) provider, you may be asked to pay the charges upfront. In some cases, the OON health care professional will file the claim for you; however, they are not required to do so.

If the procedure/service is covered under your Plan's available out-of-network benefits (subject to any applicable deductibles or copay), you may be eligible for reimbursement.

To submit a claim for reimbursement, choose the option below that is best suited for you:



Option 1: Electronic Submission

A DocuSign

- Go to https://wa.accessrga.com/member-forms
- Scroll to Member Reimbursement Claim Form and click Complete Online
- 3 Complete and submit the form and a copy of your itemized receipt, bill, and/or invoice through DocuSign
- OR -

B RGA Member Portal

- Login to the member portal:
 https://memportal.accessrga.com/login?context=rgawa
- In the member portal, click on Manage Claims & Deductibles, click on Submit a Claim, and follow the prompts - be sure to also upload a copy of your itemized receipt, bill, and/or invoice



Option 2: Paper Submission

- Go to
 - https://wa.accessrga.com/member-forms
- Scroll to Member Reimbursement Claim Form and click Download pdf
- 3 Fill out the form in compatible PDF software like Adobe Reader or Acrobat
- 4 Use one of the submission options below:
 - A Fax the completed form and a copy of your itemized bill and/or receipt to: 866-458-5488
 - OR -
 - B Mail the completed form with a copy of your itemized receipt, bill, and/or invoice to:

RGA

Attn: Claims Department PO Box 85008 Bellevue, WA 98015-5008

IMPORTANT:

Remember your claim submission must include the following codes in order to prevent delays or denial. This data can often be located on the provider billing statement:

- Procedure or Service Codes (CPTs or HCPCs)
- Provider's NPI Number

- Diagnosis Codes (in ICD format)
- Provider's Tax ID Number (TIN)

Note: Claims may take up to 25 days to appear in the RGA portal.

All claims for reimbursement must be submitted within one year of the date the service was provided.



Understanding Your Explanation of Benefits (EOB)

What is an Explanation of Benefits?

Commonly referred to as an "EOB," the Explanation of Benefits document is generated when RGA processes a claim submitted by you or your healthcare provider. The EOB is not a bill, it explains how your health plan benefits were applied to the claim.

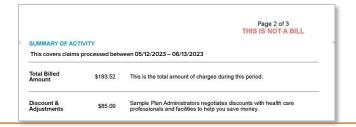
What should I do with this information?

Each time you receive an Explanation of Benefits (EOB), review it closely, and compare it to the bill or statement from your healthcare provider. If you have any questions, RGA's contact information can be found on the first page of every EOB. Information on your appeal rights is included at the end of the document.

How to Read Your EOB

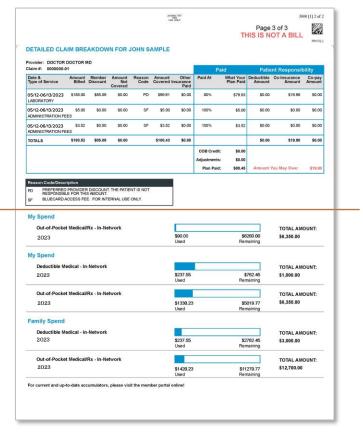
An EOB contains three important parts:

A summary of activity shows the claims processed between the date(s) of treatment, discounts and adjustments, amounts not covered, what the plan paid, amount owed, and the amount saved.



An easy-to-read claims breakdown section shows detailed explanations and reason codes. Here you will see more information on what was paid, any copays, and what may be your responsibility to pay.

The last sections, "My Spend" and "Family Spend", display how much of the claim was applied toward your deductible. It also shows the remaining amount needed to meet your deductible, as well as how close you are to your out-of-pocket maximum for the year.





How to Sign-Up for Electronic EOBs

The Explanation of Benefits (EOB) is a document that is generated when RGA processes a claim submitted by you or your healthcare provider. EOBs can help you better understand how your health plan works. You may receive these in the mail, but you can also access them electronically.

Access Your EOBs Online

- Visit accessrga.com, choose Washington, and select the RGA Member Login button on the top of the page
 - Log in to the member portal and select "Manage Claims & Deductibles" located on the top navigation bar
 - Scroll down and click on a claim number with a claim status of "Complete: Paid"
 - 4 Select "Download Explanation of Benefit"
 - 5 A PDF version will download.

Go Paperless

3

Why go paperless? Enjoy the convenience of viewing and managing your EOB without searching through the mail. Securely access important documents anytime, anywhere.

- 1 Select "Communication Preferences" from the drop-down menu.
- 2 Select "Email" under EOB communication preferences.
 - Once signed up, you will start receiving EOB notices in your email once your health care service claim is completely processed. They will be from Regence Group Administrators with the subject line "New Explanation of Benefits Available to View." This email is only a notification that you have an EOB available to view in your Member Portal.



Member Deals and Discounts

As an RGA member, you have access to many discounts on programs, products, and services to help support you and your family's health and well-being.

Allergy Relief Products	20% off products for non- drug allergy relief (such as pillows, air filters, cleaning products, and personal care products) from National Allergy Supply.	Fitbit Product Store	Save on Fitbit devices, accessories, and Fitbit Premium.
Fitness Discounts	Access a gym membership as low as \$28 per month through Active&Fit Direct that includes digital ondemand workouts too.	Funeral Planning Service	\$50 off the enrollment fee for Everest suite of funeral planning services
Hearing Aids	Discounts on hearing aids through TruHearing and Amplifon.	Meal Planning Services	Complimentary shipping (\$14.95 value), fresh-made meals prepared for yourself or your loved one with Mom's Meals NourishCare®.
Pet Wellness Plans	No enrollment fee for Optimum Wellness Plans at Banfield Pet Hospitals (inside PetSmart).	Student Loan Refinancing	Comprehensive solution to help borrowers reduce their debt by refinancing and consolidating their student loans.
Vision Care & LASIK	Save on laser vision correction, contact lenses, and eyeglasses with QualSight LASIK, and Zenni Optical.	Walgreens Smart Saving	Access 20% smart saver discount on eligible Walgreens brand over-the-counter health and wellness products.

How to access your deals and discounts

1 Log in to the RGA Member Portal

2

Select "Explore Your Benefits"

3

Select "Health & Wellness Discounts"

The deals and discounts are provided by separate companies to RGA members. These companies do not provide BlueCross BlueShield products or services and are solely responsible for their product or services.

24-Hour Nurse Advice Line

Get answers to your pressing health questions.

We've all had questions like these. Now you can get trustworthy answers when you call the nurse advice line. It's your 24/7 connection to our clinical team of nurses whenever you have an unexpected health issue. Plus, it's available at no cost to you.

Call anytime, day or night, and an expert will be there to answer your questions about:

- Medications
- Medical tests and procedures
- Treating unexpected injuries (twisted ankle, broken bone, etc.)
- √ Taking care of a chronic condition
- Knowing when to treat a situation at home versus making a trip to urgent care or the emergency room

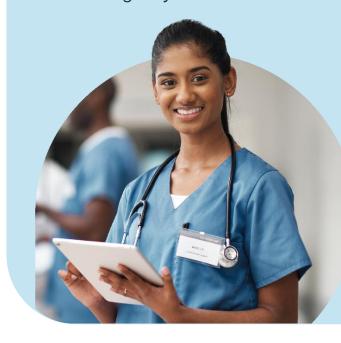
Get answers to your health questions by calling 1-800-807-1370

Available in English, Spanish, and other languages.



Fast, expert advice is only a phone call away.

- → Is my chest pain a sign of a heart attack?
- What works better on a sore muscle? Heat or ice?
- Do stomach cramps and sweating require a trip to the emergency room?





Completely confidential and included as part of your health plan.

Quick Tip: Scan this QR code with your smartphone to save the phone number in your contacts.



Virtual Physical Therapy

Omada Health for Musculoskeletal Care

Omada for Muscle & Joint Health is personalized, science-backed physical therapy that you can do from anywhere, when it works for you. Omada can help with almost any concern, including:



Here's what to expect:



You'll meet with a licensed physical therapist for an initial assessment and to create a care plan. This might be self-guided or PT-guided.



If you move forward with the PT-guided program, you'll receive a welcome kit, and your PT will assign exercises for you to do at your own pace. You'll do these from your phone or a tablet so the camera can detect your range of motion and provide real-time feedback, helping you to progress more quickly and prevent injury.



Throughout treatment, you'll schedule video visits as you would with an inperson PT, and you'll have the option to take recorded video assessments to give your PT additional measurements they can use to modify your care plan.

To get started:

- 1 Log in to the RGA member portal
- 2 Navigate to "Explore your Benefits,"
- Click "Go to virtual physical therapy." This will take you to the Omada app.
- You'll complete a short survey and schedule a consultation with a physical therapist, who will determine the right program for you.

You'll only pay twice: once for the consultation (your copay will equal your traditional physical therapy copay), and a second time when you start the PT-guided program. If you start a self-guided or prevention program, you won't be charged a second time.

Omada is a separate company that provides virtual physical therapy services for RGA members



Price Comparison Tool

Powered by Healthcare Bluebook

Get cost estimates and find the best in-network medical care!

Your Plan provides you access to Healthcare Bluebook's Price Comparison Tool to find savings for all shoppable procedures.* This tool makes it easy to search for the Fair PriceTM and compare estimated procedure costs between facilities including what your personal deductible and out-of-pocket cost share will look like.

What is a Fair Price?

A Fair Price is the reasonable amount you should expect to pay for a procedure or medical service.

Healthcare Bluebook uses the green, yellow and red color signs to guide you to Fair PriceTM facilities.

COST



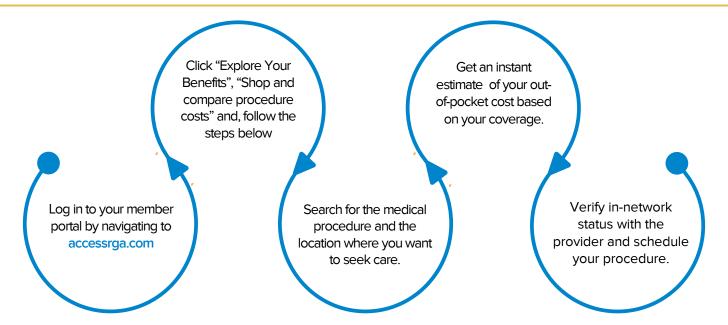
RATINGS At or Below Fair Price

Slightly Above Fair Price



Highest Price





*shoppable procedures are services that are: able to be scheduled, are high volume, and have a high-cost variance. These include both in and outpatient procedures. **Always check network status before receiving scheduled services.

Healthcare Bluebook can also be accessed from the RGA member app. For access support contact Customer Care at 1-866-738-3924 Monday through Friday, between 5:00 a.m. - 6:00 p.m. PT.



Price Comparison Tool

(continued)

Search for your procedure in Healthcare Bluebook, use a Fair PriceTM facility, and save big bucks on care.



Information shown is for illustrative purposes only.



Example out-of-pocket cost estimate

The average price for Spinal Fusion \$23,302 with these providers:

ABC University Hospital

Your estimate out of pocket for this procedure: \$3,000

Out of Pocket Balances:

Individual deductible \$3,000 maximum:

\$1,000 spent \$2,000 remaining

Individual out-of-pocket \$4,000 maximum:

\$1,000 spent \$3,000 remaining

Family deductible \$6,000 maximum:

\$2,000 \$4,000 remaining

Family out-of-pocket \$8,000 maximum:

\$2,000 spent \$6,000 remaining

Know Where to Go



Save time and money by choosing an in-network facility or the right location when the unexpected happens. More than half of visits to the emergency room are for non-emergencies. Knowing where to go for care helps you access the right care faster.

Use the charts below to choose the appropriate level of care to start feeling better.

Primary Care Provider



*ask if your primary care provider offers virtual care

Mild Fevers	Cough	Migraines	Sore Throat	Nausea, vomiting, and diarrhea	Animal or Insect Bites
Urinary Tract Infection	Cold, Flu, & Allergy Symptoms	Pink Eye	Rashes & Other Skin Conditions	Earache	Mental Health

Urgent Care



Utilizing Urgent Care

Be prepared and know which Urgent Care providers are in your network for accidents and illnesses. Urgent care is cheaper than the emergency room and can provide immediate care, except for complex conditions.

Minor Burns

Sprains & Strains

Emergency Room



Head Injuries	Chest Pain or Trouble Breathing	High Fever	Poisoning or Drug Overdose	Severe Burns	Major Traumas
Open Wounds & Bleeding That Cannot Be Stopped	Confusion or Sudden Changes In Mental Status	Severe Abdominal (Stomach) Pain	Coughing Up or Vomiting Blood	Pregnancy- Related Problems & Infants With Fevers	Sudden Numbness, Weakness, or Paralysis

Retail Walk-in Clinics

These are clinics set up inside retail stores and pharmacies. They offer limited services but can typically provide basic care for:

- → Sore throat
- → Minor cuts
- → Mild fever
- → Cold and flu symptoms

→ Skin conditions



What You Need to Know About Paying for Your Healthcare

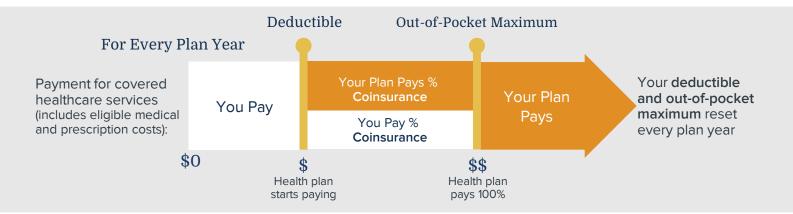
Key terms

Your **copay** is the fixed amount you pay for a covered healthcare service. This is usually paid at the time you receive the service. The dollar amount can vary by the type of service (doctor office visit vs. ER visit).

Your **out-of-pocket maximum** is the most you will pay for covered healthcare services in a given plan year.

Your **deductible** is the amount you pay for covered healthcare services before your health plan starts to chip in. *Note: Preventive care services such as wellness exams and preventive screenings are generally not subject to the deductible.*

Your **coinsurance** is the percentage you pay for covered healthcare services <u>after</u> your deductible has been met.



Example - Member Healthcare Journey Meet Joe

Joe makes an appointment with his doctor for his annual wellness exam. Preventive services are covered at 100% (in-network) and the deductible is waived. That means Joe does not have to pay anything.

A few months later, Joe needs an X-ray. He has not yet met his **deductible** for the plan year, so he must pay the full amount.

It is flu season and Joe does not feel well. He makes an appointment with his doctor. When he checks into the office, he pays a **co-pay**.

Later in the year, Joe bursts his appendix and needs emergency surgery. He has already met his deductible, so he only has to pay his share of the **co-insurance** until he reaches the **out-of-pocket maximum**. From that point on, his health plan will pay the rest.

If Joe gets sick again before the end of the plan year, his health plan will pay 100% of the covered services.

He has rance Ith plan hay

Visit <u>accessrga.com</u> and select Washington to access your RGA Account ©2025, Regence Group Administrators



General Preventive Care for Adults

Take charge of your health with preventive care benefits available through your primary care provider (PCP) usually at no cost-share.*

All adults should find an in-network primary care doctor and consult the chart below to start a discussion about which preventive services and screenings are right for you.*

Annual wellness physical exam

Vaccinations:

Influenza- yearly link to full CDC schedule

Screenings and/or counseling for:

- Blood pressure
- Diabetes
- Anemia
- Skin check
- Depression, suicide, family violence
- Hepatitis C, aged 18-79
- HIV, aged 15-65
- Sexually transmitted infection (STI)
- Dental and periodontal disease

Risk based screening and/or counseling for:

- · Alcohol and drug misuse
- Tobacco use
- Obesity and diet
- Hepatitis B, Tuberculosis
- Cholesterol, lipid disorders
- · Heart disease, statin use
- Type 2 diabetes
- Retinopathy if diabetic
- Dementia

Preventive Medications:

- Inhaled corticosteroids if diagnosed with asthma
- Insulin and other glucose lowering agents, A1c testing and glucometer if diabetic
- ACE inhibitors, beta-blockers, aspirin if at high risk and meet specific criteria
- PrEP HIV prevention meds if meet certain criteria
- Statins if high risk and 40+

Additional Preventive Care to Discuss with Your Doctor Based on Age and Risk Factors**

Assigned female at birth

Age 19-39:

- · Clinical breast exam
- Mammogram 1 baseline
- BCRA 1 and 2 testing if high risk
- Pelvic exam
- 1 pap test every 3 years (starting at 21 until 65)

Age 40-74:

- 1 Pap test every 3 years (65+ stop if you've had 3 normal in a row the past 10 years
- Mammogram, as recommended
- Bone density screening, if post menopausal

Assigned male at birth

Age 19-39:

· Testicular exam

Age 40-64:

- · Prostate Cancer exam
- Testicular Exam

All genders

Age 40-64:

- Colon cancer screening, 45-75
- Lung cancer screening, 50-80
- Shingles vaccine, 50+

Age 65 and older:

- Fall prevention
- Glaucoma test
- Hearing impairment
- Pneumococcal vaccine

Refer to your summary plan document at accessrga.com to log in to your RGA account. Contact our Customer Care by calling the number on the back of your Member ID card, Mon-Fri 5am-6pm PT for more information on your preventive care benefits.

*Consult with your doctor to determine what preventive care is right for you based on your medical history. Not all services listed may qualify as a part of your preventive care benefits. Services performed to diagnose or treat symptoms or provide routine care for chronic conditions may be subject to separate charges. Always ask your doctor about the type of services being rendered at your visit. For additional resources: http://health.gov/myhealthfinder

**age recommended for those at regular risk as of May 25, 2023, by U.S Preventive Service Task Force. Content Sourced from the Office of Disease and Prevention and Health Promotion at <u>Healthcare.gov</u>, PublicHealth at <u>PublicHealth.org</u>, the Centers for Disease Control and Prevention (CDC), and the U.S. Preventive Services Task Force <u>uspreventiveservicestaskforce.org</u>.

Visit <u>accessrga.com</u> and select Washington to access your RGA Account ©2025, Regence Group Administrators

Preventive Care Basics for Children and Those Who Are or Who May Become Pregnant

Take charge of your health with preventive care benefits available through your primary care provider (PCP) usually at no cost-share.*

Preventive Services

Most health plans include coverage for certain preventive services when visiting an in-network provider. Preventive care benefits vary with age and personal health history. Use the charts below to start a discussion with your doctor about which preventive services and screenings are right for you.*

General Preventive Care for Children**				
Find an in-network pediatrician before baby's birth	Even when your child isn't sick, it's important for them to see their doctor for regular checkups.			
Children may receive age-appropriate preventive exams and counseling, including:	 Well-child exams and vaccinations as shown on the next page Newborn hearing, jaundice, PKU, metabolic, and select other screenings (up to 62 days of age) Skin cancer counseling (ages 6 months-24 years for those with fair skin type) Dental cavities (up to age 6, starting with first tooth) Scoliosis, adolescent idiopathic Hepatitis B/C, HIV, and Cholesterol screening (if at risk) Eye exam (ages 3-5) Anemia and lead poisoning screenings Anxiety, depression, abuse, suicide risk screenings Alcohol and drug misuse Sexually transmitted disease screenings 			
Preventive Medications:	 Inhaled corticosteroids if diagnosed with asthma Insulin and other glucose lowering agents, A1c testing and glucometer 			

General Preventive Care for Those Who Are or Who May Become Pregnant**

Find an in-network primary care provider (PCP) and obstetrician/gynecologist (OB/GYN) before pregnancy

Screenings and counseling for:	 Gestational diabetes and anemia Hepatitis B and HIV Preeclampsia prevention Rh incompatibility Bacterial vaginosis Expanded tobacco use Healthy pregnancy weight Neural tube defects, ultrasound, and home uterine monitoring (if high risk) Breastfeeding support and counseling Maternal depression screenings for mothers at well-baby visits
Preventive Medications:	Birth controlFolic acid supplements
Procedures:	Tubal Ligation

Refer to your summary plan document at accessrga.com to log in to your RGA account. Contact our Customer Care by calling the number on the back of your Member ID card, Mon-Fri 5am-6pm PT for more information on your preventive care benefits.

*Consult with your doctor to determine what preventive care is right for you based on your medical history. Not all services listed may qualify as a part of your preventive care benefits. Services performed to diagnose or treat symptoms or provide routine care for chronic conditions may be subject to separate charges. Always ask your doctor about the type of services being rendered at your visit. http://health.gov/myhealthfinder is also a great resource.

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Well-child Exam and Immunization Schedule



Guidelines from the Centers for Disease Control and Prevention (CDC)

2 to 5 Days Old	HepB ¹	15-18 Months	DTaP ⁴ Any 12-month immunizations not already given HepB ³	11 -12 Years	Tdap Flu shot HPV ¹ MCV
2	HepB ² RV ¹		VAR ¹		
Months	DTaP ¹ Hib ¹ PCV ¹ IPV ¹	24 Months	HepA Flu Shot	13-15 years	HPV ² Flu Shot
4	RV ² DTaP ²	1410111110	i iu onot	yearo	ria Snot
Months	Hib ² PCV ² IPV ²	3 Years	Flu Shot		MCV ²
6 Months	PCV ³ DTaP ³ IPV ³ Flu Shot		Chickenpox	16 years	Chickenpox blood test
	riu Silot	4-6	Flu shot DTaP ⁵		
9-12 Months (1 year)	Hib ⁴ PCV ⁴ COVID-19	Years	IPV ⁴ MMR ² VAR ²	5-18 Years	Annual Flu shot

IMMUNIZATION DEFINITIONS + KEY

Chickenpox: Varicella (Not before first birthday)

DTaP: Diphtheria, tetanus, acellular

pertussis/whooping cough (5-dose series)

Flu shot: Influenza (Annual)

HepA: Hepatitis A

HepB: Hepatitis B (3-dose series)

Hib: Haemophilus influenza b (3- or 4-dose series)

HPV: Human papillomavirus (2-dose series)
IPV: Inactivated poliovirus (4-dose series)
PCV: Pneumococcal conjugate (4-dose series)

MCV: Meningococcal disease

MMR: Measles, mumps, rubella (After age 1)

RV: Rotavirus (3-dose series) VAR: Varicella (2- dose series)

TDAP: Tetanus, Diphtheria, & acellular pertussis

1 First dose 2 Second dose 3 Third dose 4 Fourth dose