



2020 Employee Benefits Guide

About Special Districts Insurance Services

The Special Districts Insurance Services (SDIS) Employee Benefits Program provides an avenue for member districts of all sizes to access easy and affordable employee benefits options. Through its partnerships with well-respected insurance carriers and administrators, SDIS is able to offer coverage for medical, vision, dental, short-term disability, long-term disability, and life insurance. These programs are structured to offer multiple plan selections, accommodating members of all sizes and financial means.

In 2014, SDIS formed a self-insured medical and dental program. This transferred ownership of the program to SDIS members. A board of trustees, comprised of appointed special district officials, oversees the SDIS Trust to ensure the program is managed to the highest level of financial integrity. Regence Blue Cross Blue Shield administers the medical program and Moda/Delta Dental and Willamette Dental administers the dental program providing member employees and their families with the broadest selection of physicians, hospitals, and dentists available in Oregon.

The disability and life insurance are fully insured programs provided by Standard Insurance Company, one of the oldest and most well respected companies in the business.



Medical Plans	Blue Plans			
General Description		The Blue plans have varying deductibles. Office visit copays are \$25 and in-network coinsurance is 20%.		
Calendar-year deductible All services subject to a deductible except those marked with (*) below		Individual	Family	
	PPO II	\$200	\$600	PPO C
	PPO II a	\$300	\$900	PPO D
	PPO III	\$500	\$1,500	PPO E
	PPO IV	\$1,000	\$3,000	PPO F
	PPO V	\$1,500	\$3,000	PPO H
	PPO VI	\$2,000	\$4,000	PPO J
	PPO VII	\$2,500	\$5,000	PPO K
				PPO L
Calendar-year out-of-pocket (OOP) maximum (Including deductible and copays)		Individual	Family	
	PPO II	\$2,000	\$5,500	PPO C
	PPO II a	\$2,500	\$7,000	PPO D
	PPO III	\$3,000	\$8,500	PPO E
	PPO IV	\$4,500	\$12,000	PPO F
	PPO V	\$5,000	\$13,500	PPO H
	PPO VI	\$5,500	\$13,500	PPO J
	PPO VII	\$5,500	\$13,500	PPO K
				PPO L
Out-of-network benefits		Out-of-network services: \$5,000 per person		
Prescription drug benefits		Generic-\$10; Brand-\$30; Non-preferred-\$50 Specialty is lesser of \$200 copay or 30% per prescription		
Preventive Services		In Network / Out of Network		
Well-baby visits, routine physicals		No cost share / 40%		
Routine gynecological exams		No cost share / 40%		
Professional Services		Member Cost Share		
		In Network / Out of Network		
Office and urgent care		\$25* / 40%		
Office procedures and supplies		20% / 40%		
Acupuncture, chiropractic manipulations		\$25* / 40%		
Maternity care (professional/physician)		\$200* / 40%		
Hospital Inpatient & Outpatient Services				
Inpatient room and board		20% / 40%		
Inpatient rehab., skilled nursing		20% / 40%		
Outpatient surgery		20% / 40%		
Radiology and lab		20%* / 40%		
Advanced imaging		20% / 40%		
Emergency room services*		\$250* / \$250*		
Mental Health/Chemical Dependency				
Office visits		\$25* / 40%		
Inpatient care, residential program		20% / 40%		
Other Services				
Physical therapy, Outpatient rehab		20%* / 40%		
Allergy injections		\$5* / 40%		
Durable medical equipment		20% / 40%		
Home health		20% / 40%		

Red Plans		HSA Plan	
The Red plans have varying deductibles. Office visit copays are \$35 and in-network coinsurance is 30%.		This is a qualified high-deductible-health plan (HDHP). All services, other than preventive, are subject to the deductible. This includes pharmacy services.	
Individual	Family	Individual	Family
\$300	\$900	\$3,000	\$6,000
\$500	\$1,500		
\$1,000	\$3,000		
\$1,500	\$3,000		
\$2,000	\$4,000		
\$2,500	\$5,000		
\$3,000	\$6,000		
\$5,000	\$10,000		
Individual	Family	Individual	Family
\$2,500	\$7,500	\$6,000	\$12,000
\$3,000	\$9,000		
\$5,000	\$14,000		
\$5,500	\$14,700		
\$5,500	\$14,700		
\$6,000	\$12,700		
\$6,350	\$12,700		
\$6,350	\$12,700		
Out-of-network services: \$6,000 per person plans C-F; \$7,000 plans H-L		Out-of-network services: Ded.-\$6,000/\$12,000 OOP maximum-\$7,000/\$14,000	
Generic-\$10; Brand-\$30; Non-preferred-\$50. Specialty is lesser of \$200 copay or 30% per prescription		20% coinsurance after deductible in network; 50% coinsurance after deductible out of network	
In Network / Out of Network		In Network / Out of Network	
No cost share / 50%		No cost share / 50%	
No cost share / 50%		No cost share / 50%	
Member Cost Share		Member Cost Share	
In Network / Out of Network		In Network / Out of Network	
\$35* / 50%		20% / 50%	
30% / 50%		20% / 50%	
\$35* / 50%		20% / 50%	
30% / 50%		20% / 50%	
30% / 50%		20% / 50%	
30% / 50%		20% / 50%	
30% / 50%		20% / 50%	
30% / 50%		20% / 50%	
\$250 + 30%* / \$250 + 30%*		20% / 20%	
30% / 50%		20% / 50%	
30% / 50%		20% / 50%	
30%* / 50%		20% / 50%	
\$5* / 50%		20% / 50%	
30% / 50%		20% / 50%	
30% / 50%		20% / 50%	

that are provided by non-participating or out-of-network providers are paid at the participating provider level.

The benefit information in this brochure is a summary designed for comparative purposes. For specific information on plan benefits, exclusions and limitations, please refer to a proposal contract or Member Benefits Handbook.

This page provides an overview of health plan designs available to SDIS member groups through Regence.

For plan details, please contact us or your local agent.



The SDIS Plan additionally offers:

- No member cost share for in-network colonoscopy (or ANY form of colorectal cancer screening).
- Protection against 'surprise billing' when a member goes to an in-network facility but unknowingly receives treatment from an out-of-network provider.

Prescription Benefit Summary

Your health plan includes coverage for prescription drugs and certain other pharmaceuticals, subject to the information below. Your prescription drug coverage is provided through CVS/Caremark.

Each time a covered pharmaceutical is dispensed, you are responsible for the copay (PPO plans) or coinsurance (HSA plans) based on the plan you elected:



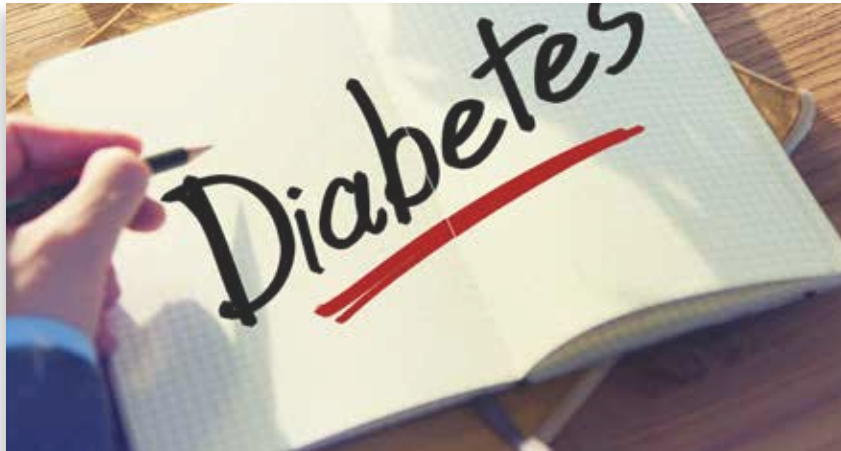
PPO Plan (Blue & Red Options)	Tier 1: Generic	Tier 2: Preferred	Tier 3: Non-preferred
Participating Retail Pharmacy[^]			
Up to a 30-day supply	\$10 copay	\$30 copay	\$50 copay
Participating Mail-Order Service			
Up to a 90-day supply	\$10 copay	\$60 copay	\$100 copay
Specialty Drugs – Participating Specialty Pharmacy			
Up to a 30-day supply	Lesser of \$200 copayment or 30% per prescription		

[^]Remember to show your Regence member card each time you fill a prescription at a retail pharmacy.

HSA Plan 1*	Tier 1: Generic	Tier 2: Preferred	Tier 3: Non-preferred
Participating Retail Pharmacy[^]			
Up to a 30-day supply	20% coinsurance	20% coinsurance	20% coinsurance
Participating Mail-Order Service			
Up to a 90-day supply	20% coinsurance	20% coinsurance	20% coinsurance
Specialty Drugs – Participating Specialty Pharmacy			
Up to a 30-day supply	20% coinsurance		

*Benefits paid once calendar year deductible has been met.

[^]Remember to show your Regence member card each time you fill a prescription at a retail pharmacy.



Diabetes Monitoring Program



Special Districts Insurance Services, has selected the LivingConnected program from CCS Medical as our diabetes monitoring program. Diabetes supplies are provided to eligible members at 100% coverage with no out-of-pocket costs. Enrollment in the LivingConnected program is automatic. Supplies and a glucose meter are shipped to free of charge.

CCS Medical is a leading national home delivery provider that provides high-quality products and personalized service to guarantee satisfaction. Members save time and money with fast, easy, and convenient home delivery of diabetes testing supplies, including:

- ***State-of-the-art cellular and Bluetooth glucose meters***
- ***Diabetes supplies: test strips, lancing device, lancets, etc.***
- ***Assistance and support:***
 - Free home delivery of supplies as needed with no out-of-pocket expense
 - Alerts and coaching from a CCS nurse when readings are out of range
 - Live, ongoing personalized health coaching from Certified Diabetes Educators
 - Online portal and smartphone application where members can access and share your results
 - 24/7/365 toll-free access to live nursing support

CCS Medical is committed to helping you manage your diabetes on your terms, in a way that fits your lifestyle.

If you have any questions, please contact the CCS Medical customer support team at 1.800.966.2046, from 8 a.m. to 7 p.m. EST, Monday – Friday.



Dental Benefits



Delta Dental of Oregon & Alaska



- 1 All plans include pediatric dental. Please see Member Handbook for additional details.
- 2 Under this incentive plan, benefits start at 70 percent for your first plan year of coverage. Thereafter, benefit payments increase by 10 percent each plan year (up to a maximum benefit of 100 percent) provided the individual has visited the dentist at least once during the previous plan year. Failure to do so will cause a 10 percent reduction in benefit payment the following plan year, although payment will never fall below 70 percent.
- 3 Only available to groups with 15 or more enrolled.
- 4 Deductible waived.
- 5 Orthodontic services do not apply toward the plan-year benefit maximum.

Delta Dental - Plan Option Overview

Plan Year Costs	Constant Plan	Incentive Plan	Constant Plan with Orthodontic Services	Incentive Plan with Orthodontic Services
Deductible	\$25 / \$75	\$0	\$25 / \$75	\$0
Benefit maximum	\$1,500	\$1,500	\$1,500	\$1,500
In-network, you pay:				
Preventive and diagnostic services⁴				
Exam and prophylaxis/cleaning (twice every 12 months)	0%	30% - 0%	0%	30% - 0%
Bitewing X-rays (once every 12 months)	0%	30% - 0%	0%	30% - 0%
Topical fluoride application (ages 18 and under)	0%	30% - 0%	0%	30% - 0%
Sealants and space maintainers (ages 14 and under)	0%	30% - 0%	0%	30% - 0%
Restorative services				
Fillings (posterior teeth paid to amalgam fee)	20%	30% - 0%	20%	30% - 0%
Inlays (amalgam reimbursement fee)	20%	30% - 0%	20%	30% - 0%
Oral surgery and extractions	20%	30% - 0%	20%	30% - 0%
Endodontics and periodontics	20%	30% - 0%	20%	30% - 0%
Major Restorative services				
Gold or porcelain crowns	50%	50%	50%	50%
Onlays	50%	50%	50%	50%
Implants	50%	50%	50%	50%
Dentures and partial dentures	50%	50%	50%	50%
Bridges	50%	50%	50%	50%
Orthodontic services⁵				
Lifetime maximum - \$1,500	Not covered	Not covered	50%	50%

Willamette Dental - Standard & Enhanced Plans Overview

Benefits	Standard Plan - Copays	Enhanced Plan - Copays
Annual Maximum	No Annual Maximum	No Annual Maximum
Deductible	No Deductible	No Deductible
General & Orthodontic Office Visit	You pay a \$15 Copay per Visit	You pay a \$15 Copay per Visit
Diagnostic and Preventive Services		
Routine and Emergency Exams	Covered with the Office Visit Copay	Covered with the Office Visit Copay
X-rays	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Teeth Cleaning	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Fluoride Treatment	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Sealants (per tooth)	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Head and Neck Cancer Screening	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Oral Hygiene Instruction	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Periodontal Charting	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Periodontal Evaluation	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Restorative Dentistry		
Fillings	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Porcelain-Metal Crown	You pay a \$300 Copay	You pay a \$250 Copay
Prosthodontics		
Complete Upper or Lower Denture	You pay a \$350 Copay	You pay a \$300 Copay
Bridge (per Tooth)	You pay a \$300 Copay	You pay a \$250 Copay
Endodontics and Periodontics		
Root Canal Therapy – Anterior	You pay a \$75 Copay	Covered with the Office Visit Copay
Root Canal Therapy – Bicuspid	You pay a \$125 Copay	Covered with the Office Visit Copay
Root Canal Therapy – Molar	You pay a \$175 Copay	Covered with the Office Visit Copay
Osseous Surgery (per Quadrant)	You pay a \$150 Copay	Covered with the Office Visit Copay
Root Planing (per Quadrant)	You pay a \$75 Copay	Covered with the Office Visit Copay
Oral Surgery		
Routine Extraction (Single Tooth)	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Surgical Extraction	You pay a \$85 Copay	Covered with the Office Visit Copay
Dental Implants		
Dental Implant Surgery	Implant benefit maximum of \$1,500 per calendar	Implant benefit maximum of \$1,500 per calendar
Orthodontia Treatment		
Pre-Orthodontia Treatment	You pay a \$150 Copay*	You pay a \$150 Copay*
Comprehensive Orthodontia Treatment	You pay a \$2,500 Copay	You pay a \$1,500 Copay
Miscellaneous		
Local Anesthesia	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Dental Lab Fees	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Nitrous Oxide	You pay a \$40 Copay	You pay a \$40 Copay
Specialty Office Visit	You pay a \$30 Copay per Visit	You pay a \$30 Copay per Visit
Out of Area Emergency Care Reimbursement	You pay charges in excess of \$100	You pay charges in excess of \$100

Benefits for implant surgery have a benefit maximum, if covered. **Dental implant-supported prosthetics (crowns, bridges, and dentures) are not a covered benefit.

*Copay credited towards the Comprehensive Orthodontia Treatment copay if patient accepts treatment plan. Underwritten by Willamette Dental Insurance, Inc.

These plans provide extensive coverage of services and supplies to prevent, diagnose, and treat diseases or conditions of the teeth and supporting tissues.

Presented are just some of the most common procedures covered in your plan. Please see the Certificate of Coverage for a complete plan description, limitations, and exclusions.

Vision Benefits



All plans include vision coverage. However, the coverage varies by plan:

- **Blue Plan:** \$25 / \$300
- **Red Plan:** \$35 / \$250
- **HSA Plan:** \$25 / \$250

Members can limit their out-of-pocket expense by using Regence participating providers.



Deductible & Out-of-Pocket

If you are enrolled in an HSA plan, other than Preventive Services, no benefits will be paid until the calendar year deductible is satisfied. Deductibles, copayments, coinsurance payments and pharmacy copayments/coinsurance accumulate toward the Out-of-Pocket Maximum.

Vision Care Coverage

Routine vision exams	Care received from participating providers follows office visit copay. Regence will reimburse non-participating vision providers at an allowable amount similar to in-network vision providers, but members could be subject to balance billing.
Vision hardware	Annual allowance varies by plan design

**Dollar amount maximum dependent on Medical plan selected.*



Life Insurance Options from Standard Insurance Company (The Standard)

Group Program

Coverage	Option I	Option II	Option III	Option IV
Life Insurance amount per employee	\$10,000	\$20,000	\$50,000	100% of yearly salary up to \$300k maximum
Accidental Death and Dismemberment per employee	\$10,000	\$20,000	\$50,000	100% of yearly salary up to \$300k maximum
Convertible upon leaving employment	Yes	Yes	Yes	Yes
Automatic issue	Yes	Yes	Yes	Yes
Optional Dependent Life each dependent	\$5,000	\$5,000	\$5,000	\$5,000

Individual Supplemental Life

Availability	By individual employee	
Life Insurance amount per employee	\$30,000 to \$300,000 in increments of \$10,000	
Proof of insurability required	Yes	
Rates	Age group as of Jan. 1	Monthly cost per \$10,000 of insurance
	0-29	\$1.00
	30-39	\$1.10
	40-44	\$2.20
	45-49	\$3.90
	50-54	\$6.40
	55-59	\$9.90
	60-64	\$14.80
	65-69	\$22.30
70+	Available upon request	

Individual supplemental life insurance is subject to underwriting approval (based on health statements) by the provider. Do not cancel any existing insurance prior to notification of acceptance.

Employee Assistance Program from the Standard Insurance Company (The Standard)

Employee Assistance Program (EAP) is included for members covered by the Long Term Disability plan. Services range from WorkLife services to legal and financial counseling, with up to three face-to-face assessment and counseling sessions.

This information is only a brief description of the group insurance policy sponsored by Special Districts Association of Oregon. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and Special Districts Association of Oregon may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For costs and more complete details of coverage, contact your human resources representative.

**Short Term and Long Term Disability quotes will be provided based on current payroll data.*

Travel Assistance from The Standard

Travel Assistance is an additional Life Insurance feature offered by The Standard. This service provides you and your dependents with access to appropriate medical care and other emergency services when traveling at least 100 miles from home or in foreign countries for up to 180 days. Travel Assistance also offers a range of professional, 24-hour medical, legal and trip assistance information and coordination services to help your travel go smoothly. For more information, visit www.standard.com/eforms/14684.pdf.



The Life Services Toolkit from The Standard

For employees, online services include estate planning and state-specific will preparation, identity theft prevention, financial calculators, wellness resources and more. For beneficiaries, the Life Services Toolkit offers grief and loss support by phone, online and face-to-face. They can also take advantage of access to financial counselors, legal consultation and other support services. For more information, visit www.standard.com/eforms/17526.pdf.

Short Term Disability from The Standard

Coverage	Option I	Option II	Option III	Option IV	Option V	Option VI
Benefit amount	Flat \$100 per week	Flat \$100 per week	Flat \$200 per week	Flat \$200 per week	60% of earnings to a \$900 weekly maximum	60% of earnings to a \$900 weekly maximum
Benefits begin:						
For an accident	1st day	1st day	1st day	1st day	1st day	1st day
For an illness	8th day	8th day	8th day	8th day	8th day	8th day
Benefits last for:	90 days	180 days	90 days	180 days	90 days	180 days
Automatic issue	Yes	Yes	Yes	Yes	Yes	Yes

Long Term Disability from The Standard

Coverage	Option I	Option II
Benefit begin after	90 days of disability	180 days of disability
Maximum monthly benefit	60% of earnings to a maximum of \$5,000 in monthly benefit	60% of earnings to a maximum of \$5,000 in monthly benefit
Disability definitions:		
Unable to perform duties of own occupation	24 months	24 months
Unable to perform duties of any occupation for which the employee is suitably trained	After 24 months	After 24 months
Partial disability definition	Unable to work 1 day per week	Unable to work 1 day per week
Return to work incentive	Included	Included
Alcohol and drugs restrictions	None	None
Survivor's benefit	3 times monthly benefit	3 times monthly benefit
Benefits offset by	Social Security and PERS	Social Security and PERS



MDLIVE[®]

Virtual Care, Anywhere.

24/7/365 on-demand access to affordable, quality healthcare. Anytime, Anywhere.

With MDLIVE, you can visit with a doctor 24/7 from your home, office or on the go. Our network of Board Certified doctors is available by phone or secure video to assist with non-emergency medical conditions.

There is a \$0 Copay for MDLIVE. SDIS covers all cost of your MDLIVE telehealth visit.

Who are our doctors?

MDLIVE has the nation's largest network of telehealth doctors. On average, our doctors have 15 years of experience practicing medicine and are licensed in the state where patients are located. Their specialties include primary care, pediatrics, emergency medicine and family medicine. Our doctors are committed to providing convenient, quality care and are always ready to take your call.

Are my children eligible?

Yes. MDLIVE has pediatricians on call 24/7/365. Please note, a parent or guardian must be present during any interactions involving minors. We ask parents to establish a child record under their account. Parents must be present on each call for children 18 or younger.

Common Conditions We Treat

- Allergies
- Asthma
- Bronchitis
- Cold & Flu
- Diarrhea
- Ear Infections
- Fever
- Headache
- Infections
- Insect Bites
- Joint Aches
- Rashes
- Respiratory Infections
- Sinus Infections
- Skin Infections
- Sore Throat
- Urinary Tract Infections
- And More!

When should I use MDLIVE?

- Instead of going to the ER or an urgent care center for a non-emergency issue
- During or after normal business hours, nights, weekends and even holidays
- If your primary care doctor is not available
- To request prescription refills (when appropriate)
- If traveling and in need of medical care

How much does it cost?

Signing up is free, you only pay per visit. If you're receiving MDLIVE as part of a group benefit, you may not be required to pay at all.

Costs per consult do vary. Sign up to find out your consult fee.



MD Download the App

Doctor visits are easier and more convenient with the MDLIVE App. Be prepared. Download today.



Virtual Care,
Anywhere.

MDLIVE.com/regence-or

1-888-725-3097

Disclaimers: MDLIVE is an Internet-based service allowing individuals to select and interact with independent healthcare professionals. MDLIVE does not provide healthcare or behavioral health services. MDLIVE is not an insurance product or a prescription fulfillment warehouse. MDLIVE is not intended to replace a personal relationship with a medical or behavioral healthcare provider. No statement is intended to imply that any person should seek services or treatment or that MDLIVE should be used in place of treatment recommended by a healthcare professional. MDLIVE operates subject to state and federal regulation and all or some of its products or services may not be available in certain states. MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA controlled substances, non-therapeutic drugs, drugs of concern and certain other drugs which may be harmful because of their potential for abuse. MDLIVE makes no representations, warranties, or guarantees about the efficacy, appropriateness, or suitability of any products, procedures, prescriptions, treatments, services, advice, opinions, healthcare professionals or any other information contained on or available through MDLIVE. MDLIVE reserve the right in its sole discretion to deny access for potential misuse of services or any other misconduct. MDLIVE phone consultations are available 24/7/365, while video consultations are available during the hours of 7 am to 9 pm ET 7 days a week or by scheduled availability. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission. For complete terms of use visit www.mdlive.com/pages/terms.html 010113.

REGISTER TODAY FOR ONLINE RESOURCES

REGENCE.COM

Get everything you need to know about your plan

- *Access your Explanation of Benefits*
- *Download a copy of your insurance cards*
- *Review information about your benefit coverage*
- *Route to MDLIVE website*



*Looking for a claim or a doctor? Want to compare treatment costs?
Visit [regence.com](https://www.regence.com) for all that and more.*

Your complete source of health and wellness information

You can find everything you need to know about your health plan and ways to take care of yourself all in one place: **regence.com**.

Consider health care decisions and explore treatment options to help you plan your budget:

- Compare cost and quality of hospitals, clinics and providers.
- Research treatment options and out-of-pocket cost estimates.
- Learn about medical conditions and medications.
- Explore health articles and videos.

Discover tools that help you track your coverage and make informed decisions about your health care:

- Review details about your coverage.
- Manage your claims online and eliminate paper Explanation of Benefits.
- Find a doctor or specialist and read patient reviews.

Healthy living has its own rewards, but Regence Rewards points can help:

- Earn points for completing a General Health Assessment.
- Receive points for healthy everyday activities—such as eating fruits and veggies and walking the dog, or joining an online wellness program.
- Redeem points for a \$25 gift card.

To get started, just follow these steps:

1. Go to **regence.com** and click Register.
2. Complete the required Plan Information fields. The name, member ID and group numbers you enter must match your member card.
3. Complete the Account Information fields.
4. Create a user name and secure password.
5. Review your information, accept the User Agreement and click Approve.

You're automatically enrolled for Rewards after you register. You get Rewards points for the following:

Taking a confidential General Health Assessment. Learn how you've been managing your health to date, and get practical tips on how to improve your health and well-being.

Managing stress and getting into shape. Reach for a healthy lifestyle with wellness programs on weight loss, nutrition, stress relief, smoking cessation and more.

Regence Advantages

Save money and feel great!

As a Regence member, you can enjoy savings on the following health-related products and services. This discount program is offered to all Regence members at no additional cost (although some discounted programs offered by vendors may carry separate fees). Regence Advantages is not insurance but is offered in addition to your medical and/or dental plan(s) to help you stay healthy and live better.

The Active&Fit Direct™ Program: Choose from 9,000+ fitness centers nationwide for \$25/month (plus a \$25 enrollment fee and applicable taxes).

CHP CAMaffinity Program: You're eligible for the CHP CAMaffinity Program, which provides a 20% discount on complementary and alternative medicine (CAM) services offered through The CHP Group's network of chiropractors, acupuncturists, naturopathic physicians and massage therapists.

EyeMed Vision Care®: Save 35% on a complete pair of glasses (frames and lenses). Save 15% on non-disposable contacts and \$10 on contact fittings. Discounts are available at leading retailers and many private practice locations.

QualSight®: QualSight makes LASIK easy for members. You can save 40–50% on the national average price of Traditional LASIK or receive savings on procedures such as Custom Bladeless (all laser) LASIK. Find out if you are a potential candidate for this life-changing procedure today.

Zenni Optical: Get high-quality, affordable and stylish prescription eyeglasses direct from the factory. You receive 5% off Zenni's already low prices, with complete prescription eyewear starting at \$6.95. Zenni's online store offers over 3,000 frame styles. Turn any pair of Zenni eyeglasses into sunglasses with a wide selection of tinted lenses.

TruHearing®*: Save up to 60% on hearing aids with TruHearing. Choose from a wide selection of the most advanced hearing aids, including small, virtually invisible models and models you can

control from your smartphone. Your purchase also includes three follow-up visits with a provider, 45-day trial, three-year warranty, and 48 free batteries per aid.

Beltone Hearing Care™*: Members receive set retail prices as low as \$995 for Beltone hearing aids, plus free hearing screening, three-year manufacturer's warranty, loss and damage coverage, and a three-year supply of batteries.

Amplifon Hearing Health Care*: Save 40% on diagnostic services, including hearing exams, and get savings on hearing aids. You'll enjoy a 60-day no-risk trial; one-year follow-up care; a three-year warranty, including coverage for loss and damage; and two years of free batteries (160 per hearing aid) with a lowest-price guarantee.

Epic® Dental: Save 25% on smile-protecting supplies, including mouthwash, gums, mints and toothpaste. All contain xylitol, a natural ingredient that fights cavities.

Loloz by HealthyGrid (Dental Optimizer): Stop cavities and decay with all-natural lollipops from Dental Optimizer. They eliminate cavity-causing bacteria, while leaving healthy bacteria intact. Save 25% on lollipops and other products.

National Allergy: Save 15% or more on products for non-drug allergy relief, including pillow and mattress encasings, air filtration, asthma management tools, green cleaning products and personal care products. Enjoy discount prices, outstanding service and a 60-day unconditional return policy with no restocking fees.



Regence is completely independent from the companies that provide these products and services. Regence does not endorse or guarantee the products and services offered or their effectiveness. Regence reserves the right to change the program at any time without prior notice.



CHP Active and Healthy: This discount program gets you up, moving and saving money! With discounts on thousands of vendors (e.g., health clubs, ski resorts, sporting events, museums) for a small annual fee, it's your source for deals on healthy and fun activities.

GreatCall: Save up to \$45 on innovative, easy-to-use mobile products designed to help you or your loved ones lead more active and independent lives. Products include the big-button Jitterbug Flip, the large-screen Jitterbug Smart, and the one-button Lively Alert urgent response device.

OPTAVIA Independent Certified Health Coach, Tonja Noretto: Save \$95 on your first month's order and earn an additional \$25 toward your second! This safe weight management and health program uses scientifically designed OPTAVIA Fuelings, a personal health coach for one-on-one guidance and free OPTAVIA 30 for community support. Lose weight and manage disease through nutritional intervention, free access to health care professionals, educational materials and the "Habits of Health" system. This is a lifestyle change, not a diet. There are no hidden costs or start-up fees.

Jenny Craig®: A weight loss consultant will work with you to help you reach your goal. Together, you'll create a customized weight loss plan that fits your needs and lifestyle. Choose from a free three-month program plus \$120 in food savings† (purchase required) or save 50% off premium programs (food cost separate).††

Safe Beginnings®: Save 15% on Safe Beginnings products, including safety gates, cabinet locks, outlet covers, window guards, and many other baby-proofing products.

Everest Funeral Planning and Concierge Service: Save \$50 on the enrollment fee for Everest's funeral-planning services. Advisors are there 24 hours a day to help you make informed decisions about funeral-related issues.

Banfield Pet Hospital®: You receive a waived enrollment fee for Banfield Pet Hospital's Optimum Wellness Plans® (a savings of \$38.95 – \$45.95 depending on location), packages of preventive care that include annual blood work, vaccinations, de-worming, unlimited office visits, plus more. Banfield is the largest veterinary hospital in the world with more than 950 locations nationwide.

Mom's Meals NourishCare: Mom's Meals is a leading provider of nutrition solutions delivered to any home nationwide. The delicious fresh-made meals are dietitian-designed and chef-prepared, and they include menus for health conditions. Choose from 70 fully prepared nutritious meal choices.

WINFertility: For 15 years, WINFertility has been a trusted resource, linking those dealing with infertility with a network of accessible, affordable and proven fertility specialists. WINFertility offers you lower-than-market-rate treatment bundles consisting of the medical services and medications required to help you have a baby.

*Discounts through Amplifon Hearing Health Care (also includes extended family), TruHearing and Beltone are available to members and their parents and grandparents.

†Valid for 3-month trial membership. Weekly full menu cost of \$156 min. (before discount) and any shipping costs are not included. Food cost subject to change. Discount to be used in \$10 increments, weekly over 12 consecutive weeks. Full menu adherence required for food discount. Active program enrollment and eligibility status required, which includes meeting with a consultant weekly and adhering to the full Jenny Craig meal plan. Offer valid at participating centers and Jenny Craig Anywhere. Not valid at jennycraig.com. New members only. No cash value. Not valid with any other offers or discounts. One offer per person. Restrictions apply.

††50% discount on enrollment and/or membership fees for eligible premium programs. Weekly full menu cost of \$156 min. (before any discount) and any shipping cost are not included. Food cost subject to change. Active program enrollment and eligibility status required, which includes meeting with a consultant weekly and adhering to the full Jenny Craig meal plan. No cash value. Not valid with any other offer or discounts. Only available at participating locations and Jenny Craig Anywhere. Not valid at jennycraig.com.

Want to learn more?

Access member discounts at regence.com/advantages



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BabyWiseSM

Get a healthy start to your pregnancy

When you're expecting a bundle of joy, you want to do everything you can to ensure your baby is healthy. That's why we offer BabyWise. It can give you information, support and comfort during these nine life-changing months. BabyWise is not insurance but is offered in addition to your medical plan to help you get information and support when you need it.

Expert guidance day or night

As a mom-to-be, you're filled with anticipation...and questions. Sometimes you may even need answers in the middle of the night. With BabyWise, you'll have 24/7 access to our nurse line. Getting answers and reassurance right away can take a load off your mind.

You'll also have access to our Due Date Plus for Regence app, which you can download for free from the iTunes Store or Google Play. The app helps you track milestones, identify health symptoms or issues you may be having, learn about BabyWise, and stay healthy by setting up reminders and using helpful tools right on your phone, including a weight gain calculator. Search for Due Date Plus for Regence in your app store.

Supporting your doctor's care

Getting regular prenatal care from a medical professional is the most important thing you can do for yourself and your baby. BabyWise is not a substitute for seeing your doctor. Instead, it reinforces your doctor's care. Whether you're experiencing a normal or high-risk pregnancy, you'll benefit from BabyWise. Here's what to expect:

- * Regular contact from an assigned program nurse (if high-risk)
- * Guidance through the health care system
- * Reinforcement of your doctor's care guidelines
- * 24/7 access to a toll-free nurse line

If you're pregnant or would like more information about the program, call 1 (888) JOY-BABY (1-888-569-2229).





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