



2021 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%		

*These services are not subject to a deductible. ^Charges for emergency medical conditions

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%	
30% / 50%		20% / 50%	
\$250 + 30%* / \$250 + 30%*		20% / 20%	
\$35* / 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

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*

Get the most from your pharmacy benefit

Have a prescription to fill? Wondering if you should switch to a generic or use our home delivery service? Here are some quick tips and programs you need to know about.

How to fill your prescription

Whether you have a new prescription or need to refill an existing one, our network of more than 65,000 participating pharmacies has you covered—across the country and around your corner.

Show your member ID card to your pharmacist so they can file your claim with us online and tell you how much you owe.

Programs to stretch your pharmacy dollar

Our programs are designed to put valuable medication and health support into your hands, while also saving you money.

Covered-drug list

When it comes to choosing medications, it's important to know how the list of covered drugs—or formulary—works.

The covered-drug list divides medications into multiple tiers, each with its own cost share. Before we add a medication to the list, our team of doctors and pharmacists carefully evaluate how safe and effective it is while assessing whether it will improve health.

What does this mean for you? By knowing whether your benefit covers your medication as well as which tier it falls under, you'll know how much you owe.

Generics

Generic and brand-name medications have the same strength, quality and purity. But, generics can cost up to 80% less. So, ask your doctor if there is a generic drug that will work for you.

Home delivery

You can get some medications—like the ones you take for a chronic condition—mailed to you at the location of your choice. That means fewer trips to the pharmacy, and it can even save you a copay or lower your out-of-pocket costs if you have coinsurance.

Clinical programs

Our pharmacists work behind the scenes to help you get the medications you need when you need them. We also look out for safety concerns, such as potential drug interactions or duplicate prescriptions, that could affect you.

Specialty Pharmacy

We know that living with a complex health condition can be stressful and sometimes confusing. Our specialty pharmacy services are here to support you with the care and medications you need, every step of the way. In some cases, your plan may require that you use our Specialty Pharmacy.

To assist you with the complexities of your condition and its treatment, our Specialty Pharmacy services will help you coordinate refills, monitor side effects, and give you 24-hour access to clinical specialists. You'll even get injectable supplies for free—and everything can be delivered to your home or location of your choice.

Blood Glucose Meter Program

If you have diabetes, you're eligible to receive a new LifeScan OneTouch® glucose meter at no cost. Order your meter directly from LifeScan by calling 1 (855) 306-2278.

Understanding pre-authorization

To ensure you're getting an effective drug at an affordable price, we review prescriptions for some medications before we cover them. Drugs on the pre-authorization list include many for which equal or more effective and lower-cost options exist.

If your drug needs pre-authorization, you'll want to do one of two things:

1. Talk with your doctor to see if there's an alternative treatment that does not require pre-authorization.

OR

2. Have your doctor or pharmacist request pre-authorization for your medication. You may need to get that authorization before you can get your prescription filled.

Questions? Call the Customer Service number on the back your member ID card.

1-844-765-2897

www.regence.com



Prescription *Benefit Summary*

Home Delivery

Express Scripts® Pharmacy

Introducing Express Scripts® Pharmacy, your home delivery pharmacy

Home delivery through Express Scripts® Pharmacy is a safe, convenient, contactless way to get your long-term medicines delivered right to your door. It may even help you save money.

Savings and convenience

- Free standard delivery
- Refill reminder notices through your phone or email, whichever you prefer
- Optional automatic refill program for eligible prescriptions, so your medicine is processed and sent to you when you need it*
- Save time – no waiting in line at the pharmacy

Support and service

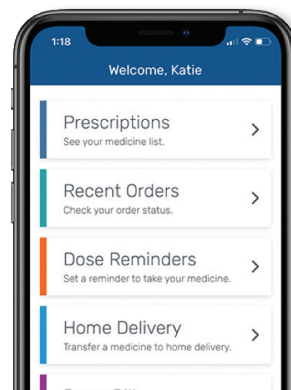
- 24/7 access to a team of knowledgeable pharmacists and support staff
- Multiple locations across the United States for fast processing and dispensing
- Pharmacists check each prescription multiple times before they send it to you

It's easy to get started

Create an online profile to manage your medicines

- 1 Go to express-scripts.com/rx
- 2 Register and create a profile
- 3 See your active medicines and/or send your refill order

If you haven't used home delivery yet, you can also call 1 (833) 599-0451 to get started.



A mobile app to manage your prescriptions

- Refill prescriptions
- Track your order
- Make payments
- Set reminders to take medicine and more

*Check to see if your health plan offers automatic refills and prescription renewal.

Diabetes Management, Simplified

A simple, advanced blood glucose meter, and as many strips and lancets as you need, 100% paid for by your Regence health plan.



It's all in the meter and on the house.



Personalized tips
with each blood
glucose check



Real-time support
when you're out
of range



Strip reordering,
right from
your meter



Optional family
alerts keep everyone
in the loop



Send a health
summary report
directly from your
meter



Automatic uploads
mean no more
paper logbooks



Get strips and lancets.
Covered by your health plan.

Join today at join.livongo.com/OR-REG-HP/register or call (800) 945-4355

Use registration code: **OR-REG-HP**

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Regence BlueCross BlueShield of Oregon is an Independent Licensee of the Blue Cross and Blue Shield Association.


Livongo is a separate and independent company that does not provide Blue Cross and Blue Shield products or services, and is solely responsible for their products or services.

Livongo is not insurance, but it is offered in addition to your medical plan to help you get information and support when you need it.

Getting Started with Livongo is Easy



SIMPLE CONTRACTING WITH PREFERRED PRICING



When you select Livongo through Regence BlueCross BlueShield of Oregon, you receive preferred pricing and there's no need to sign a contract since monthly member costs are processed through Regence BlueCross BlueShield of Oregon. Livongo operates as an "opt-in" model and claims are only generated for individuals that enroll in Livongo.



SEAMLESS MEMBER EXPERIENCE

Regence and Livongo have aligned on customer service and care management to ensure a seamless experience for members.



COMPREHENSIVE REPORTING

Livongo provides reporting to clients on member enrollment, engagement, and clinical outcomes. In addition, Regence BlueCross BlueShield of Oregon coordinates return on investment analysis.



EASY IMPLEMENTATION

Livongo has successfully launched over 600 clients. Regence BlueCross BlueShield of Oregon and Livongo collaborate to identify the population with diabetes. Livongo then markets the program using a turnkey member communication plan that includes emails, direct mail, and other communications. Getting started with Livongo can take as little as six weeks and requires minimal effort from clients.

Learn More Today:

Contact your Regence BlueCross BlueShield of Oregon account management team to learn more or get referrals.

Vision Benefit Summary

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.*

Dental Benefit Summary



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. Preventive services do not apply toward the plan-year benefit maximum.
6. 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.



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 11,000+ 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.

Walgreens Smart Savings: Save 15% on thousands of eligible Walgreens brand over-the-counter health and wellness products when you shop in store. It's easy to save on vitamins and supplements, allergy, cold and pain relief, eye and dental care, baby essentials and more.**

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.

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

** Restrictions apply. See official terms and conditions at regence.com/advantages.

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®: Your coach provides dedicated support for weight loss guidance, personalized feedback and custom meal planning. Join for free plus receive \$200 in food savings, free coaching[†] with minimum purchase and save an extra 5% off your full menu purchases.[†]

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.

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.

[†]Includes 60-day trial membership, food not included. Food savings redeemed as 8 weeks of \$25 US/\$26 CAD food credits with planned menu purchase (avg. \$170 US/\$178 CAD) each week. Full planned menu required for additional 5% food discount. Active program enrollment and eligibility status required. Valid only for new members and former members who haven't had an active visit within the past 60 days. Valid at participating centers and Jenny Craig Anywhere. Not available at jennycraig.com. Not valid with any other offer. No cash value.



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and Blue Shield Association
100 SW Market Street | Portland, OR 97201

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Regence BabyWiseSM

Get ready for baby

Take the first step in caring for yourself and your baby with Regence BabyWiseSM.

We're here to help you get the information and support you need to prepare for delivery and care for your new baby. Download the Regence BabyWise app (find it in the App Store or on Google Play) to track milestones and find answers to all your pregnancy and new-parent questions.

With Regence BabyWise, you'll receive:

- Seasonal pregnancy newsletters
- A maternity nurse care manager who'll be there to support you every step of the way
- Help understanding and following your doctor's or midwife's advice
- 24/7 access to our toll-free maternity nurse advice line



Download the Regence BabyWise app to get the information and support you need for your pregnancy and your new baby. Text "Baby" to **(503) 444-8721** to download now.

Get the Regence BabyWise app and you can:

- Read helpful articles and watch videos about pregnancy, caring for your baby and child development
- See your weekly to-dos for each trimester
- Write down questions to ask your doctor or midwife (and share those notes with loved ones)
- Use tools just for mom and baby, including feeding and growth trackers
- Track your baby's development milestones from ages 0-2
- Quickly access your Regence support team and information about your benefits

For more information, email us at CaseManagement@regence.com or call **1 (888) JOY-BABY (1-888-569-2229)**.



Regence



Preventive Services: Covered Tobacco Cessation Products

Are you ready to kick the habit?

We recognize it is hard to quit, but studies from the United States Preventive Services Task Force (USPSTF) show that a combination of interventions, including brief behavioral counseling sessions (less than 10 minutes) along with medication or nicotine replacement treatment are effective in increasing the success rate of people trying to quit and remain tobacco-free for one year.

Treatment

Combination therapy with counseling and medications is more effective at increasing success rates than either component alone. There are many different forms of medication treatment approved by the US Food and Drug Administration (FDA) that are effective for treating tobacco dependence in non-pregnant adults. As part of the Preventive Care Prescription Benefit, several FDA-approved tobacco cessation medications are covered at no cost to you. Treatments that are not FDA-approved medications are not covered under the prescription benefit (such as “e-cigarettes”). For information on coverage of tobacco cessation services under the Medical Benefit, please visit your health plan’s web page.

Covered Prescription Medications

Available at a Pharmacy at no cost to you with a valid prescription from your doctor:

- Bupropion (tobacco cessation formulation)
- Chantix® (varenicline)
- Nicotrol® nasal spray/oral inhaler+*



EAP Summary of Services

A benefit for you and your family members provided by Special Districts Insurance Services (SDIS)

The Employee Assistance Program (EAP) is a **FREE** and **CONFIDENTIAL** benefit that can assist you and your eligible family members with any personal problems, large or small.

Personal Consultation with an EAP Professional

Three (3) counseling sessions face to face, over the phone, or online for concerns such as:

- Marital conflict
- Stress management
- Alcohol or drug abuse
- Conflict at work
- Family relationships
- Grieving a loss
- Depression
- Anxiety
- Career development services

Work/Family/Life

Cascade will help locate resources and information related to Eldercare, Childcare or anything else you may need.

Legal Consultations/Mediation

Call Cascade for a free 30 minute office or telephone consultation. A 25% discount from the attorney's/mediator's normal hourly rate is available thereafter.

Financial Coaching

Coaches will provide 30 consecutive days of financial coaching to help develop better spending habits, reduce debt, improve credit, increase savings, and plan for retirement.

Identity Theft

This service provides members with a free 60 minute consultation with a Fraud Resolution Specialist™ (FRS) who will conduct emergency response activities and assist members with restoring their identity, good credit, and dispute fraudulent debts.

Home Ownership Program

Assistance and discounts for buying, selling, and refinancing.

Life Coaching

Three (3) telephonic sessions with a master's degree level coach, focusing on setting achievable goals, identifying barriers and making a plan to achieve those goals.

Pet Parent Resources

We offer free pet information and support, including pet insurance discounts, new pet parent resources and bereavement support.

Wellbeing Tools

- Will Kit Questionnaire
- Tax Preparation Q&A and discounted services
- Online Legal Tools
- Gym Membership Discounts. Visit: globalfit.com/cascadeEAP

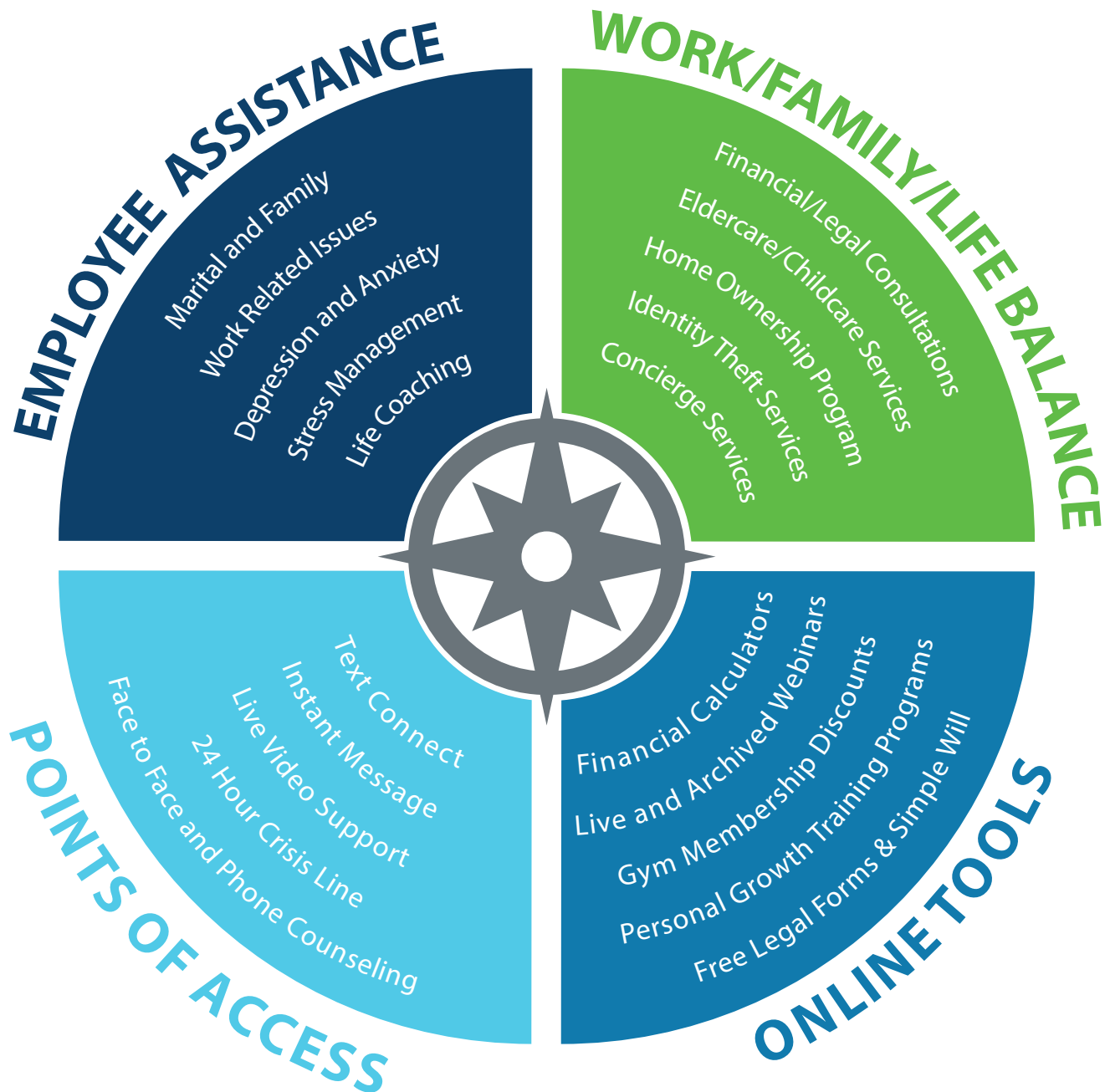
EAP Member Site

Innovative educational tools, chat for support, take self-assessments, view videos and webinars, access courses, download documents and more. Access at www.cascadecenters.com, click 'Member Log-In', register as a new user or log-in. Enter **SDIS** for company name when you register.

Crisis Counselors are available by phone **24/7/365**

call: 800-433-2320 text: 503-850-7721 email: info@cascadecenters.com

Cascade's Comprehensive Employee Assistance Services



Your Success is Our Compass!



SD | I | S Special Districts
Insurance Services

Shelly Barker, SDIS
(503) 371-8667
Toll-free 1 (800) 285-5461
Email: sbarker@sdao.com
Fax (503) 371-4781
P.O. Box 12613 Salem, OR 97309

Quote Requests

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