

2023

# Benefits summary





# Welcome

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At Credence Blue Cross and Blue Shield, we want to set you up for success and help you make the most of your healthcare plan. The following information is a snapshot of the plans available to you by Regions, as well as a preview of what you can expect from the enhancements to your plan, brought to you by Credence.

Refer to this overview anytime you have a question regarding your plan, or reach out to the HR Connect Team who can provide additional resources. For a complete listing of your plan benefits, please refer to your benefit booklet.

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# Health insurance terms to know

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## **Copay**

This is the fixed amount you pay for a covered, in-network service, such as a visit to the doctor.

## **Coinsurance**

Coinsurance is your share of the costs of a healthcare service. It's a percentage of the amount charged for services. You start paying coinsurance after you've paid your plan's deductible.

## **Deductible**

The amount you're responsible for before your plan starts to help cover expenses. Only the care you receive while staying in your provider network counts toward your deductible.

## **Out-of-pocket maximum**

The out-of-pocket maximum is the most you could pay in a year for covered services.



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# Healthcare plan overview



# 2023 Healthcare plan overview

## At a glance

### Health

#### Deductible (in-network)

Individual **\$1,000**      Family **\$3,000**

A deductible is the amount you're responsible for before your plan starts to help cover expenses. Only the care you receive while staying in your provider network counts toward your deductible.

#### Out-of-pocket maximum (in-network)

Individual **\$2,000**      Family **\$6,000**

The out-of-pocket maximum is the most you could pay in a year for covered services. If you have other family members in this plan, the overall family out-of-pocket maximum must be met. After you meet the maximum amount, the plan will usually pay 100% of the allowed amount.

# 2023 Healthcare plan overview

At a glance

Pharmacy

## Deductible (in-network)

Individual **\$150**      Family **\$450**

A deductible is the amount you're responsible for before your plan starts to help cover expenses. Only the care you receive while staying in your provider network counts toward your deductible.

## Out-of-pocket maximum (in-network)

Individual **\$3,300**      Family **\$6,600**

The out-of-pocket maximum is the most you could pay in a year for covered services. If you have other family members in this plan, the overall family out-of-pocket maximum must be met. After you meet the maximum amount, the plan will usually pay 100% of the allowed amount.

# 2023 Healthcare plan overview

## What you can expect to pay

### Health & Pharmacy

	Your cost (in-network)
<b>Preventive care</b>	No charge
<b>Primary care</b>	\$35
<b>Specialist</b>	\$60
<b>Urgent care</b>	\$60
<b>Emergency room</b>	10%

### Prescription drugs

**Participating pharmacy:** Prescriptions covered at 100% after calendar year deductible & the following in-network costs for every 30-day supply. Members pay a higher copay or coinsurance when using a non-preferred pharmacy.

	Your cost (in-network)
<b>Generic</b> Tier 1	\$15 copay
<b>Name brand</b> Tier 2	\$30 copay
<b>Non-preferred brand</b> Tier 3	\$60 copay or 10% (whichever is greater) up to \$150 maximum copay
<b>Specialty</b> Tier 4	Specialty Drugs are allowed at any Tier level



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# Credence Well-being



# Personalized advocacy

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A one-size-fits-all approach to healthcare isn't practical or beneficial. And we know that sometimes you may need extra help understanding—and using—your healthcare plan. That's why we're providing you with a dedicated team and the resources you need to better navigate and get the most out of your benefits.

## Benefits and claims support

- Network and provider search
- Cost transparency
- Claims support

## Medication management

- Prior authorization education and support
- Medication and education support

# Well-being

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Our new and enhanced well-being capabilities provide a holistic experience to support you in making lifestyle improvements and becoming more engaged in your health and wellness.

## Health goals:

Your Health Goals are used to show helpful articles and connect you to the right programs provided by your employer.

## Educational content:

You'll have access to information on health topics ranging from exercise tips and recipes to details on specific procedures or treatment options. Plus, when you set your Health Goals you'll have specific recommendations on content to help support you.

## Personalized recommendations:

Credence Well-being gives you an up-to-date set of recommendations to best support you on your personal journey to better health. Putting personalized guidance in the palm of your hand, you might see recommendations such as:

- Programs available to you
- Education to support you
- Action items to help you meet your goals

# Find Care

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Whether you are due for an annual preventive visit or managing a complex condition, our Find Care tool can help you choose the right provider with ease.

## **Cost estimates:**

Before your next visit, compare estimates for your out-of-pocket costs across providers.

## **Convenience:**

Find quality, in-network providers near you.

## **Provider quality ratings:**

When you search for care, you'll be shown easy-to-understand quality ratings as well as the top-rated providers for you based on your unique health needs.

## **Patient ratings and reviews:**

Make choices with confidence by being able to see real patient ratings and reviews.

# Questions?

Call HR Connect at 1-877-562-8383 or message us to chat in the HR Connect Portal.

Visit **CredenceBlue.com** to learn more.



Credence is an independent licensee of the Blue Cross and Blue Shield Association.