



UTAH

GROUP PLANS 51+



2024 benefits guide

Health plan options, programs, resources and more





A word from the Utah Trucking Association

Why join the Utah Trucking Association (UTA)?

Our mission is to advocate on behalf of the trucking industry while providing valuable opportunities to educate within and outside the industry. We promote safety on Utah's roads for all drivers, set a standard of efficiency within the trucking industry and work to improve trucking's image.

As a member of the Utah Trucking Association, you have access to a vast number of industry experts ready to help you with all your needs.

You also get access to group health insurance through the Association's partnership with Regence BlueCross BlueShield of Utah.

Other Utah Trucking Association member benefits include:

- Special UTA member discounts
- WCF Insurance
- UPS
- Transportation attorneys
- Crystal Inn Hotel & Suites
- PrePass
- JJ Keller
- Group 401(k) plan
- Driver-of-the-month recognition
- Networking opportunities
- Involvement opportunities
- Regional meetings
- Monthly luncheons
- Planning committees
- Annual Management Conference & Trucking Expo
- Safety and general business improvement seminars
- UTA-specific publications (weekly newsletter and quarterly magazine)
- Government relations

The Utah Trucking Association exists to benefit its members. If there is ever anything at all that we can do for you, please do not hesitate to reach out to anyone at our office.

Sincerely,

A handwritten signature in black ink, appearing to read "Rick Clasby".

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A word from Regence

We'd like to congratulate the Utah Trucking Association on decades of growth and its commitment to serving the trucking industry in Utah. We honor your dedication to the critical workforce you serve; it truly defines your legacy. At Regence, we share many of your values, and we're looking forward to many more years of partnership with your organization.

Thank you for the opportunity to review how we can continue to work together toward the goal of improving the health care experience for your workforce and members.

Here are just a few highlights of the benefits and resources that Regence offers:

- A care navigation team composed of doctors, nurses and support staff who can guide the way toward a more empowering and affordable health care experience
- Access to one of the largest national networks of high-quality providers, with locally coordinated care for better health and lower costs
- An updated digital experience, including the Regence website and app, which help engage employees in improving their health and reducing related costs
- A veteran account as a long-time client and Customer Service team adept at solving your needs, from health care to human resources

With Regence, your employees and members can expect significant savings and award-winning customer service. We're excited about the potential of our partnership with the Utah Trucking Association membership, and we look forward to the opportunity to continue serving you and your employees.

Thank you,

Your Regence BlueCross BlueShield of Utah team

**Blue Cross Blue Shield
plans insure 1 in 3 Americans**

Source: BCBSA 2023

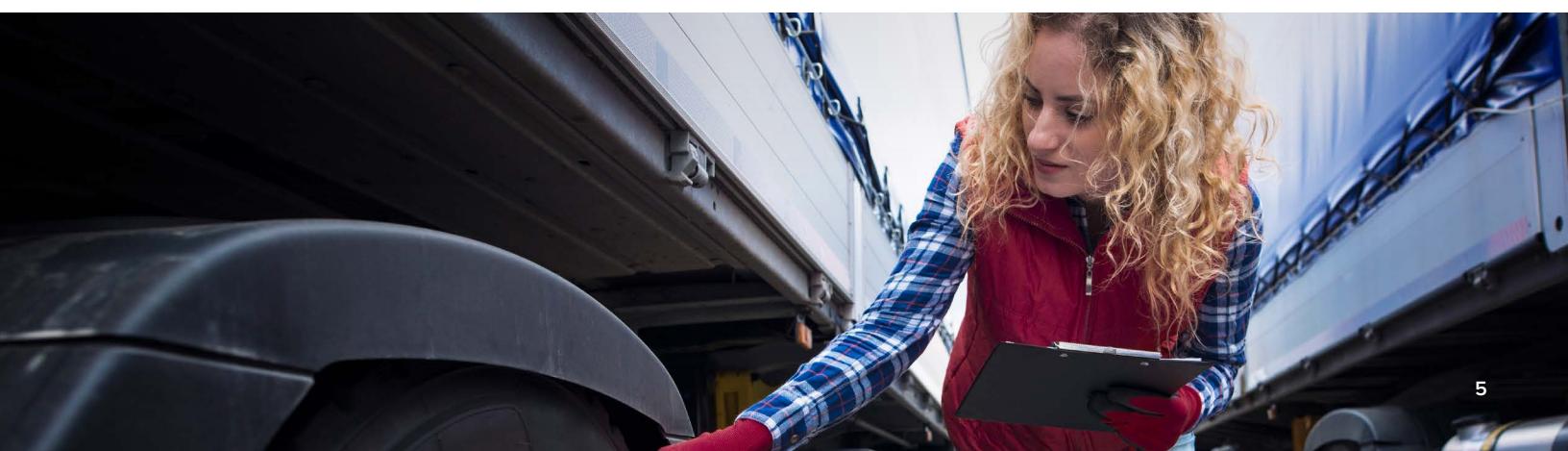
Explore health plan options and provider networks

Take a look at the variety of plans available to UTA members through its partnership with Regence. All are designed with the health of your business and your employees in mind.

Health plan options

In-network benefits	BluePoint \$1,000	BluePoint \$1,500	BluePoint \$2,000	BluePoint \$2,500	BluePoint \$5,000
Deductible: Single / family	\$1,000 / \$2,000	\$1,500 / \$3,000	\$2,000 / \$4,000	\$2,500 / \$5,000	\$5,000 / \$10,000
Coinsurance (member pays)	20%	20%	20%	30%	30%
Out-of-pocket maximum: Single / family	\$4,000 / \$8,000	\$4,000 / \$8,000	\$4,500 / \$9,000	\$8,150 / \$16,300	\$8,700 / \$17,400
Copays:					
Primary care / specialist	\$20 / \$40	\$25 / \$45	\$35 / \$55	\$25 / \$50	\$45 / \$65
Preventive care	100% covered	100% covered	100% covered	100% covered	100% covered
Urgent care	\$40	\$45	\$55	\$50	\$65
Emergency room	\$300	\$300	\$300	\$300	N/A
Prescriptions (Rx):					
Generic	\$15	\$15	\$15	\$10 (\$250 deductible)	\$10 (\$250 deductible)
Brand name (formulary)	\$30	\$30	\$30	35% (\$250 deductible)	35% (\$250 deductible)
Brand name (non-formulary)	\$60	\$60	\$60	50% (\$250 deductible)	50% (\$250 deductible)

In-network benefits	HSA \$1,700	HSA \$2,500	HSA \$3,500	HSA \$3,500 embedded deductible	HSA \$5,000
Deductible: Single / family	\$1,700 / \$3,400	\$2,500 / \$5,000	\$3,500 / \$7,000	\$3,500 / \$7,000	\$5,000 / \$10,000
Coinsurance (member pays)	20%	20%	20%	20%	0%
Out-of-pocket maximum: Single / family	\$5,000 / \$10,000	\$5,000 / \$10,000	\$5,000 / \$10,000	\$5,000 / \$10,000	\$5,000 / \$10,000
*Individual max for HSA plans	\$6,850	\$6,850	\$6,850	\$6,850	\$6,850
Preventive care	100% covered	100% covered	100% covered	100% covered	100% covered
Prescriptions (Rx):					
Generic	\$15 after deductible	\$15 after deductible	\$15 after deductible	\$15 after deductible	\$15 after deductible
Brand name (formulary)	\$30 after deductible	\$30 after deductible	\$30 after deductible	\$30 after deductible	\$30 after deductible
Brand name (non-formulary)	\$60 after deductible	\$60 after deductible	\$60 after deductible	\$60 after deductible	\$60 after deductible



Network coverage 2024: Participating, Preferred ValueCare & FocalPoint



Includes 97% of hospitals and 83% of physicians nationwide.
Search for providers at regence.com or bcbs.com.

Participating (PAR) and National BlueCard® Participating network: Our most complete network, comprising all 55 Utah hospitals and 17,000 providers and professionals, including Intermountain Healthcare and University of Utah, statewide multispecialty groups, and all urgent care locations.

Preferred ValueCare (PVC) and National BlueCard® PPO network: Includes 44 statewide Utah hospitals and 16,000+ providers and facilities, including HCA MountainStar, University of Utah and Holy Cross Hospital, along with all major multispecialty groups.

All networks include free-standing surgical and imaging centers, urgent care locations, providers and clinics, including Total Care/Total Cost of Care (TCC) providers.

TCC providers include: Revere Health, Granger Medical Clinic, Foothill Family Clinic, Tanner Clinic, MountainStar-HCA, Aledade, Holy Cross Hospital and the Ogden Clinic.

FocalPoint (FP) and National BlueCard® PPO network: Includes 28 hospitals across Utah with 11,000+ providers. Anchored by the University of Utah Hospital and Clinics, HCA MountainStar Healthcare and Medical Groups, and the five largest multispecialty groups, which participate in the Total Care/Total Cost of Care (TCC) quality program.

HOSPITAL	PAR	PVC	FP
Alta View Hospital	X		
American Fork Hospital	X		
Ashley Regional Medical Center	X	X	X
Bear River Valley Hospital	X	X	
Beaver Valley Hospital	X	X	X
Blue Mountain Hospital	X	X	X
Brigham City Hospital	X	X	X
Cache Valley Hospital	X	X	X
Castleview Hospital	X	X	X
Cedar City Medical Center	X	X	
Central Valley Medical Center	X	X	X
Delta Community Medical Center	X	X	
Fillmore Hospital	X	X	
Garfield Memorial Hospital	X	X	
Gunnison Memorial Hospital	X	X	X
Heber Valley Medical Center	X	X	
Holy Cross Hospital - Davis	X	X	
Holy Cross Hospital - Jordan Valley	X	X	
Holy Cross Hospital - Jordan Valley West	X	X	
Holy Cross Hospital - Mountain Point	X	X	
Holy Cross Hospital - Salt Lake	X	X	
Huntsman Cancer Institute	X	X	X
Huntsman Mental Health Institute	X	X	X
Intermountain Medical Center	X		
Kane County Hospital	X	X	X
Lakeview Hospital	X	X	X
Layton Hospital	X		

HOSPITAL	PAR	PVC	FP
LDS Hospital	X		
Logan Regional Hospital	X	X	
Lone Peak Hospital Inc.	X	X	X
McKay-Dee Hospital	X		
Milford Memorial Hospital	X	X	X
Moab Regional Hospital	X	X	X
Moran Eye Center	X	X	X
Mountain View Hospital	X	X	X
Mountain West Medical Center	X	X	X
Ogden Regional Medical Center	X	X	X
Orem Community Hospital	X		
Park City Medical Center	X	X	
Primary Children's Hospital	X	X	X
Riverton Children's Unit	X	X	X
Riverton Hospital	X		
San Juan County Hospital	X	X	X
Sanpete Valley Hospital	X	X	
Sevier Valley Medical Center	X	X	
Shriners Hospital	X	X	X
Spanish Fork Hospital	X		
St. George Regional Hospital	X	X	
St. Mark's Hospital	X	X	X
Timpanogos Regional Hospital	X	X	X
TOSH - The Orthopedic Specialty Hospital	X		
Uintah Basin Medical Center	X	X	X
University of Utah Hospital	X	X	X
University of Utah Neuropsychiatric	X	X	X
University of Utah Ortho Center	X	X	X
Utah Valley Hospital	X		

This information is designed to help you choose a medical facility. Those listed could be subject to change.

Discover the value of Regence

The following pages outline the programs, resources and tools that will help you and your employees make the most of your Regence health benefits.

Let's get started!

Tools that make it easy



“I love the online chat tool. It’s perfect when you are commuting in public transportation and don’t want to talk on the phone.”

—Regence member

Health care shouldn’t be a headache. That’s why we have easy-to-use tools to help you do the things you need to do—without the hassle.

Find a new doctor, check your deductible, pull up your member ID card on your phone. You can even chat with us when you have a question. Best of all, your tools are all personalized to you based on your health benefits. All you have to do is sign in to your account on regence.com or the app.



Find doctors in your network

Use our [search tool](#) to locate providers in your network. Find the right care with filters for gender, languages spoken and virtual care options.

Get medication support and pharmacy options

Research costs and side effects to find safe, effective and affordable medications that your health plan covers. Chat with a pharmacist for all your medication questions. Sign up for convenient home delivery through Express Scripts or Amazon Pharmacy, plus access 65,000 pharmacies across the country.

Check your coverage and track costs

See what services your plan covers. Keep an eye on your key health care expenses, like your deductible and out-of-pocket maximum.

Pull up your health history

Easily access your care timeline—a chronological list of past doctor visits, lab work and prescription refills for you and family members on your plan.

Get personalized reminders

Stay on top of your health with tailored messages and alerts, like notifications about your medications and reminders to get your flu shot and preventive exams.

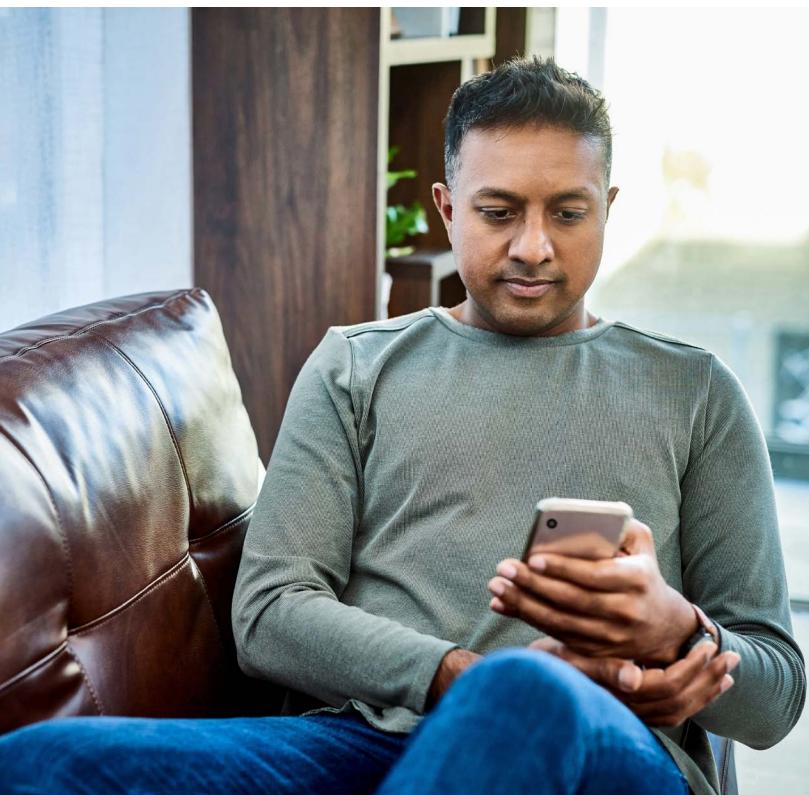
On-demand care



You're not feeling well and your doctor's office is closed. Should you go to urgent care? The ER? Wait it out? It's hard to know what to do. Get to know your options, so you can plan ahead for the next time you need care right away.

	 Virtual visit	 Urgent care clinic	 Emergency room
Description	Your health plan makes it easy to have a doctor appointment from the comfort of home. Even get a prescription sent to your pharmacy.	Choose an urgent care center if you need more immediate, in-person attention, especially after hours. Plus, urgent care costs a lot less than the ER.	If you're experiencing life-threatening symptoms, go to the ER. Doctors there are specially trained to treat critical health needs.
Availability	24/7	Hours vary by location	24/7
Average wait time	Short	Moderate	Long
Average cost	Low	Moderate	High
Consider for	Allergies, anxiety & depression, cold & flu, UTIs	Abdominal pain, migraines, sprains, strains & cuts	Chest pain, major burns & injuries, shortness of breath, uncontrolled bleeding

To see the care options available to you, sign in at regence.com and select **Find care**.



Mental health support

Everyone could use a little help sometimes.

If you're feeling low or in need of support, we can help you find the right care. Many therapists and psychiatrists offer both in-person and virtual appointments, so you can get care just how you need it. Your plan may also include additional options for virtual therapy and virtual substance use disorder treatment.

Go to regence.com/member/behavioral-health and sign in to see all your options.

It can be challenging to find a mental health provider that fits. On top of that, wait times can be long. But we're here to help you find someone who can see you soon—just chat with us online or call the number on the back of your member ID card.

Health insurance 101

Need help understanding health insurance?
We'll start at the beginning.

Learn everything you need to know about health insurance—including terminology, how insurance works, who pays what and the importance of networks. Get started at: regence.com/member/health-insurance-101



Check out our video series

[Watch it on YouTube](#)

Or find it at:
regence.com/member/health-insurance-101

Network savings

A network is a group of doctors, dentists, hospitals and pharmacies that are part of your health insurance plan. We've contracted with these provider networks to ensure you receive quality, safe care—at lower prices that we've negotiated for you. **By getting care from providers in your network, you'll save money and avoid surprise medical bills. Some plans offer limited coverage if you go outside your network, so you could be responsible for a large portion of the cost of your care.**

Sign in at [regence.com](#) to use our [doctor search tool](#) to find providers in your network.

Coverage that travels with you

You can rest easy when you're on the road—BlueCard® covers you at in-network prices across the country for urgent and emergency care. And when you're traveling, remember that virtual care can be a comfortable and convenient option. Sign in to [regence.com](#) to find care wherever you are or to access virtual care.



“We were on vacation in the middle of nowhere. This option saved me a two-hour round trip to the ER. That would have cost me a fortune. So thankful for this option.”

—Regence member

Your health plan includes Regence Empower™, an online well-being program and app that helps you take simple steps toward better health.

Whether you want to start a new fitness routine, improve your sleep habits or practice mindfulness, there's a program for you. And because working on your health is more fun together, your spouse or partner* can earn the same incentives as you do! Get going today—when you begin your well-being journey by taking the online Regence Empower Health Assessment, you'll earn your first reward.

Take steps to better health and earn up to \$100



To get started, sign in at regence.com or the app and find Regence Empower.

Step 1

Take the online Health Assessment and earn a \$15 electronic gift card

Step 2

Explore and complete other healthy activities, like getting an annual checkup, to earn more rewards

Step 3

Claim your rewards in electronic gift cards

Many in-network preventive care services—like annual checkups, flu shots and screenings—are covered at no cost to you.

To see which preventive services your plan covers, sign in at regence.com and find **Preventive care** on your home screen.



Additional support & resources

The following programs are not insurance, but they are offered along with your medical plan at no additional charge to help you get information and support when you need it.

Members-only discounts

With Regence Advantages, you can save on alternative care, fitness devices, LASIK, hearing aids, healthy meals and more, plus get 20% off Walgreens-branded health and wellness items. Learn more at: regence.com/member/resources/advantages-discounts

Pregnancy program

Get support from caring professionals throughout your pregnancy with our maternity management program. A nurse will reinforce your doctor's or midwife's care and answer questions 24/7. Learn more at: regence.com/member/programs/health-support-services/maternity

Care management

If you have a difficult medical situation, our experienced care managers are here to give you the one-on-one support you need. They'll help you navigate the health care system and answer all your questions. Learn more at: regence.com/member/programs/health-support-services/regence-case-management

Utilization management

Some care requires approval from Regence before you're covered. We'll help you understand options and related risks, avoid treatment that isn't necessary and save on out-of-pocket costs.



“Our care manager has been our guardian angel, helping us when it seemed we were alone in dealing with the beginning of this journey. I am so impressed with her and her ability to provide answers and get the help needed in a crisis situation.”

—Regence member



Ready to learn more? We're here to help.

Regence contact

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At Regence, we believe that everyone should have access to affordable, quality care. That's why we're working to build a health care system that prioritizes diversity, equity and inclusion—from addressing health literacy to expanding care access for the people who need it most.

Pharmacy and pharmacist services are provided by JourniRx, Inc. (a licensed pharmacy). JourniRx, Inc. is a separate company that provides pharmacy and pharmacist services. Amazon Pharmacy is a separate company that provides online pharmacy services. Express Scripts is a separate company that provides pharmacy benefit management services.



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

Regence BlueCross BlueShield of Utah
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