



UTAH

GROUP PLANS 51+

Regence



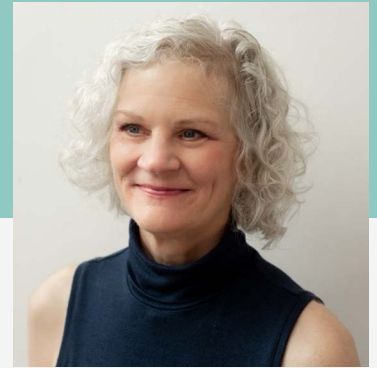
**Together
We Health**



2025 benefits guide

Health plan options, programs, resources & more

A word from the Utah Nonprofits Association



Why join the Utah Nonprofits Association (UNA)?

Membership is just the beginning. Joining UNA connects you to a network of peers and a world of support. UNA members have access to a carefully curated slate of cost-saving benefits, resources and opportunities to connect and collaborate with other nonprofit organizations, businesses, funders and individuals. Members also receive discounts and exclusive access to training and professional development opportunities. UNA's deep commitment to building extraordinary nonprofits means that members get the support they need to thrive.

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

Other UNA member benefits include:

- Pooled employer retirement plan through Elevate 401(k)
- Exclusive access to post positions on the UNA Job Board
- Exclusive access to post events on the Nonprofit Community Calendar
- Access to UNA members-only communication channels
- Guest article submission on the UNA Newsroom Page
- Access to UNA Resource Library
- Exclusive access to fundraising opportunities, grants and resources
- UNA member discounts
- 50% discount on all UNA credential courses
- 50% discount on UNA Annual Conference individual registration
- 75%+ discount on UNA Annual Conference organizational registration
- Discount on annual subscription to GrantStation
- Discount on tech impact assessment and training package
- 30% discount on Polity.app legislative tech tool
- 20% discount on Nonprofit Legal Services of Utah
- 20% discount on Firespring digital marketing services
- 60% discount on Coeus background screening services
- 25% discount on First Nonprofit unemployment insurance
- 20% discount on dental and vision insurance through Dentist Direct
- Discounts on hotel, flight and car rentals through Hotel Planner
- FREE HR and legal consultation through Beehive Insurance
- FREE brand and website assessment through Third Sun

About UNA

UNA is about building happy, healthy, resilient communities—communities that provide shelter, solace, joy, inspiration, and nourishment for bodies and souls, and healing for our air, water and land. For over 30 years, UNA has championed and equipped thousands of nonprofits with the training, resources, cost-saving benefits and support they need to serve their communities and advance their missions. UNA, Utah's premier nonprofit association, welcomes organizations of all 501(c) designations, sizes, causes and geographic locations. Membership is also extended to community partners in the private, public and philanthropic sectors.

Sincerely,

Jill Bennett

Chief Executive Officer
jbennett@utahnnonprofits.org
801-596-1800

For more information about Utah Nonprofits Association:

Visit utahnnonprofits.org

or email info@utahnnonprofits.org

A word from Regence

We'd like to congratulate Utah Nonprofits Association on several of its strengths: decades of growth, a commitment to service, and a dedication to those you serve that defines your legacy. At Regence, we share many of your values, and we're honored to support your good works in Utah communities. We're looking forward to many more years of partnership with UNA.

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 Utah Nonprofits 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 & provider networks

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

Health plan options

In-network benefits	BluePoint \$500	BluePoint \$1,000	BluePoint \$1,500	BluePoint \$2,000
Deductible: Single / family	\$500 / \$1,000	\$1,000 / \$2,000	\$1,500 / \$3,000	\$2,000 / \$4,000
Coinsurance (member pays)	20%	20%	20%	30%
Out-of-pocket maximum: Single / family	\$3,000 / \$6,000	\$3,500 / \$7,000	\$3,500 / \$7,000	\$5,000 / \$10,000
Copays:				
Primary care / specialist	\$20 / \$40	\$20 / \$40	\$25 / \$45	\$10 / \$20
Preventive care	100% covered	100% covered	100% covered	100% covered
Urgent care	\$40	\$40	\$40	\$40
Emergency room	\$200	\$200	\$200	\$200
Prescriptions (Rx):				
Generic	\$15	\$15	\$15	\$15
Brand name (formulary)	\$30	\$30	\$30	\$30
Brand name (non-formulary)	\$60	\$60	\$60	\$60

In-network benefits	HSA \$1,700	HSA \$2,000	HSA \$2,500	HSA \$3,500	MERP PLAN* HDHP \$7,000
Deductible: Single / family	\$1,700 / \$3,400	\$2,000 / \$4,000	\$2,500 / \$5,000	\$3,500 / \$7,000	\$7,000 / \$14,000
Coinsurance (member pays)	20%	20%	20%	20%	0%
Out-of-pocket maximum: Single / family	\$5,000 / \$10,000	\$3,500 / \$7,000	\$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	\$7,000
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

*MERP plan cannot be paired with any other benefit offerings



Network coverage 2025: Participating, Preferred ValueCare & FocalPoint



Includes more than 2 million providers nationwide. Search for providers at [regence.com](https://www.regence.com) or [bcbs.com](https://www.bcbs.com).

All networks include most 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, CommonSpirit Hospital - Utah Health Network and the Ogden Clinic.

Participating (PAR) and National BlueCard® Participating network: Our most complete network, comprising all 56 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 46 statewide Utah hospitals and 16,000+ providers and facilities, including HCA MountainStar, University of Utah and CommonSpirit Hospital - Utah Health Network, along with all major multispecialty groups.

FocalPoint (FP) and National BlueCard® PPO network: Includes 30 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 - Intermountain	x		
American Fork Hospital - Intermountain	x		
Ashley Regional Medical Center	x	x	x
Bear River Valley Hospital - Intermountain	x	x	
Beaver Valley Hospital	x	x	x
Blue Mountain Hospital	x	x	x
Brigham City Community Hospital - MountainStar	x	x	x
Cache Valley Hospital - MountainStar	x	x	x
Castleview Hospital	x	x	x
Cedar City Hospital - Intermountain	x	x	
Central Valley Medical Center	x	x	x
CommonSpirit Holy Cross Hospital - Davis	x	x	
CommonSpirit Holy Cross Hospital - Jordan Valley	x	x	
CommonSpirit Holy Cross Hospital - Jordan Valley West	x	x	
CommonSpirit Holy Cross Hospital - Mountain Point	x	x	
CommonSpirit Holy Cross Hospital - Salt Lake	x	x	
Delta Community Hospital - Intermountain	x	x	
Fillmore Community Hospital - Intermountain	x	x	
Garfield Memorial Hospital - Intermountain	x	x	
Gunnison Memorial Hospital	x	x	x
Heber Valley Hospital - Intermountain	x	x	
Huntsman Cancer Institute - U of U	x	x	x
Huntsman Mental Health Institute - U of U	x	x	x
Intermountain Medical Center - Intermountain	x		
Kane County Hospital	x	x	x
Lakeview Hospital - MountainStar	x	x	x
Layton Hospital - Intermountain	x		

HOSPITAL	PAR	PVC	FP
LDS Hospital - Intermountain	x		
Logan Regional Hospital - Intermountain	x	x	
Lone Peak Hospital - MountainStar	x	x	x
McKay-Dee Hospital - Intermountain	x		
Milford Memorial Hospital	x	x	x
Moab Regional Hospital	x	x	x
Moran Eye Center	x	x	x
Mountain View Hospital - MountainStar	x	x	x
Mountain West Medical Center	x	x	x
Ogden Regional Medical Center - MountainStar	x	x	x
Orem Community Hospital - Intermountain	x		
Park City Hospital - Intermountain	x	x	
Primary Children's Hospital	x	x	x
Primary Children's Hospital - Lehi	x	x	x
Riverton Children's Unit	x	x	x
Riverton Hospital - Intermountain	x		
San Juan County Hospital	x	x	x
Sanpete Valley Hospital - Intermountain	x	x	
Sevier Valley Hospital - Intermountain	x	x	
Shriners Hospital	x	x	x
Spanish Fork Hospital - Intermountain	x		
St. George Regional Hospital - Intermountain	x	x	
St. Mark's Hospital - MountainStar	x	x	x
Timpanogos Regional Hospital - MountainStar	x	x	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 - Intermountain	x		

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

Network coverage 2025: Preferred BlueOption & FocalPoint



Includes more than 2 million providers nationwide. Search for providers at [regence.com](https://www.regence.com) or [bcbs.com](https://www.bcbs.com).

All networks include most 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 and the Ogden Clinic.

Preferred BlueOption (PBO) and National BlueCard® PPO Network: Includes 38 hospitals with 14,000+ providers. Also includes all Intermountain Healthcare hospitals, facilities and providers throughout Utah, as well as all independent Utah physicians statewide.

FocalPoint (FP) and National BlueCard® PPO network: Includes 30 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	PBO	FP
Alta View Hospital - Intermountain	x	
American Fork Hospital - Intermountain	x	
Ashley Regional Medical Center	x	x
Bear River Valley Hospital - Intermountain	x	
Beaver Valley Hospital	x	x
Blue Mountain Hospital	x	x
Brigham City Community Hospital - MountainStar		x
Cache Valley Hospital - MountainStar		x
Castleview Hospital	x	x
Cedar City Hospital - Intermountain	x	
Central Valley Medical Center	x	x
CommonSpirit Holy Cross Hospital - Davis	x	
Delta Community Hospital - Intermountain	x	
Fillmore Community Hospital - Intermountain	x	
Garfield Memorial Hospital - Intermountain	x	
Gunnison Memorial Hospital	x	x
Heber Valley Hospital - Intermountain	x	
Huntsman Cancer Institute - U of U		x
Huntsman Mental Health Institute - U of U		x
Intermountain Medical Center - Intermountain	x	
Kane County Hospital	x	x
Lakeview Hospital - MountainStar		x
Layton Hospital - Intermountain	x	
LDS Hospital - Intermountain	x	
Logan Regional Hospital - Intermountain	x	
Lone Peak Hospital - MountainStar		x

HOSPITAL	PBO	FP
McKay-Dee Hospital - Intermountain	x	
Milford Memorial Hospital	x	x
Moab Regional Hospital	x	x
Moran Eye Center		x
Mountain View Hospital - MountainStar		x
Mountain West Medical Center	x	x
Ogden Regional Medical Center - MountainStar		x
Orem Community Hospital - Intermountain	x	
Park City Hospital - Intermountain	x	
Primary Children's Hospital	x	x
Primary Children's Hospital - Lehi	x	x
Riverton Children's Unit	x	x
Riverton Hospital - Intermountain	x	
San Juan County Hospital	x	x
Sanpete Valley Hospital - Intermountain	x	
Sevier Valley Hospital - Intermountain	x	
Shriners Hospital	x	x
Spanish Fork Hospital - Intermountain	x	
St. George Regional Hospital - Intermountain	x	
St. Mark's Hospital - MountainStar		x
Timpanogos Regional Hospital - MountainStar		x
Utah Basin Medical Center	x	x
University of Utah Hospital		x
University of Utah Neuropsychiatric		x
University of Utah Ortho Center		x
Utah Valley Hospital - Intermountain	x	

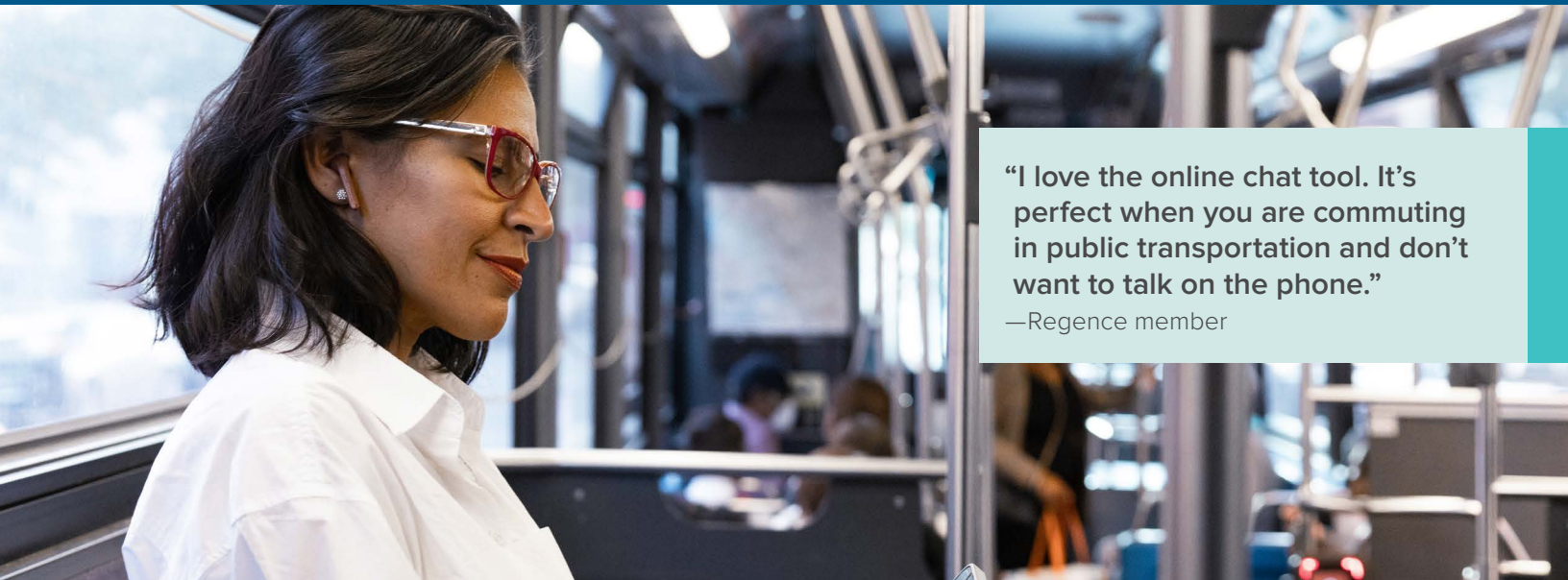
This information is designed to help you choose a medical facility. Those listed could be subject to change.

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](https://www.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 & 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 or search for a nearby pharmacy within our network. You have access to over 65,000 independent pharmacies and national chains across the country.

Plus, the deductible is waived for specific medications on our Optimum Value Medication List. These include medications used to treat chronic conditions (cardiovascular, diabetes, mental health, respiratory, osteoporosis) and anticonvulsants.

Check your coverage & 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.

View your care history

Easily access 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.

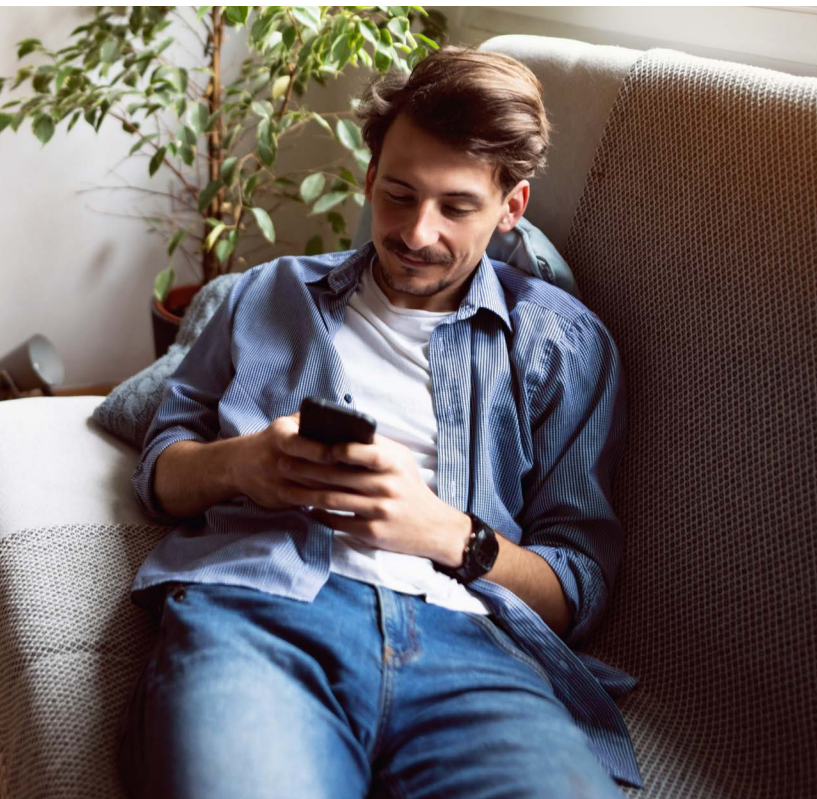
On-demand care



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	 In-home urgent medical care	 Emergency room
Description	Your health plan includes virtual care providers, which 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.	Have a team of trained medical professionals from DispatchHealth come right to you. Availability depends on your health plan and where you live.	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	Hours vary by location	24/7
Average wait time	Short	Moderate	Moderate	Long
Average cost	Low	Moderate	Moderate	High
Consider for	Allergies, anxiety & depression, cold & flu, UTIs	Abdominal pain, migraines, sprains, strains & cuts	Cuts & lacerations, infections, nausea & vomiting, sprains & strains	Chest pain, major burns & injuries, shortness of breath, uncontrolled bleeding

To see the care options available to you, sign in at [regence.com](https://www.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](https://www.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 eligible domestic 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.

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](https://www.regence.com) and find **Preventive care** on your home screen.

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



To get started, sign in at [regence.com](https://www.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



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

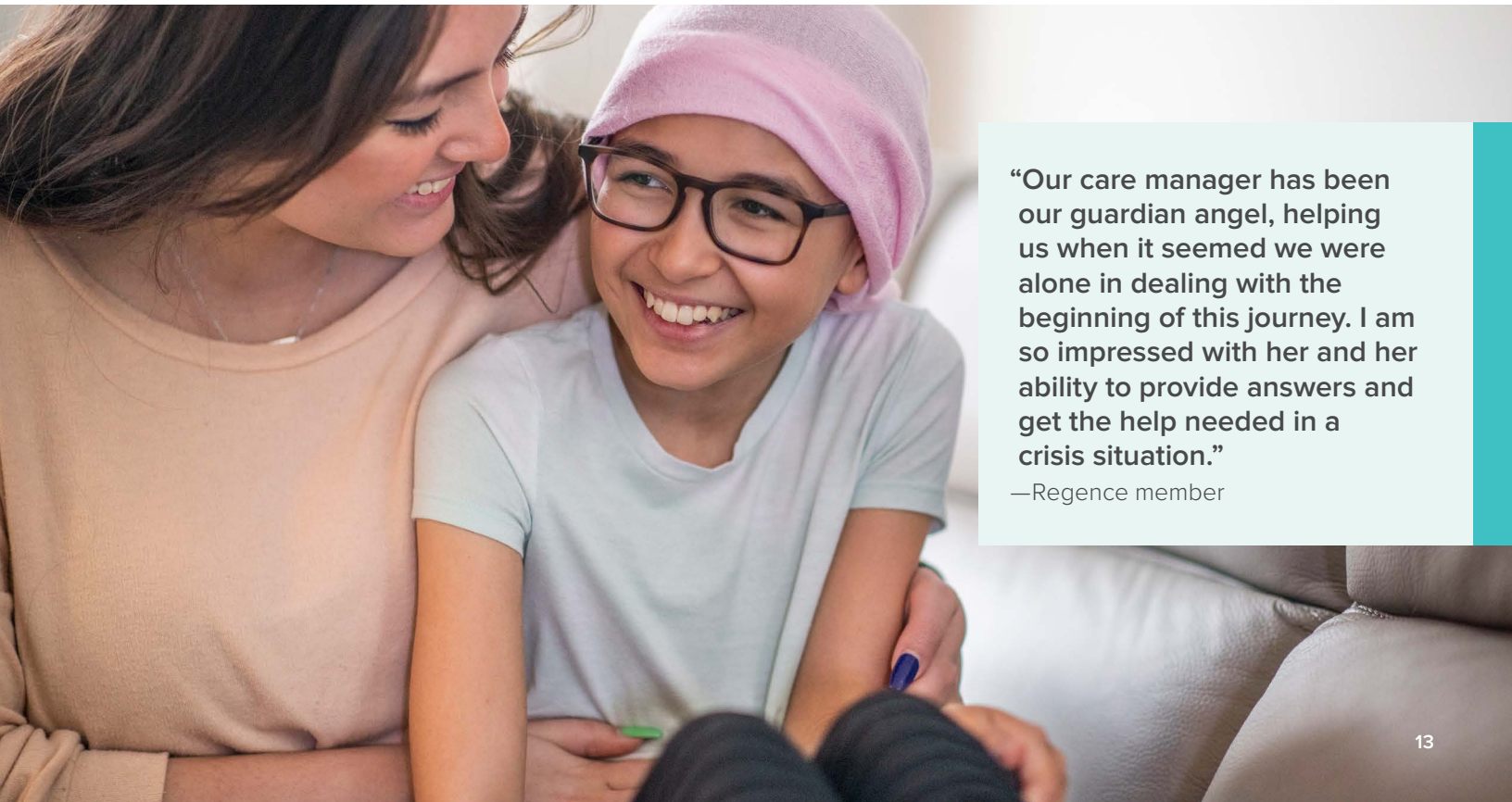
If you have a difficult medical situation, our experienced care managers are here to give you the one-on-one support you need. They'll help you navigate the health care system and answer all your questions. Learn more at: regence.com/member/programs/health-support-services/regence-case-management

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.

Virtual muscle & joint support

Get help managing mobility and pain in joints, spine and muscles with a personalized virtual exercise program.



“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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Utah Nonprofits Association

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Broker agencies able to write the UNA plan:

**BeeHive Insurance, Nash Insurance, Gallagher Benefit Services,
IMA Financial Group and The Millward Agency**

We believe

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.



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

Regence BlueCross BlueShield of Utah
2890 E Cottonwood Parkway | Salt Lake City, UT 84121

REG-UT-1192296-24/10 UNA Booklet
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