



Oak Harbor
Freight Lines, Inc.

Member Guide

Using Your RGA Benefits | Additional Programs & Services | Health Plan Basics



Regence

Group Administrators

An Independent Licensee of the Blue Cross and Blue Shield
Association Serving Select Counties in Washington

Your Guide to Better Healthcare with RGA

Thank you for being a member of Regence Group Administrators (RGA). Whether you are new to RGA or have been a member for years, we want to make sure you have the tools and resources you need to make the most of your health plan.

Your healthcare journey is a very personal experience. And, at times, it can be rather confusing and complicated. RGA is here, on the phone and online, to make it easy for you to find the answers you need to make more informed healthcare decisions. Whether you need to find a doctor, know what's covered on your plan, or need simple explanations of confusing healthcare terms, RGA is here to help you understand your benefits so that you can stay healthy and save money.

About This Guide

Please take a few minutes to review this guide. It provides information about how to use your health plan benefits including:



How to find an in-network healthcare provider



How to submit a claim



How to understand your explanation of benefits statements



Online tools and resources available to help you along the way



Additional programs and services offered as a complement to your health plan



This booklet is meant to be a summary of member services only. Benefits and coverage levels vary by plan and are explained in more detail in your Summary Plan Description and other formal plan documents. Please refer to those documents for details on your medical coverage including deductibles, co-payments, co-insurance, and covered services.

Regence Group Administrators provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims.



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Visit accessrga.com and select Washington to log in to your RGA account

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Getting Started with RGA

Regence Group Administrators (RGA) is pleased to be your health plan administrator! We are here to help you create a healthier future by making the most of your benefits.



Scan this QR code with your smartphone to go straight to the RGA website.

Where to Start

Register on the RGA member portal

Access your benefit and claims information online at accessrga.com or scan the QR code to the left and choose Washington.

Share your RGA Member ID card

Show your Member ID card to your healthcare providers and your pharmacy at your next visit.

Contact RGA if you have any questions

Call our Customer Care Team by calling the number on the back of your Member ID card Mon–Fri, 6am–6pm PT.

What can you do on the RGA member portal?



Search for doctors and hospitals in the RGA network.



Download or print a copy of your member ID card.



View benefits/coverage information.



View claims details and account balances.



Download and submit member forms.



Connect to other RGA programs and services.



Access health and wellness discounts.



Ask RGA a question online via secure messaging.

How do you register for the RGA member portal?

- 1 Visit accessrga.com and select Washington.
- 2 Select the *RGA Member Login* button on desktop computers and *the Member Login* button on smartphones and tablets on the top of the page.
- 3 If it is your first time on the member portal, you will need to register and create an account. Be sure to have your RGA member ID card available. You will be asked to enter your name, date of birth, and employee ID number EXACTLY as they appear on your member ID card.

To comply with regulations that restrict access to a dependent's protected health information, members 13 years and older need to set up their own online account on the RGA member portal with their own unique email address. Once registered, the dependent can grant or deny parent / guardian access to their account. If you have any questions, please call our Customer Care team by calling the number on the back of your Member ID card

Visit accessrga.com and select Washington to log in to your RGA account



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How to Tell Your Doctor's Office about RGA

Many people think that Regence Group Administrators (RGA) is actually Regence BlueShield. This is an honest mistake. We both manage health benefits. And our names and our logos are almost the same. That's because we are, in fact, related. But RGA is a separate company with our own health plans, and different addresses and phone numbers.

Why does this matter to me?

Your doctor's office might contact Regence BlueShield by mistake and be told that you are not showing up as a member. That is because your doctor's office called the wrong health plan. The payment of claims may be delayed, or even denied, if your claim is sent to Regence instead of Regence Group Administrators.

Make sure they contact [Regence Group Administrators](#).

How can I help clear the confusion?

- 1 When showing your RGA member ID card to your doctor's office, make sure to tell them that you are with [Regence Group Administrators](#) and not Regence.



- 2 Point out the different phone numbers, mailing address, and claims payer ID on the back of your member ID card.

The diagram shows the back of a Regence member ID card. On the left, two blue arrows point to the card: one labeled "How to submit claims" pointing to the "Regence contracted providers" section, and another labeled "Mailing address" pointing to the "Send inquiries to the Mail Administrator at" section. On the right, two blue arrows point to the card: one labeled "Your RGA Customer Care number" pointing to the "Customer Care" phone number, and another labeled "Other numbers to call to confirm health benefits coverage" pointing to the "Provider Locator" and "Eligibility" phone numbers. The card itself has the Regence logo at the top left, followed by the text "An independent licensee of the BCBSA serving select counties in Washington". It then lists instructions for submitting claims for contracted and other providers. It also provides contact information for the mail administrator. On the right side of the card, it lists the website "www.accessrga.com" and three phone numbers: Customer Care (866-738-3924), Provider Locator (800-810-2583), and Eligibility (800-676-2583). It also lists Pharmacy Benefits (800-XXX-XXXX). At the bottom, it includes a disclaimer about preauthorization and a statement that the card is not an authorization for services or a guarantee of payment. The pharmacy benefits administrator's name is listed at the very bottom.



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If either you or your doctor's office have any questions about your member benefits or plan coverage, contact RGA at **1-866-738-3924** or visit [accessrga.com](https://www.accessrga.com)

Visit [accessrga.com](https://www.accessrga.com) and select Washington to log in to your RGA account

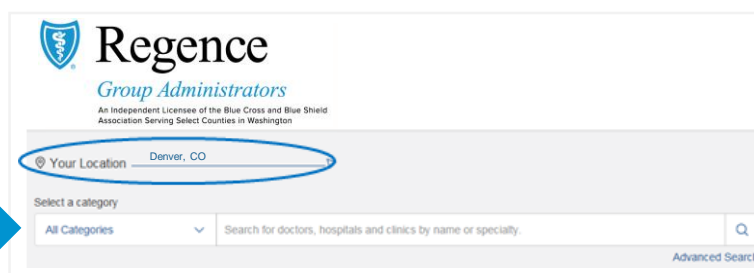
Nationwide Coverage for Members in Every State

Wherever you are based, RGA membership gives you access to the advantages and local support offered by the Blue Cross Blue Shield Association (BCBSA) via the BlueCard® national program. Members seeking care outside of the Pacific Northwest (Washington, Oregon, Idaho, and Utah), can use the tips below to navigate our national services.

Before your visit

Check that your medical or dental provider is in-network at <https://wa.accessrga.com/find-a-provider>

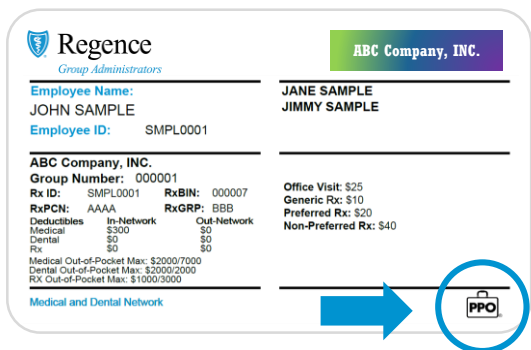
- Enter your location on the top of the page to search for in-network providers in your area.



The screenshot shows the Regence Group Administrators website. At the top, there's a search bar labeled 'Your Location' with 'Denver, CO' entered. Below it, there's a 'Select a category' dropdown menu with 'All Categories' selected. To the right of the dropdown is a search bar with the placeholder text 'Search for doctors, hospitals and clinics by name or specialty.' and a magnifying glass icon. The bottom right corner of the search area says 'Advanced Search'.

During your visit

Bring your RGA card with you and show it to your provider, making sure the provider notices:



The front of the RGA card for ABC Company, INC. displays member information for John Sample (Employee ID: SMPL0001) and Jimmy Sample. It lists various plan details including Group Number (000001), Rx ID (SMPL0001), Rx BIN (000007), and Rx PCN (AAAA). It also shows deductibles for medical and dental services, both in-network and out-of-network. A blue arrow points to a suitcase icon in the bottom right corner, which is circled in blue.

On the front:

The **suitcase logo** indicates you are a member of the BlueCard® program.

**Note: Not all benefit details above apply to all health plans. ID cards will display different information based on your health plan.*

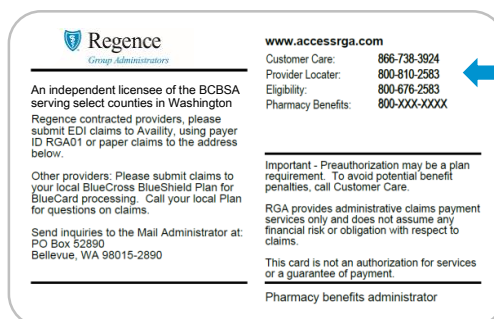
After your visit

How to submit a claim to the RGA national network:

- **Medical** claims should be sent to the Blue plan in your state. Normally your provider submits the claim for you. If you have to submit your own claim, please have your provider fill out the dedicated form (CMS 1500 HCFA) and contact RGA Customer Care Team to confirm where and how you can send it.
- **Dental and Vision Hardware** claims should be sent to: RGA PO Box 52890 – Bellevue, WA 98015-2890 (as indicated in the back of your card). Claim inquiries should be addressed to RGA Customer Care Team, or you may submit your claims or questions to RGA in your member portal.

How to submit **MEDICAL** claims

How to submit **DENTAL AND VISION HARDWARE** claims



The back of the RGA card provides contact information for the Regence Group Administrators. It includes the website www.accessrga.com and phone numbers for Customer Care (866-738-3924), Provider Locator (800-810-2583), Eligibility (800-676-2583), and Pharmacy Benefits (800-XXX-XXXX). It also contains instructions on how to submit claims, including a note about preauthorization and a statement that the card is not an authorization for services or a guarantee of payment.

On the back:

You can find accurate information to submit **claims** and to direct **inquiries**.

Phone numbers to confirm eligibility and benefit coverage



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The **RGA Customer Care Team** is available Monday-Friday from 6am-6pm PT by calling the number on the back of your Member ID card.

Visit [accessrga.com](https://wa.accessrga.com) and select Washington to log in to your RGA account

Welcome to the RGA Member Portal

Quickly and easily access your benefits and services in one place using our secure member portal.

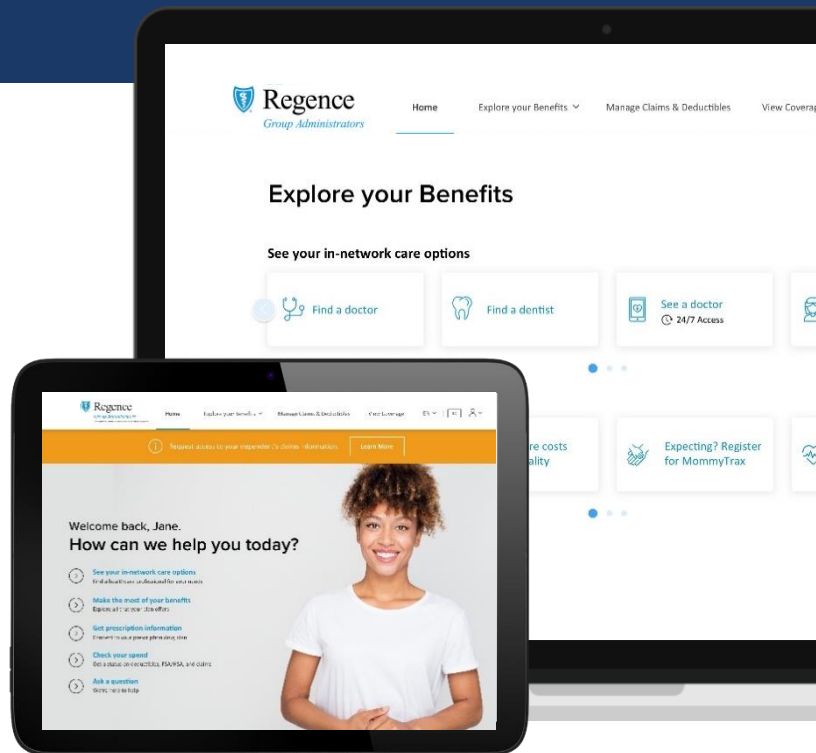
Manage your Health Plan with Ease

- Access claims, deductibles, and spending for the whole family
- Find in-network doctors or hospitals in your area
- Connect to your prescription drug plan
- View, print, or share your ID card
- Verify your coverage for services
- Explore exclusive discounts and more

Creating an account for the first time?

Before you start, you will need your Employee ID number located on your Member ID card. *If you don't have your Employee ID number, please call our Customer Care number at the bottom of the page.*

1. Visit accessrga.com and choose Washington. Then select the button “RGA Member Login” at the top of your screen.
2. On the log in page, select “Create an Account Now” and follow the directions by entering your full name, Employee ID, and date of birth as shown on your Member ID card.
3. Confirm your email address using the verification code that was sent to you. You're ready to use the member portal!



The member portal is only supported in the latest version of Chrome, Edge, Safari, and Firefox

**Note: Not all tiles shown above are available to all health plans. Some plans will display different tiles and resources.*

Already have an account?

You are ready. Log in to the new member portal using your usual email address and password.

Don't Forget Your Saved Bookmarks

The web address to the new member portal has changed. If you have saved bookmarks from the portal, please update them to the new web addresses when you first log in.

Welcome to the RGA Mobile App

Quickly and securely access your benefits and services at home or on the go.

Use the RGA mobile app to access helpful tools such as:

Find an In-network Provider or Hospital: With one click, take the guesswork out of finding a doctor, hospital, or clinic in your plan's network

Access Claims and Benefits: Check the status of open claims, view yearly deductibles, copays, and out-of-pocket maximums for the entire family

View your Digital Member ID Card: Never misplace your Member ID card again!

Manage your Message Center: Send and receive secure messages to and from our dedicated Customer Care team

Click to Call: Get connected at the touch of a button to speak with our Customer Care team

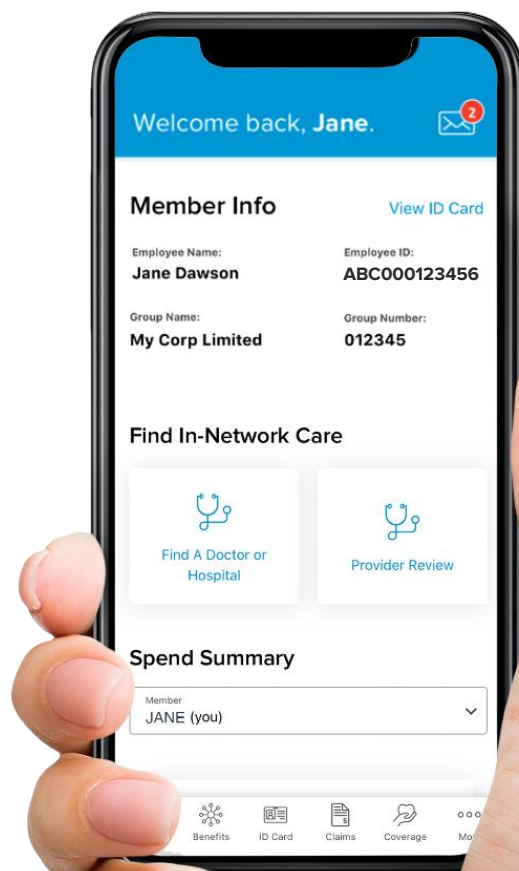
Connect to More: Keep services and discounts offered by your plan at your fingertips

Get Started

Download for free on Apple and Google Play Stores



After downloading the RGA mobile app, sign in with your existing account or create your account at accessrga.com and choose Washington. Then select the button "RGA Member Login" at the top of your screen. Use your Employee ID number found on your Member ID card and follow the directions from the log in page to create your account.



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If you have any questions or need any help, contact our **RGA Customer Care Team** by calling the number on the back of your Member ID card Monday-Friday 6:00 am– 6:00 pm PT.

Start Saving Money by Staying In-network

Your plan gives you access to leading networks with extensive coverage wherever you are based in the U.S. thru the Regence network in the Pacific Northwest (WA, OR, ID, UT) and the BlueCard® Network nationwide.

Why is this important?

By staying in-network, you gain access to care at a discounted price and protection from balance billing. With out-of-network options, you are likely to pay more and are more exposed to the risk of balance billing.

Why go in-network?

Each in-network provider has agreed to accept your plan's contracted rate as payment for services. Their costs are usually lower than those of out-of-network providers. They also agree to file claims for you and not bill you for charges beyond the contracted price.

What is a network?

A network is a group of doctors, hospitals, and other healthcare facilities and professionals (also known as providers). This group has worked with us to get special prices just for you. When a healthcare provider is in your network, it's called "in-network."

In-network Care



Out of Network Care



How to make sure your care is in-network

1. Search for in-network providers on our website. Visit accessrga.com, select Washington, log in to your RGA account, and select "Find a Doctor or Hospital." Be sure to read any 'Important Notes'.
2. Confirm in-network status directly with your provider before the service is rendered.

Always confirm all steps of your treatment are in-network. For example, your doctor may refer you to a **lab or specialist** not in your network that is likely to cost you more.



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If you have any questions or need any help, contact our Customer Care team by calling the number on the back of your Member ID card Mon-Fri 6:00 AM – 6:00 PM PT.

Visit accessrga.com and select Washington to log in to your RGA account

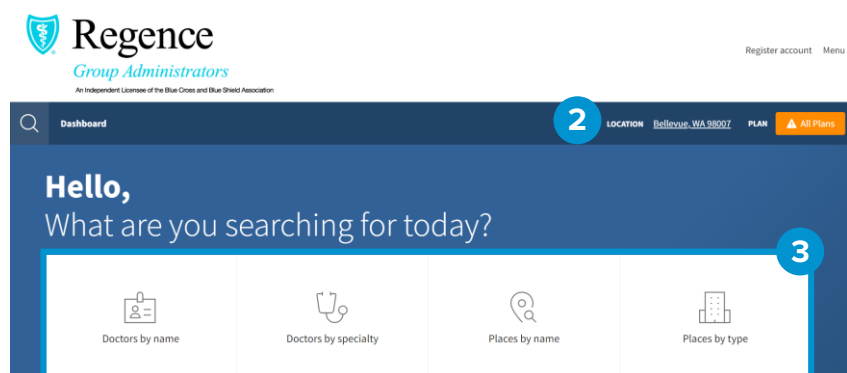
Find a Doctor or Hospital in the RGA Network

Choose In-network providers for quality care at the best price, and the best protection from balance billing. This means out-of-network providers can charge a non-negotiated fee and bill you directly for the difference between the billed amount and the amount your health plan would have paid had it been in-network. The remaining balance is called *balance billing*.

Connect through your RGA member portal

Visit accessrga.com and select Washington. Then select the RGA Member Login button on the top of the page for access to the full search experience.

- 1 After logging in to your RGA account, select “Explore Your Benefits,” and then choose “Find a Doctor or Hospital.”
- 2 Enter a location. You can also switch to your current location by selecting the arrow.
- 3 Under “Select a category,” choose “Search all,” or search by one of the following:
 - Doctors by name
 - Doctors by specialty
 - Places by name
 - Places by type
- 4 After you select a category, enter a specialty type (for example: primary care, OB/GYN, etc.) or a specific doctor’s or hospital’s name. You can also leave it blank.
- 5 Refine your search results by using the filters on the left side of the screen.



Disclaimer: Always call the provider AND facility to verify in-network status before scheduling and before receiving services. Not all services performed by in-network providers are covered. Please review your Summary Plan Documents (Click View Coverage tab and Click on Benefit Plan Details) for more information about covered and excluded services.

If either you or your doctor’s office have any questions about your member benefits or plan coverage, contact RGA Customer Care by calling the number on the back of your Member ID card, Monday-Friday, 6:00 AM-6:00 PM PT.








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Network Extenders




The following offerings are an extension of your provider network. In-patient and residential treatment may require a prior-authorization.

Network Extender	Focus	Digital & In-Person	State(s) Available*	Get Started
	<ul style="list-style-type: none"> Substance Use Disorder General Mental Health 	Yes	WA	Call 1-866-323-2596 or visit www.eleanorhealth.com
	<ul style="list-style-type: none"> Trauma Substance Use Disorder LBTQ Support Intensive Outpatient Dialectical Behavioral Therapy <p><i>Specializes in teens and young adults</i></p>	Yes	WA, OR, ID, UT	Call 1-866-540-1828 or visit www.charliehealth.com
	<ul style="list-style-type: none"> Substance Use Disorder Mental Health Treatment 	Yes	WA, OR	Call 1-877-361-9611 or visit www.hazeldenbettyford.org
	<ul style="list-style-type: none"> Urgent Care Primary Care Specialty Care 	Yes	WA, OR, ID	Visit zoomcare.com/schedule or download the iOS or Android App
	<ul style="list-style-type: none"> Urgent Care House Calls 	No, In-Person Only	WA, OR, ID	Visit request.dispatchhealth.com

*May not be available in all state counties. Standard deductibles and copay apply. Charlie Health, Eleanor Health, Haselden Betty Ford, ZoomCare, and Dispatch Health are separate companies.

Digital Behavioral Health Network Extenders

The following **digital only** offerings are an extension of your provider network and are available in Oregon, Utah, Idaho and select counties in Washington.*

Network Extender	Focus	Offering	Get Started
	General Mental Health <ul style="list-style-type: none"> • Stress • Anxiety • Depression • Eating disorders • Substance use • Sleep • Identify struggles • Chronic issues • Trauma & grief • Relationships, healthy living 	<p>Counseling and therapy – Find an available therapist in minutes and send private messages (text, voice, and video) the same day you register for support.</p> <p>Medication Evaluation & Management- Find an available psychiatric prescriber in minutes. With Talkspace Psychiatry, you can schedule video appointment with an in-state, licensed provider who specializes in psychiatric evaluation.</p>	<p>Register at talkspace.com/partnerinsurance</p> <p>Complete the QuickMatch™ provider finder tool</p> <p>Review your best matches and choose your personal provider</p> <p>Schedule a complimentary 10-minute introductory session or message right away</p>
	Obsessive Compulsive Disorder (OCD)	<p>Connect with a licensed therapist trained in OCD and Exposure and Response Prevention (ERP) for live face-to-face sessions.</p> <p>Get support between sessions from personalized self-help tools and peer support communities.</p>	<p>Visit www.nocd.com or call 312-766-6780</p>
	Substance Use Disorders <ul style="list-style-type: none"> • Opioid Use Disorder (OUD) • Alcohol Use Disorder (AUD) 	<p>Receive whole person, coordinated outpatient care from expert clinicians with backgrounds in family medicine and psychiatry.</p> <p>Boulder Care combines medication, peer coaching, care coordination, and other recovery tools to help people achieve happier, healthier lives.</p>	<p>Visit start.boulder.care or call (866) 347 -9635</p>

Standard deductibles and copay apply. Talkspace, NOCD, and Boulder are separate companies. Not available in the following WA counties: Kittitas, Benton, Franklin, Adams, Whitman, Lincoln, Spokane, Stevens, Orielle, Pend, Ferry, Okanogan, and Chelan.

Visit accessrga.com and select Washington to log in to your RGA account



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Nationwide Coverage for Members in Every State

When you're a Regence Group Administrators (RGA) member, you have the peace of mind knowing that wherever you are, you are able to access your health plan benefits.

Coverage across the country

No matter where you are in the United States, you will be covered under your RGA Plan. If you are traveling or reside outside of the Pacific Northwest (Washington, Oregon, Idaho, and Utah), you have access to the network and savings discounts negotiated with healthcare providers in each state.

How to access your national coverage:

- Always carry your current RGA member ID card with you.
- To find in-network doctors and hospitals, log in to the RGA member portal at accessrga.com and select "Find a doctor or hospital."
- Click on the image of the state or region where you would like to search.
- Enter the city, state, and zip code where you would like to search.
- Call RGA's Customer Care Team at **1-800-869-7093** for any required pre-certification or pre-authorization.
- When you arrive at the in-network doctor's office or hospital, show them your RGA member ID card. On the back of the card, the provider can find the information and contact details to inquire about your benefit coverage and to find out how to submit the claim.

Around the world

Coverage terms with non-US providers may be different. Before leaving the United States, verify your international benefits with RGA's Customer Care Team at **1-800-869-7093**.

How to submit a claim to the RGA member portal:

1. Visit accesshrga.com and then click the RGA Member Login button at the top of the page.
2. After logging in to the RGA member portal, from the top of the screen, select "Manage Claims and Deductibles."
3. Select the "Submit a Claim" button.
4. To submit a claim, you will first need to attach the following three (3) documents:
 1. The completed Medical Claim Form.
 2. The itemized bill from your healthcare provider.
 3. The itemized receipt showing proof of payment.
5. After your claim is submitted, you can visit the "Manage Claims and Deductibles" page to view your claim status.

Note: Claims may take up to 30 days to appear in your RGA portal.

In an emergency, go directly to the nearest hospital.



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Using Your Health Plan Benefits When You Travel

When you're a Regence Group Administrators (RGA) member, you have the peace of mind knowing that wherever you are, you are able to access your health plan benefits.

Across the country

No matter where you are in the United States, you will be covered under RGA or the BlueCard® program. That means you have access to the network and savings discounts that the local Blue Cross Blue Shield plan has negotiated with its doctors, hospitals, and other healthcare providers.

- Always carry your current RGA member ID card with you.
- To find in-network doctors and hospitals, log in to the RGA member portal at accessrga.com and click on "Find a doctor or hospital."
- Call RGA's Customer Care Team by calling the number on the back of your Member ID card for any required pre-certification or preauthorization.
- When you arrive at the participating doctor's office or hospital, show them your RGA member ID card. The provider will identify your benefit level through one of these symbols (displayed on the front of your card):



PPO
Benefits



Traditional/
Indemnity
Benefits

For any in-network care:

You should not have to pay upfront for any covered medical services, except for the out-of-pocket expenses (non-covered services, deductible, copayment, and coinsurance) you would usually pay. You should also not have to submit any claim forms.

Around the world

Through the Blue Cross Blue Shield Global Core program, you have access to doctors and hospitals all over the globe.

- Before leaving the United States, verify your international benefits with RGA as coverage may be different outside the country.
- Always carry your current RGA member ID card with you.
- If you need to locate a doctor or hospital while traveling outside the U.S., call the **Blue Cross Blue Shield Global Core Service Center** at **1-800-810-2583** or call collect at **1-804-673-1177** (available 24 hours a day, seven days a week). An assistance coordinator and a medical professional, will arrange an appointment or hospitalization, if necessary.
- Be sure to also contact RGA Customer Care at **1-866-738-3924** for any required precertification or prior authorization.

For inpatient care arranged by the Global Service Center:

The Service Center will arrange direct billing, which means **the hospital will submit the claim on your behalf**. You should not have to pay upfront for inpatient care at participating Blue Cross Blue Shield Global Core hospitals, except for the out-of-pocket expenses (non-covered services, deductible, copayment, and coinsurance) you would usually pay.

For outpatient care, or inpatient care not arranged through the Global Service Center:

You may need to pay upfront for care received from a non-participating doctor and/or hospital. To get reimbursed, complete a Blue Cross Blue Shield Global Core International Claim Form - available from the Blue Cross Blue Shield Global Core website (www.bcbsglobalcore.com) and on the RGA Member Portal under "Download Member Forms. Then send the compiled form with the bill(s) to the Global Service Center - the address is on the form.

In an emergency, go directly to the nearest hospital.



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Getting Started with Your RGA Dental Plan

Know what's covered

Access your dental benefits online from the RGA member portal.

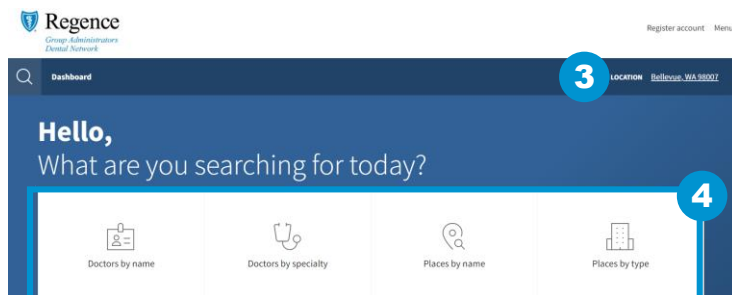
- 1 Go to accessrga.com and choose Washington. **If this is your first time on the member portal, you will need to register and create an account. Have your RGA member ID card available.*
- 2 Select the RGA Member Login button on the top of the page.
On Desktop Computers:

On Mobile Devices:

- 3 After logging in to your member portal, select the “View Coverage” tab in the top navigation bar of on your screen.
- 4 Then click on “Benefit Plan Details” and open your “Dental Benefits Summary.”

Find a Dentist

Log in to the RGA member portal to find a dentist in the RGA dental network.

Note: By selecting in-network dental providers, you can reduce out-of-pocket expenses and pay less than with non-network providers.

- 1 Visit accessrga.com and select Washington. Then select the RGA Member Login button on the top of the page.
- 2 After logging in to the RGA member portal, scroll down to “Explore My Benefits.” Select the tile “Find a dentist.”
- 3 Enter a location. You can also switch to your current location by selecting the arrow.
- 4 In the field next to the category menu, you have the option to enter a specialty type (for example: orthodontics, pediatric dentistry, etc.) or a specific dentist’s name. You can also leave it blank.
- 5 Refine your search results by using the filters on the left side of the screen.



Disclaimer: Always call the provider AND facility to verify in-network status before scheduling and before receiving services. Not all services performed by in-network providers are covered. Please review your Summary Plan Documents (Click View Coverage tab and Click on Benefit Plan Details) for more information about covered and excluded services.



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You can always call RGA’s Customer Care Team with questions, Monday-Friday from 6 am to 6 pm PT at **1-866-738-3924**.

Visit accessrga.com and select Washington to log in to your RGA account

Getting Started with Your RGA Vision Plan

Know what's covered

Access your vision benefits online from the RGA member portal.

**If this is your first time on the member portal, you will need to register and create an account. Be sure to have your RGA member ID card available.*

- 1 Go to accessrga.com and select Washington state.
- 2 Select the RGA Member Login button on the top of the page.
- 3 After logging in to the RGA member portal, you can select "View Coverage" in the top navigation bar.
- 4 Then click on "Benefit Plan Details" and open your "Vision Benefits Summary."

On Desktop Computers:

RGA Member Login

On Mobile Devices:

Member Login

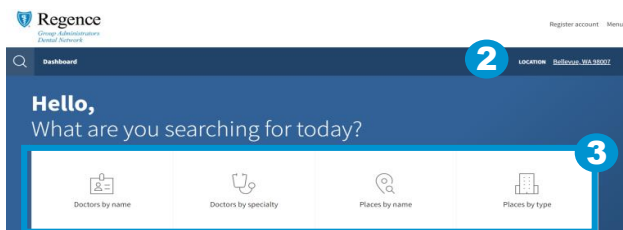
As an option, you can always call RGA's Customer Care Team Mon-Fri 6:00 AM - 6:00 PM PT by calling the number on the back of your Member ID card.

Find a Provider For Your Eye Exam

Log in to the RGA member portal to find a vision care provider in the RGA network.

Note: The advantage of using an in-network provider is that they will bill RGA on your behalf.

- 1 After logging in, select "Find a Doctor" on your home dashboard
- 2 Enter a location. You can also switch to your current location by selecting the arrow.
- 3 Click the box "Doctors by specialty", and enter **optometry**, **ophthalmology**, or search by "Doctors by name," for a specific provider.



Submit Your Vision Claim

If you received an eye exam from an out-of-network vision care provider or purchased hardware (glasses or contact lenses), you need to submit a claim in order to get reimbursed.

Collect and include receipts that indicate who the provider was and what service was performed (including Diagnosis and CPT codes). Make sure that your provider won't bill RGA.

To submit your claim on our portal:

- 1 Log in to the member portal and select "Manage Claims and Deductibles" in the top navigation bar. From this screen, scroll down and select the blue "Submit a claim" button.
- 2 Complete and submit the digital claim form and upload your itemized receipts using the step-by-step instructions on the screen.

Disclaimer: Always call the provider AND facility to verify in-network status before scheduling and before receiving services. Not all services performed by in-network providers are covered. Please review your Summary Plan Documents (Click View Coverage tab and Click on Benefit Plan Details) for more information about covered and excluded services.



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You can always call RGA's Customer Care Team with questions, Monday through Friday from 6 am to 6 pm PT at 1-866-738-3924.

Visit accessrga.com and select Washington to log in to your RGA account

How to Submit a Claim to RGA

If you select an out-of-network provider, you may be asked to pay the bill upfront. If your procedure or service is covered under your health plan, you may receive reimbursement according to your Plan's available out-of-network benefits, subject to any applicable deductibles or co-pays. Below you will find steps to follow to submit your claim.

Step 1. Check to make sure that the service is covered by your health plan.

Review your benefit plan information, available on the RGA member portal at accessrga.com. As an option, you can always confirm benefits with RGA's Customer Care team Mon - Fri 6 AM – 6 PM by calling the number on the back of your Member ID card or sending them a secure message on the member portal.

Step 2. See your healthcare provider.

1. Show your member ID card to your provider. Make sure they make a copy for their records (even if they “don’t take insurance”).
2. Discuss payment arrangements with your provider.
3. Request an itemized bill & a receipt for your payment.

Step 3. Access the Member Reimbursement Claim Form.

1. Visit accessrga.com, select Washington, & then click the “Member” button.
2. Click “Download Member Forms” & then click your preferred option under “Member Reimbursement Claim Form.”
3. Fill out the form using your preferred option.

Note: We encourage you to fill out the form online, but you may download or print it if you prefer.

Step 4. Submit the completed claim form¹, a copy of your itemized bill², & a copy of your receipt(s)³ to RGA.

¹ The form lists all accepted submission options on page 1.

² An itemized bill is one that contains the provider's name, address, their Federal Tax ID Number, date of service, procedure(s) performed, & the nature (diagnosis) of the accident or illness being treated.

³ Your receipt(s) must show that you paid in full for the service(s) you received.

How to submit a claim using the RGA member portal:

1. Visit accessrga.com, select Washington, and click the “RGA Member Login” button at the top of the page.
2. After logging in, on the top of the screen, select “Manage Claims and Deductibles.”
3. Select the blue “Submit a Claim” button halfway down the page on the right.
4. To submit a claim, you will need to attach the following three (3) documents:
 - The completed claim form
 - The itemized bill from your healthcare provider
 - The itemized receipt(s) showing proof of payment (in full)
5. After you submit your claim, you can visit the “Manage Claims and Deductibles” page and view your claim status.

Note: Claims may take up to 25 days to appear in your RGA portal.

All claims for reimbursement must be submitted within one year of the date the service was provided. Select an in-network provider to avoid submitting a claim and unexpected bills. To check the network status of a provider, visit wa.accessrga.com/find-a-provider.

Visit accessrga.com and select Washington to log in to your RGA account



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How to Sign-Up for Electronic EOBs

The Explanation of Benefits (EOB) is a document that is generated when RGA processes a claim submitted by you or your healthcare provider. EOBs can help you better understand how your health plan works. You may receive these in the mail, but you can also access them electronically.

Go Paperless

- 1 Visit accessrga.com, choose Washington, and select the RGA Member Login button on the top of the page.
- 2 Log in to your member portal and select the profile icon located on the top right.
- 3 Select “Communication Preferences” from the drop-down menu.
- 4 Select “Email” under EOB communication preferences.
- 5 Once signed up, you will start receiving EOB notices in your email following the complete processing of your health care service claim. They will be from Regence Group Administrators with the subject line “New Explanation of Benefits Available to View.” This email is only a notification that you have an EOB available to view in your Member Portal.

Access Your EOBs Online

- 1 Visit accessrga.com, choose Washington, and select the RGA Member Login button on the top of the page
- 2 Log in to your member portal and select “Manage Claims & Deductibles” located on the top navigation bar
- 3 Scroll down and click on a claim number with a claim status of “Complete: Paid”
- 4 Select “Download Explanation of Benefit”
- 5 A PDF version will download.



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Understanding Your Explanation of Benefits (EOB)

What is an Explanation of Benefits?

Commonly referred to as an “EOB,” the Explanation of Benefits document is generated when RGA processes a claim submitted by you or your healthcare provider. The EOB is not a bill, it simply explains how your health plan benefits were applied to that particular claim.

What should I do with this information?

Each time you receive an EOB, review it closely, and compare it to the bill or statement from your healthcare provider. If you have any questions, RGA’s contact information can be found on the first page of every EOB. Information on your appeal rights is included at the end of the document.

How to Read Your EOB

A lot of information is packed into an EOB. An EOB contains three important parts:

- 1 A summary of activity shows the claims processed between the date(s) of treatment, discounts and adjustments, amounts not covered, what the plan paid, amount owed, and the amount saved.

Page 2 of 3
THIS IS NOT A BILL

SUMMARY OF ACTIVITY
This covers claims processed between 06/03/2019 - 06/17/2019

Total Billed Amount	\$193.52	This is the total amount of charges during this period.
Discount & Adjustments	\$85.09	Sample Plan Administrators negotiates discounts with health care professionals and facilities to help you save money.

- 2 An easy-to-read claims breakdown section shows detailed explanations and reason codes. Here you will see more information on what was paid, any copays, and what may be your responsibility to pay.

Page 3 of 3
THIS IS NOT A BILL

DETAILED CLAIM BREAKDOWN FOR JOHN SAMPLE

Provider: DOCTOR DOCTOR MD
Claim #: 0000000-01

Date & Type of Service	Amount Billed	Member Discount	Amount Not Covered	Reason Code	Amount Covered Insurance	Other Insurance Paid	Paid		Patient Responsibility		
							Paid At	What Your Plan Paid	Deductible Amount	Co-insurance Amount	Co-pay Amount
05/15-05/15/2019 LABORATORY	\$185.00	\$85.09	\$0.00	PD	\$89.91	\$0.00	80%	\$79.93	\$0.00	\$19.98	\$0.00
05/15-05/15/2019 ADMINISTRATION FEES	\$5.00	\$0.00	\$0.00	SF	\$5.00	\$0.00	100%	\$5.00	\$0.00	\$0.00	\$0.00
05/15-05/15/2019 ADMINISTRATION FEES	\$3.52	\$0.00	\$0.00	SF	\$3.52	\$0.00	100%	\$3.52	\$0.00	\$0.00	\$0.00
TOTALS	\$193.52	\$85.09	\$0.00		\$108.43	\$0.00			\$0.00	\$19.98	\$0.00
							COB Credit:	\$0.00			
							Adjustments:	\$0.00			
							Plan Paid:	\$88.45	Amount You May Owe:	\$19.98	

Reason Code/Description
PD - PREFERRED PROVIDER DISCOUNT. THE PATIENT IS NOT RESPONSIBLE FOR THIS AMOUNT.
SF - BLUECARD ACCESS FEE. FOR INTERNAL USE ONLY.

- 3 The last sections, My Spend and Family Spend, display how much of the claim was applied toward your deductible. It also shows the remaining amount needed to meet your deductible, as well as how close you are to your out-of-pocket maximum for the year.

My Spend

Out-of-Pocket Medical/Rx - In-Network
2019
\$90.00 Used \$6260.00 Remaining
TOTAL AMOUNT: \$6,350.00

My Spend

Deductible Medical - In-Network
2019
\$237.55 Used \$762.45 Remaining
TOTAL AMOUNT: \$1,000.00

Out-of-Pocket Medical/Rx - In-Network
2019
\$1330.23 Used \$5019.77 Remaining
TOTAL AMOUNT: \$6,350.00

Family Spend

Deductible Medical - In-Network
2019
\$237.55 Used \$762.45 Remaining
TOTAL AMOUNT: \$3,000.00

Out-of-Pocket Medical/Rx - In-Network
2019
\$1400.23 Used \$11279.77 Remaining
TOTAL AMOUNT: \$12,700.00

For current and up-to-date accumulators, please visit the member portal online!



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Member Deals and Discounts

As an RGA member, you have access to many discounts on programs, products, and services to help support you and your family's health and well-being. Below are some examples.



Fitness Discounts

Access a gym membership program as low as \$25 per month through Active&Fit Direct that includes digital on-demand workouts too.



Weight Loss Programs

Discounts on a weight management and health program through OPTAVIA. Discounts on meal plan purchases with Jenny Craig.



Fertility Services

Save between 10%-40% on fertility services, including IUI and IVF treatments, genetic testing services and fertility medications.



Meal Planning Services

Save 10% on nutritious, fresh-made meals prepared for yourself or your loved one with Mom's Meals NourishCare®.



Vision Care

Save on laser vision correction, contact lenses, and eyeglasses with EyeMed Vision Care, QualSight LASIK, and Zenni Optical.



Funeral Planning Service

\$50 off enrollment fee for Everett's suite for funeral planning services.



Hearing Aids

Discounts on hearing aids through TruHearing, Amplifon, and Beltone.



Walgreens Smart Saving

Access 20% smart saver discount on eligible Walgreens brand over-the-counter health and wellness products.



Allergy Relief Products

20% off products for non-drug allergy relief (such as pillows, air filters, cleaning products, and personal care products) from National Allergy Supply.



Fitbit Product Store

Save up to 30% on Fitbit devices, accessories, and Fitbit Premium.



Pet Wellness Plans

No enrollment fee for Optimum Wellness Plans at Banfield Pet Hospitals (inside PetSmart).

How to access your deals and discounts?

Go to accessrga.com, choose Washington, and select the RGA Member Login button on the top of the page. After logging in to your RGA account, select "Explore Your Benefits" then select "Health & Wellness Discounts."



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Visit accessrga.com and select Washington to log in to your RGA account

The deals and discounts are provided by separate companies to RGA members. These companies do not provide BlueCross BlueShield products or services, and are solely responsible for their product or services.

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24-Hour Nurse Advice Line

Get answers to your pressing health questions.



Fast, expert advice is only a phone call away.

- *Is my chest pain a sign of a heart attack?*
- *What works better on a sore muscle? Heat or ice?*
- *Do stomach cramps and sweating require a trip to the emergency room?*

We've all had questions like these. Now you can get trustworthy answers when you call the nurse advice line. It's your 24/7 connection to our clinical team of nurses whenever you have an unexpected health issue. Plus, it's available at no cost to you.

Call anytime, day or night, and an expert will be there to answer your questions about:

- Medications
- Medical tests and procedures
- Treating unexpected injuries (twisted ankle, broken bone, etc.)
- Taking care of a chronic condition
- Knowing when to treat a situation at home versus making a trip to urgent care or the emergency room



Completely confidential and included as part of your health plan.

Get answers to your health questions by calling **1-800-807-1370**

Available in English, Spanish, and other languages.

Quick Tip: Scan this QR code with your smartphone to save the phone number in your contacts.



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Visit accessrga.com and select Washington to log in to your RGA account

Carenet Health is a separate company that provides Nurse Advice Line services for RGA members.

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Care Navigator

Health care can be confusing.
Care Navigator can help.



Your Plan includes access to our Care Navigators, healthcare experts at your service to help you get the information and resources needed to ensure peace of mind during your health journey.

We can help you to:

- Understand your health plan benefits, what's covered, and what options are available to you.
- Find in-network providers so you pay less.
- Answer questions on your Explanation of Benefits (EOBs) or complex bills.
- Collaborate with care providers across your health journey to prevent gaps and promote coordination of care.
- Prepare for authorized surgical services and support you throughout your treatment.
- Connect you with community and health resources to help you maintain and improve your wellbeing.

**Working with our Care Navigator is completely confidential,
and is included as part of your health plan.**

Get started by contacting your Care Navigator today by
phone at **1-877-462-1444** or by e-mail at **mycarenav@accesstpa.com**



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Who Should You Call?

Customer Care or Care Navigator?



As part of your health plan, you have two different resources to help you better understand your benefits and navigate the healthcare system.

	Call RGA's Customer Care Team at 1-866-738-3924 to...	Call Your RGA Care Navigator at 1-877-462-1444 to...
Benefits Coverage	Get answers to your basic benefits questions including, "What is covered under my health plan?" and "Who is covered under my plan?"	Help you better understand your health plan documents and answer any detailed questions you may have about how specific healthcare services are covered. Ask about authorized or denied healthcare services.
Healthcare Provider Network	See if your doctor is in the RGA network.	Help you find a doctor or hospital in the RGA network.
Claims	Check the status of a claim.	Answer any questions you may have about a confusing or complicated claim.
Account Balances	See where you are at with your deductible(s), and out-of-pocket maximum(s).	Review claims and help you understand your Explanation of Benefits (EOB).
Care Coordination	Find out if a healthcare service (such as a surgery, inpatient treatment, or specialty medication) needs prior authorization from your health plan.	Help you work with your pharmacy benefits manager regarding medication needs. Help you prepare for authorized healthcare services. Help coordinate other complex care needs.



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Maternity Program

Plan more. Worry less.

The RGA Maternity Program provides you with resources and support for a healthy pregnancy and a healthy baby.

One-on-one coaching from an experienced maternity nurse is just a phone call or click away. Register today with MommyTrax.com to:

- Answer any questions you may have between doctor visits.
- Help you cope with common pregnancy symptoms such as morning sickness.
- Identify possible pregnancy complications or signs of pre-term labor.
- Help you maintain optimal health during your pregnancy, especially with regards to stress management, nutrition, and physical activity.
- Support you after your baby is born with concerns you may have about infant feeding, postpartum depression, or transitioning back to work.



Enroll today and receive...

Prenatal vitamins and a book on managing pregnancy, childbirth and your newborn. Participants also receive a \$50 Amazon gift card upon program completion.



This program is completely confidential and is included as part of your health plan.

Visit mommytrax.com to enroll in the RGA Maternity Program.



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MommyTrax is a separate company that provides maternity program services for RGA members.

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Know Where to Go

Save time and money by choosing the right location when the unexpected happens. More than half of visits to the emergency room are for non-emergencies.

Primary Care Provider *ask if your primary care provider offers virtual care



Mild Fevers



Cough



Migraines



Sore Throat



Nausea, vomiting,
and diarrhea



Animal or
Insect Bites



Urinary Tract
Infection



Cold, Flu, & Allergy
Symptoms



Pink Eye



Rashes & Other
Skin Conditions



Earache

Urgent Care



Minor Cuts
& Stitches



Minor Burns



Sprains & Strains

Emergency Room



Head Injuries



Chest Pain Or
Trouble Breathing



High Fever



Poisoning Or
Drug Overdose



Severe Burns



Major Traumas



Open Wounds &
Bleeding That
Cannot Be Stopped



Confusion Or
Sudden Changes In
Mental Status



Severe Abdominal
(Stomach) Pain



Coughing Up Or
Vomiting Blood



Pregnancy-Related
Problems & Infants
With Fevers



Sudden Numbness,
Weakness, Or
Paralysis

Retail Walk-in Clinics

These are clinics set up inside retail stores and pharmacies. They offer limited services but can typically provide basic care for: Cold and flu symptoms • Mild fever • Minor cuts • Skin conditions • Sore throat

Utilizing Urgent Care

When accidents and illnesses arise, be prepared and know which Urgent Care providers are part of your network. Urgent care services are less costly than emergency room services and can provide spur-of-the-moment care, except for the most complex conditions. Please use the chart above for guidance in using the right level of care for your illness. Knowing which services are available to you in your community before you need it will allow you and your family to focus on getting the care you need to start feeling better.



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What You Need to Know About Paying for Your Healthcare

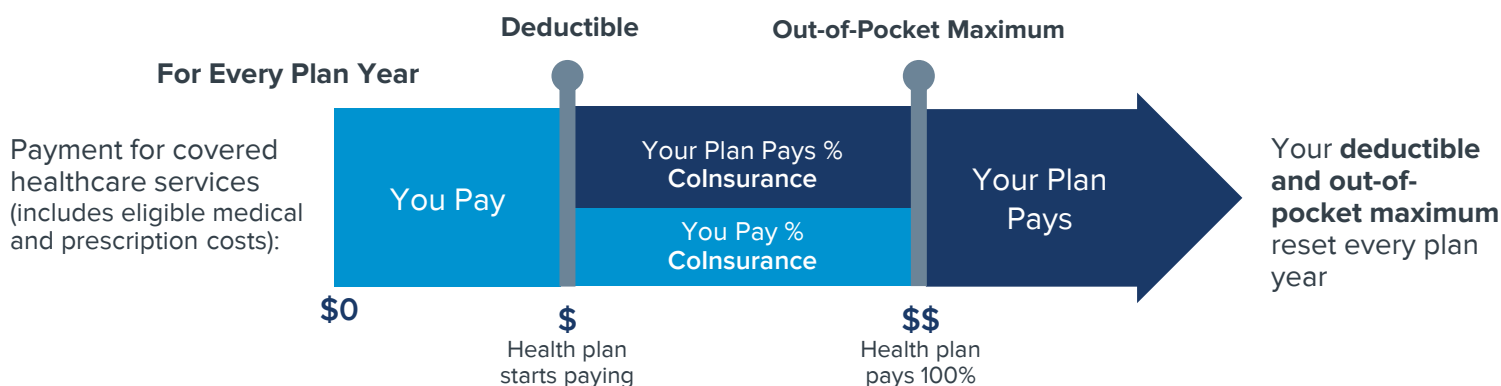
Key terms

Your **copay** is the fixed amount you pay for a covered healthcare service. This is usually paid at the time you receive the service. The dollar amount can vary by the type of service (doctor office visit vs. ER visit).

Your **out-of-pocket maximum** is the most you will pay for covered healthcare services in a given plan year.

Your **deductible** is the amount you pay for covered healthcare services before your health plan starts to chip in. *Note: Preventive services such as wellness exams and preventive screenings are generally not subject to the deductible.*

Your **coinsurance** is the percentage you pay for covered healthcare services after your deductible has been met.



Joe's Healthcare Journey

Joe makes an appointment with his doctor for his annual wellness exam. Preventive services are covered at 100% (in-network) and the deductible is waived. That means Joe does not have to pay anything.

A few months later, Joe needs an X-ray. He has not yet met his **deductible** for the plan year so he has to pay the full amount.

It is flu season and Joe does not feel well. He makes an appointment with his doctor. When he checks into the office, he pays a **co-pay**.

Later in the year, Joe's appendix bursts and he needs emergency surgery. He has already met his deductible so he only has to pay his share of the **co-insurance** until he reaches the **out-of-pocket maximum**. From that point on, his health plan will pay the rest.

If Joe gets sick again before the end of the plan year, his health plan will pay 100% of the covered services.



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Preventive Care Basics

Preventive care and services may help you prevent and avoid serious illness. Your doctor's ability to diagnose and treat health disorders and diseases in an early stage improves with preventive care.

Preventive Services

Most health plans include coverage for certain preventive services when visiting an in-network provider. Preventive care benefits vary with age, and personal health history. **Use the chart below to start a discussion with your doctor about what is right for you concerning your preventive services and screenings.***

Protect Your Wallet

Not all services listed may qualify as a part of your preventive care benefits. Services performed to diagnose or treat symptoms or provide routine care for chronic conditions may be subject to separate charges. Always ask your doctor about the type of services being rendered at your visit.

General Preventive Care to Discuss For All Ages

- | | | |
|---|--|--|
| <input type="checkbox"/> Blood Pressure | <input type="checkbox"/> Physical Exam | <input type="checkbox"/> Life Style Risk Assessment |
| <input type="checkbox"/> Diabetes Screening | <input type="checkbox"/> Vision Every 2 Years | <ul style="list-style-type: none">• Alcohol Misuse Screening |
| <input type="checkbox"/> Cholesterol Screening | <input type="checkbox"/> Dental Cleaning 1-2 Times a Year | <ul style="list-style-type: none">• Diet Counseling |
| <input type="checkbox"/> Skin Check | <input type="checkbox"/> Vaccinations | <ul style="list-style-type: none">• Obesity/Weight Management Counseling |
| <input type="checkbox"/> Depression Screening | <ul style="list-style-type: none">• Influenza- Yearly | <ul style="list-style-type: none">• Tobacco Use Screening |
| <input type="checkbox"/> Sexually Transmitted Infection (STI) screening | <ul style="list-style-type: none">• Tetanus Diphtheria Booster Vaccine- every 10 years | |

Preventive Care to Discuss For Your Age*

Age 19-39

- ☐ Talk with your doctor if any additional preventive screenings are right for you

Women

- ☐ Clinical breast exam
- ☐ Pap smear
- ☐ Pelvic exam
- ☐ Mammogram- if needed

Men

- ☐ Testicular exam

Ages 40-64

- ☐ Lung cancer screening at 50
- ☐ Colorectal screening beginning at 45**
- ☐ Osteoporosis
- ☐ Shingle vaccine- over 50

Women

- ☐ Clinical breast exam
- ☐ Osteoporosis (bone density)
- ☐ Pelvic exam and pap smear- if needed
- ☐ Mammogram

Men

- ☐ Prostate exam
- ☐ Testicular Exam

Age 65 and older

- ☐ Lung cancer screening
- ☐ Colorectal screening
- ☐ Osteoporosis (bone density)
- ☐ Fall prevention
- ☐ Glaucoma test
- ☐ Pneumococcal vaccine

Women

- ☐ Clinical breast exam
- ☐ Pelvic exam and pap smear- if needed
- ☐ Mammogram- if needed

Men

- ☐ Abdominal aortic aneurysm

Refer to your summary plan document at accessrga.com and select Washington to log in to your RGA account. Contact our Customer Care by calling the number on the back of your Member ID card, Mon-Fri 6am-6pm PT for more information on your preventive care benefits.

***Consult with your doctor to determine what preventive care is right for you based on your medical history**



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**age recommended for adults at regular risk as of April 30, 2021 by U.S Preventive Service Task Force Content Sourced from the Office of Disease and Prevention and Health Promotion at Healthcare.gov, PublicHealth at PublicHealth.org, and U.S. Preventive Services Task Force uspreventiveservicestaskforce.org.

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