



Regence



2023 INDIVIDUAL & FAMILY PLANS

Regence BlueCross BlueShield of Oregon

Your guide to choosing a health plan

Health benefits tailored to your needs

You're one of a kind. And so are your health needs. With Regence, you get care options that fit your life, helpful benefits from day one and local customer service. From mental health support to expanded virtual care, we have benefits built with you in mind.

Health Insurance 101

Need help understanding health insurance? We put together a handy video series that explains everything from networks to deductibles.

- [Watch it on YouTube](#)
- Or find it [on our website](#)

5 reasons to choose Regence

Blue Plans have been the #1 preferred brand in health insurance since 2005

Source: Annual Harris Poll® EquiTrend® study, April 2021

1. Access to top doctors

Regence has powerful networks of top providers that care for our members at discounted prices across our four-state service area (Idaho, Oregon, Utah and Washington).

2. Whole-person health

Take care of your mind and body with covered preventive care, mental health support, chiropractic and acupuncture benefits, and life-balance support through our Individual Assistance Program.

3. Low- or no-cost virtual care

With virtual care options, you can get care 24/7. Visit with a doctor or mental health provider whenever and wherever it's convenient for you.

4. Affordable prescriptions

Save on medications with low-cost prescriptions. Plus, get support sticking to your treatment plan for chronic conditions.

5. Exceptional customer service

Our compassionate, highly skilled Customer Service team goes above and beyond to make sure you have the best possible experience.

Here's what you get with Regence

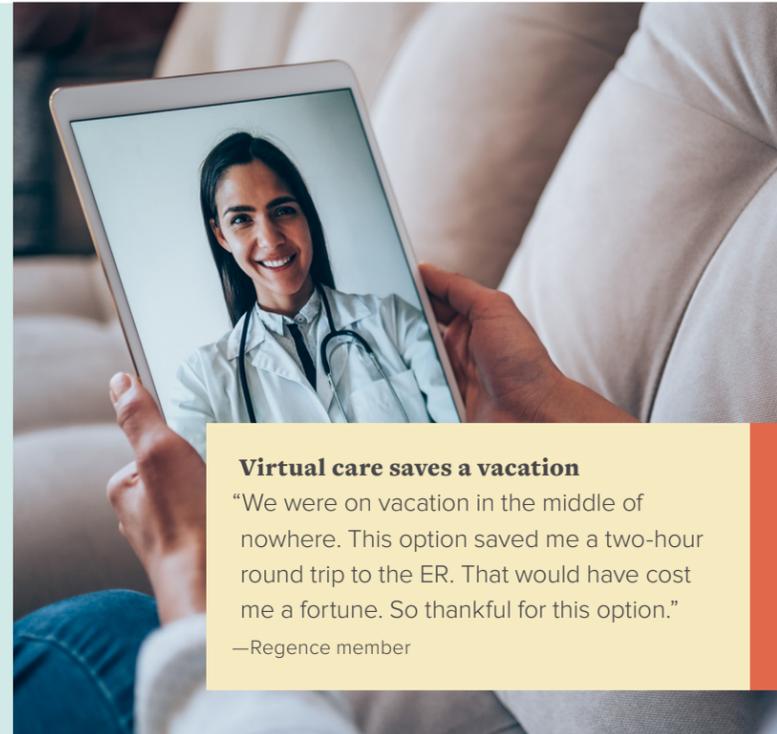
With head-to-toe coverage and assistance programs at no extra cost to you, Regence plans are designed to complement your life—not complicate it. Here are some highlights:

Coverage where you need it

Many of our plans offer access to in-network providers across Oregon, well as much of Idaho, Utah and Washington. Feel secure when traveling throughout the U.S. with emergency facilities, ambulances and urgent care covered at in-network levels when you use National BlueCard® PPO providers.

Virtual and primary health care at low to no cost

Connect virtually with board-certified physicians at a low copay or choose one of our plans that cover virtual medical care in full. Visit your primary care provider for checkups and to manage chronic conditions. Also get guidance to the most appropriate care by chatting with certified nurses.



Virtual care saves a vacation

"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

Behavioral health support

Mental health matters. That's why Regence health plans gives you a range of options, like virtual therapy, life-balance assistance and personalized care management. We make support simpler and more accessible—so you can get the right level of care at the right time.

Tools to help you manage your health

Find a new doctor, check your deductible and 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 benefits.

Connect with us your way

"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

Individual Assistance Program

Life doesn't always go as planned. From relationship issues to financial stress, you might need extra support from time to time. The Individual Assistance Program (IAP) puts professional help in your hands, including four counseling sessions per incident, peer group support, legal guidance, lifestyle support, 24-hour crisis help and more—all at no additional cost to you.

Wellness rewards and benefits

With Regence, it pays to live well. Our plans include a personalized well-being solution, Regence Empower™, which allows you to earn up to \$100 in rewards for completing an online Health Assessment and other wellness-related activities like an annual checkup.

Members-only discounts

Get discounts on many health and wellness products, vision care, hearing aids, fitness devices, gym memberships, pet care and more. Plus, enjoy savings on Walgreens over-the-counter health and wellness products.

Local customer service

At Regence, our members are also neighbors—so we treat them that way. No scripts. No time limits. Never outsourced. Just compassionate people who go above and beyond to help you. Whenever you need help, you can talk to a highly skilled representative in seconds.

Low-cost prescriptions, covered preventive care

Get access to affordable prescriptions at any of our 65,000+ participating pharmacies. Also, in-network annual wellness visits, vaccinations, women's reproductive health, diagnostic screenings and more are covered at no additional cost to you.

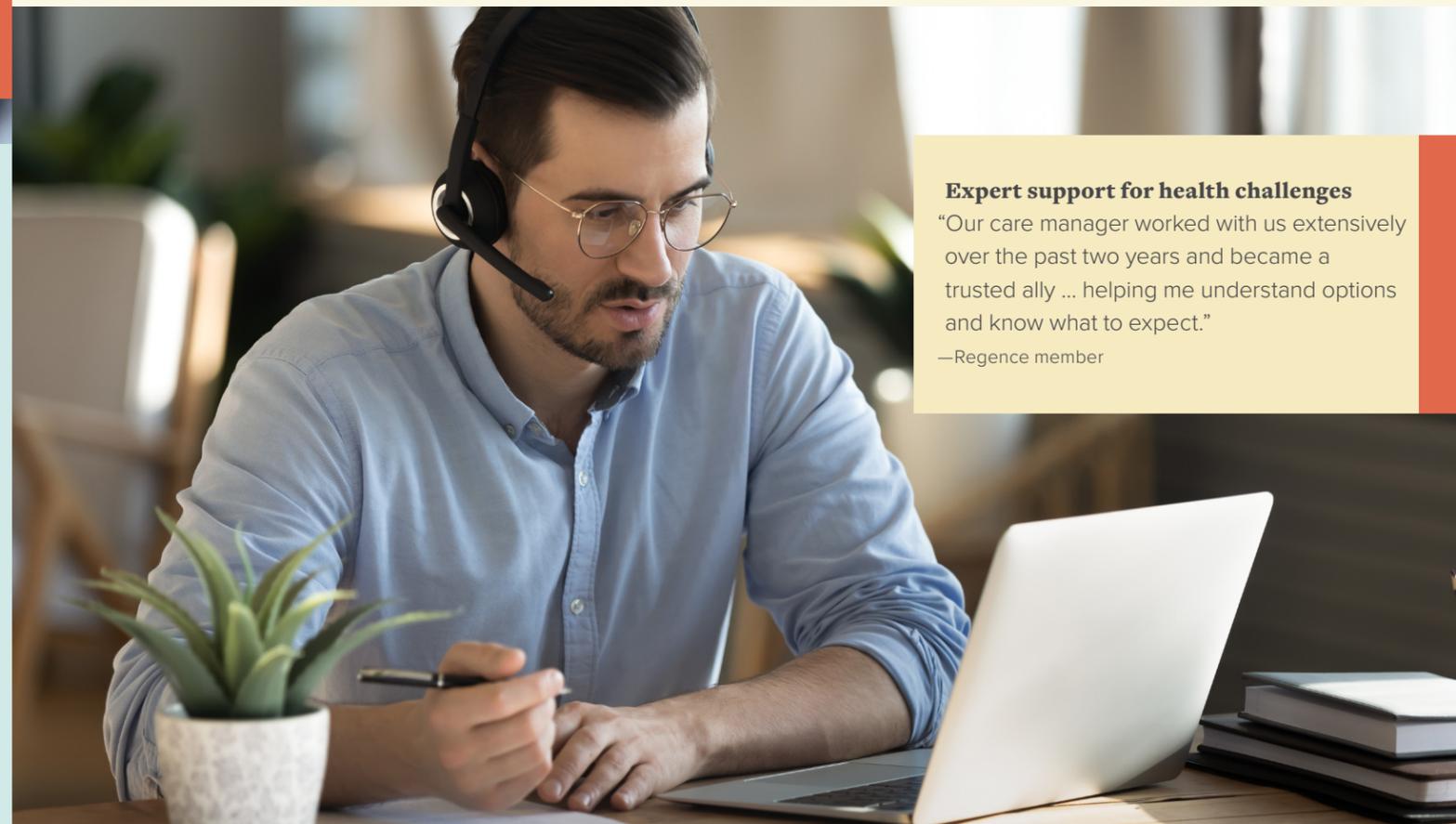
Care management

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.

Expert support for health challenges

"Our care manager worked with us extensively over the past two years and became a trusted ally ... helping me understand options and know what to expect."

—Regence member



Which plan is right for me?

Choosing a health insurance plan is a big decision—one that impacts your health and your wallet. We're here to help you find affordable health insurance that meets your needs. You can shop for a plan directly with us or on the Health Insurance Marketplace, where you'll find Regence plans. Below is a short description of the different plan types we offer.



Traditional

Traditional plan designs with low-cost access to providers and no referrals needed. All plans include coverage for office visits, specialists, mental health, generic medications and alternative care.



Health Savings Account (HSA)

Use pre-tax HSA dollars to pay for qualified expenses and help offset your out-of-pocket health care spending. There's no deductible for prescriptions on our Optimum Value Medication List on most plans.



Essential

Lower premiums in exchange for higher out-of-pocket costs, so you can save if you don't need to visit the doctor often. Plus, you get four office visits to a primary care provider, specialist or urgent care clinic covered before you meet your deductible.



Virtual Value

Plans built around low- to no-cost virtual care options keep premiums low. Great for managing your care virtually, wherever you are.



Standard

Predictable out-of-pocket costs on medications and provider visits, along with more services covered before you meet the deductible.

How do I choose a plan?

When considering which plan is right for you and your family, it's important to identify how much care you and your family expect to need. Do you take medications regularly or have a chronic condition? What about additional coverage and benefits? Your answers can help you determine how to balance your deductible, premium and out-of-pocket costs to best fit your needs. Learn more about how each plan type may fit your individual health situation on our [site](#).

It's also important to consider the network. Selecting a plan with the broad Individual and Family Network gives you more options for care. If you live in the Portland area, Legacy LHP Network plans offer an integrated network of providers that collaborate to improve quality of care and satisfaction.

Which metal level is right for me?

Gold plans are a good option if you expect to need a lot more than preventive care over the course of the year. On the opposite end, Bronze plans are a good fit if you're generally healthy and don't often need care. Silver plans strike a balance between premium and out-of-pocket cost and may qualify for cost-sharing savings if you're eligible.



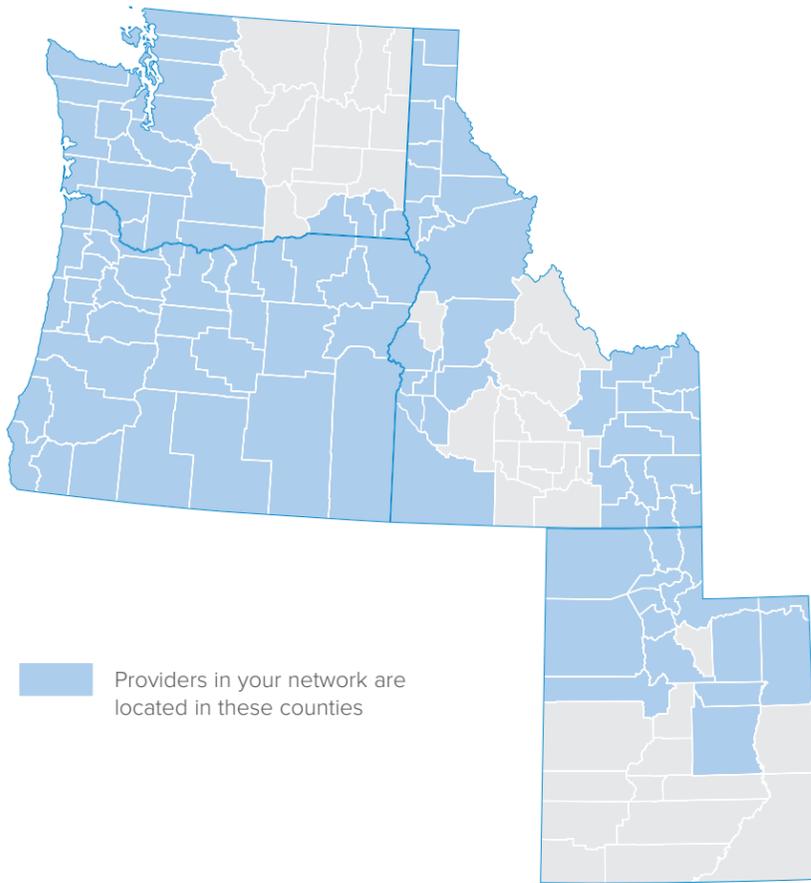
Do I qualify for subsidies?

You can see whether you qualify for premium tax credit savings through oregonhealthcare.gov. If you don't qualify, it may be more affordable to shop directly with us at regence.com.

Learn more about how to pick a plan on our [site](#).

What's the Individual and Family Network?

The Individual and Family Network is our largest network. It gives you a wide choice of primary doctors, specialists, hospitals and clinics across Oregon as well as much of Idaho, Utah and Washington.



Hospitals

This list is not comprehensive. Please use the provider search on [regence.com](https://www.regence.com) to view all providers in the Individual and Family Network. Or, you can call Customer Service at 1-888-REGENCE (734-3623).

- OHSU Hospital
- Adventist Health Medical Center
- Tuality Community Hospital
- Salem Health
- Santiam Memorial Hospital
- Silverton Health
- Albany General Hospital
- Samaritan Lebanon Community Hospital
- Samaritan North Lincoln Hospital
- Samaritan Pacific Health
- Good Samaritan Medical Center
- Sacred Heart Medical Center
- McKenzie-Willamette
- Legacy Health Medical Centers
- PeaceHealth Southwest Medical Center
- St. Charles Medical Center

What's the Legacy LHP Network?

This accountable health network serves the Portland metro area, with access to over 6,000 providers and 18 urgent care centers across Multnomah, Clackamas, Columbia and Washington counties and in parts of Marion County in Oregon, as well as Clark County in Washington. This clinically integrated network includes all Legacy medical centers in Oregon and Washington, Randall Children's Hospital at Legacy Emanuel, and primary care and family practice providers across the area. You can visit GoHealth Urgent Care in person. Plus you have 24/7/365 access to virtual care through Doctor On Demand.



Hospitals

Please use the provider search on [regence.com](https://www.regence.com) to view all providers in the Legacy LHP Network. Or, you can call Customer Service at 1-888-REGENCE (734-3623).

All of the Legacy medical centers in Oregon and Washington
Randall Children's Hospital

Want to learn more?

Visit [regence.com/member/shop-individual](https://www.regence.com/member/shop-individual)

If you have questions or need guidance at any time, give us a call at 1-888-REGENCE (1-888-734-3623, TTY: 711).



Doctor On Demand is a separate company that provides telehealth services.

Regence BlueCross BlueShield of Oregon
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REG-OR-870176-22/10
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