



A guide to your health plan

Good health starts here—and we're with you the whole way.

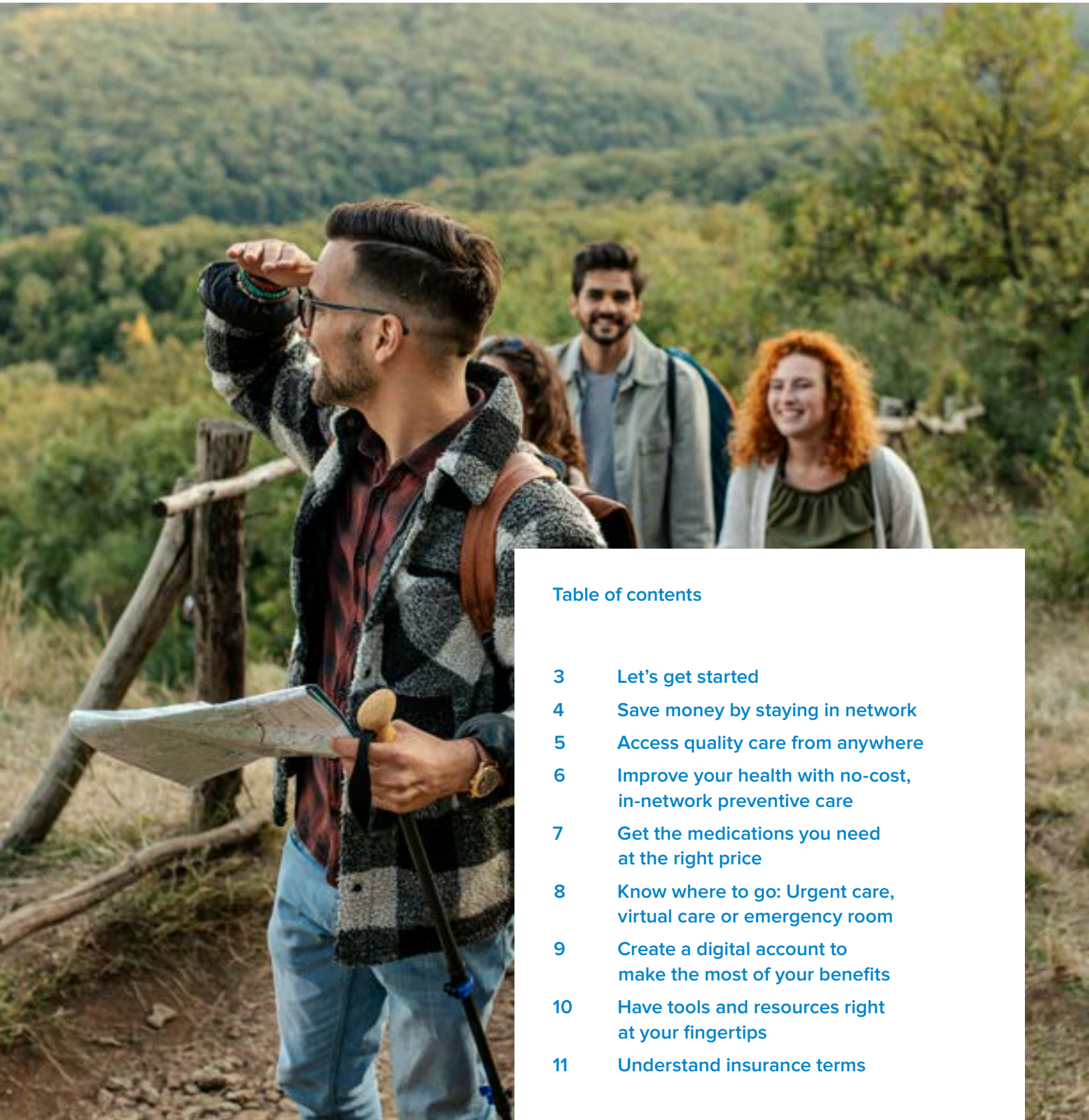


Table of contents

- 3 Let's get started
- 4 Save money by staying in network
- 5 Access quality care from anywhere
- 6 Improve your health with no-cost, in-network preventive care
- 7 Get the medications you need at the right price
- 8 Know where to go: Urgent care, virtual care or emergency room
- 9 Create a digital account to make the most of your benefits
- 10 Have tools and resources right at your fingertips
- 11 Understand insurance terms

Let's get started

With Regence, you get more than a health plan—we're your health partner, too. This guide gives an overview of what's available to you, along with tips on how to make the most of your benefits. Creating an account on [regence.com](https://www.regence.com) or our app opens up more information and resources, and we're here to answer any questions you have. Here we go!

What you get with Regence

A convenient network that saves you money

Through the broad Regence Preferred Network, we partner with 95% of doctors and 98% of medical centers to offer affordable care across the country and around the world. Learn more on pages 4 and 5.

Care when, where and how you want it

24/7 virtual visits make it easy to get high-quality care. We also have you covered when you're traveling or living outside our service area. See pages 5 and 8 for details.

No-cost, in-network preventive care

We help you stay on top of your health, offering 100% coverage for a range of in-network preventive services like annual exams and many immunizations. Learn more on page 6.

Programs to help you stay well

Earn rewards—including a \$100 digital gift card—for taking steps to improve your health. Personalized support to help you meet your well-being goals is always at your side on [regence.com](https://www.regence.com) and our app. Learn more on pages 6 and 9.

Answers and info anywhere, anytime

Your health plan's at your fingertips with [regence.com](https://www.regence.com) and our app. Estimate treatment costs, find providers, see claims and much more. Read more on page 9.

Supportive programs

Caring support is available for anyone facing health challenges. Plus, we offer discounts on health-related products and services through Regence Advantages. Learn more on page 10.



Get the Regence app for [iPhone](https://www.regence.com) or [Android](https://www.regence.com).

We're here to help

Sign in on [regence.com](https://www.regence.com) or our app for chat messaging with our award-winning Customer Service staff.

Or call us with your questions at 1 (888) 367-2112 (TTY: 711) Monday–Friday, 5 a.m.–8 p.m. PT, and Saturday, 8 a.m.–4:30 p.m. PT.

Save money by staying in network

Knowing your network is the best way to get the full value from your plan.

A network is a group of doctors, hospitals and other health care providers that have worked with us to provide you with special pricing. Staying in network, whether you're seeing your primary care provider or a specialist or even going to urgent care, helps you save because it means you qualify for this special pricing. Here's how it works:



In network \$

When you stay in network:

You're billed only for the amounts we allow, which helps keep your costs low.

Your doctor handles all the paperwork.

VS



Out of network \$\$\$

When you go out of network:

You can be billed for amounts over what we allow.

You might have to submit your own claims.

You may be required to pay for care up front.

Your doctor doesn't have to comply with pre-authorization and medical record requirements, so your claims can be denied.

Need to find an in-network provider?

Use our [Find a Doctor](#) tool on [regence.com](#) or the Regence app to locate a doctor who's in network and close to your home or work.

Save on surgeries

Many routine surgeries are safer and more effective in an [ambulatory surgical center](#) (ASC) instead of a hospital. You might also hear this called "day surgery" because you aren't admitted overnight. ASCs specialize in certain services (like arthroscopic joint surgery or gallbladder surgery), so they can deliver better outcomes—and usually at a lower cost. Learn more or get a list of services that can be performed at an ASC by calling us at 1 (888) 367-2112 (TTY: 711) Monday–Friday, 5 a.m.–8 p.m. PT and Saturday 8 a.m.–4:30 p.m. PT.

Access quality care from anywhere

Your health plan lets you meet with a doctor or therapist from the comfort of home or wherever you happen to be—all via phone or video, 24/7, 365 days a year. And if you're traveling or live outside our service area, you still have plenty of options for care.



The virtual care advantage

With [virtual visits](#) via [Doctor On Demand™](#) and secure messaging with [Ask a Doctor](#), you can get a diagnosis and treatment for a range of common, non-emergency conditions.

- **Quick access to care:** Wait times are as low as 60 seconds.
- **No travel times or waiting rooms:** So you can save time and avoid germs.
- **Easy on your wallet:** Ask a Doctor is \$5 or less.

Doctor On Demand also lets you schedule video visits with a mental health provider so you can receive therapy wherever you are.



Stay connected to care

BlueCard® gives you access to the largest network of doctors, facilities and pharmacies in the country, so you can get care if you're away or when you live outside our service area. It's easy to use. Just show your Regence member ID card, and we'll take care of the rest.

[Learn more](#) on [regence.com](#) or call 1 (800) 810-BLUE (2583) 24 hours a day, 7 days a week.



Your plan travels with you

With Blue Cross Blue Shield Global® Core, you're covered when your travels take you a bit farther from home—including 190+ countries around the world.

Visit [bcbsglobalcore.com](#) to learn more. Register on their website or download their app to access phone numbers and more.

Improve your health with no-cost, in-network preventive care

We cover a range of preventive services at 100%—so you'll pay nothing when you see in-network providers. Because preventive care can detect an issue before it becomes a problem, we provide services including:

Adults

- Annual physical exam
- Blood pressure and cholesterol screenings
- Colorectal cancer screening
- Depression screening
- Heart disease screening
- Many immunizations
- Sexually transmitted infections screening

Additional screenings for women

- Breast cancer
- Cervical cancer
- Osteoporosis

Children

- Annual physical exam
- Many immunizations

Schedule care today

Call your doctor to make an appointment. Need help understanding your network or benefits? Reach us on [regence.com](https://www.regence.com) or via our app, or call us at 1 (888) 367-2112 (TTY: 711). Some screenings are provided depending on your age and risk factors. Visit [regence.com](https://www.regence.com) for [a complete list of preventive care services](#) covered at 100%.



Earn rewards for meeting health goals

Your health plan includes [Regence Empower™](#), a personalized well-being program that helps you take simple steps toward better health—and rewards you for it. You can earn a \$100 digital gift card for completing a health assessment and biometric screening.

Sign in to [regence.com](https://www.regence.com) and click on [Regence Empower](#) to begin.

Get the medications you need at the right price

Our network includes convenient home delivery options, PillPack by Amazon Pharmacy and 65,000 pharmacies across the country, such as Walgreens, Albertsons, Kroger and Rite Aid. We're here to help you find safe, effective and affordable medications.

HOW WE MAKE SURE YOUR MEDICATIONS ARE SAFE AND EFFECTIVE



A committee of doctors and pharmacists creates and reviews our [covered-drug list](#).



✓ Safe
✓ Effective

They choose medications based on effectiveness and safety, not just price.



The list includes brand and generic drugs. Both have the same strength, quality and purity, but generics usually cost 20–60% less. Ask your doctor if a generic will work for you.



You pay a copay (flat dollar amount) or coinsurance (percentage of the cost) depending on the tier your medication falls into.

GO TO [REGENCE.COM](https://www.regence.com) TO:



Get up to a 90-day supply of prescriptions shipped right to your doorstep with our Home Delivery Program. Standard shipping is free, online ordering is easy, and you'll get 24/7/365 support from our expert pharmacy team.



Use our [powerful search tool](#) to locate in-network pharmacies near you.



Access [MedSavvy®](#) for side-by-side medication and cost comparisons, with pharmacist-assigned grades for safety and effectiveness. Build a virtual medicine cabinet so you can manage your medications and receive customized safety and recall alerts. And ask a registered MedSavvy pharmacist your medication questions.



Get help managing chronic conditions and sticking to your treatment plan with our [Care Management program](#), available at no extra cost.

MedSavvy and PillPack are separate and independent companies that provide services for Regence BlueShield members.

Know where to go: Urgent care, virtual care or emergency room

When illness or injury strikes, it can be hard to decide where to get care. That's why it's helpful to know your options. Here are the basics—you can [find more](#) on [regence.com](#) or our app.

When to go to urgent care or use virtual care

For symptoms including the following, urgent care or virtual care is the better choice. You'll probably be seen sooner, plus the visit will be more affordable.

- Cuts or wounds where bleeding is controlled
- Sprains, strains or bruises
- Mild or moderate asthma attacks
- Infections of the urinary tract, ear or upper respiratory system
- Flu-like symptoms, such as sore throat, fever, coughing and congestion
- Mild or moderate stomach pains or diarrhea
- Rashes, insect bites or sunburns

When to go to the ER

Here are some examples of when it's best to go to the emergency room:

- Bleeding that doesn't stop after 10 minutes of direct pressure
- Signs of a heart attack, such as chest pains that last more than two minutes
- Signs of stroke, such as numbness of the face and/or arm and leg on one side of the body, sudden loss of vision and loss of speech
- Severe shortness of breath or sudden dizziness
- Major injuries, such as broken bones, partial or total amputation of a limb, and trauma to the head
- Coughing up or vomiting blood
- Suicidal thoughts

Create a digital account to make the most of your benefits

Your Regence membership comes with robust tools to help you make informed, cost-saving health decisions. With your account on [regence.com](#) or our app, you'll be able to:



To set up an account, have your member ID card handy and go to [regence.com/membership](#).



Find a doctor

Easily search for doctors, specialists, clinics and pharmacies—all in your network.



Stay on top of your coverage

Check your claims, view your benefits and see your deductible balance, all from your Member Dashboard. It's a one-stop shop for your health care tools, personalized for you.



Compare the costs of care and save money

Use our tools to find in-network care, and [get estimated out-of-pocket expenses](#) for common treatments, procedures and services.



Make smart health care decisions

See provider ratings and reviews, access medication comparison tools and more.



Set goals for better health

Get active and meet your goals with [Regence Empower](#), a personalized well-being experience. At your side every step of the way, it connects with the most popular fitness and health devices and technology to make success simpler.



Connect with us

Understand your benefits and improve your experience by taking advantage of chat messaging with Customer Service, reminders, web content and more.






Get discounts

From discounted gym memberships to weight management programs, save on a variety of health and wellness services and products with [Regence Advantages](#).



Go mobile

Tap into your health with the Regence app for on-the-go access to your benefits, member ID card and more. Get the Regence app for [iPhone](#) or [Android](#).

<p>Plan ahead</p> <p>When you need care in a hurry, the last thing you want to think about is your plan's network or registering on a new website.</p> <p>Locate nearby in-network hospitals with ERs and in-network urgent care centers ahead of time using our Find a Doctor tool on regence.com.</p> <p>Register for virtual visits with Doctor On Demand at doctorondemand.com/regence-wa, or chat with a provider via secure messaging at ask-adoctor.com.</p>	 <p>EMERGENCY ROOM \$\$\$\$\$\$</p> <ul style="list-style-type: none"> \$ Physician fee \$ Facility fee \$ Treatment costs \$\$\$ Higher copay
<p>Locate nearby in-network hospitals with ERs and in-network urgent care centers ahead of time using our Find a Doctor tool on regence.com.</p>	 <p>URGENT CARE \$\$\$</p> <ul style="list-style-type: none"> \$ Treatment costs \$\$ Regular copay
<p>Register for virtual visits with Doctor On Demand at doctorondemand.com/regence-wa, or chat with a provider via secure messaging at ask-adoctor.com.</p>	 <p>VIRTUAL CARE \$\$</p> <ul style="list-style-type: none"> \$ Treatment costs \$ Lower copay

Have tools and resources right at your fingertips

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.

Help with life's challenges

For issues involving relationships, anxiety or work stress, the Employee Assistance Program is there to offer in-person or online counseling, 24-hour crisis help and life-balance support.

Health and wellness savings

[Regence Advantages](#) gives discounts on health-related products and services, from over-the-counter health and wellness products to LASIK surgery, weight management, fitness centers, nutritious meals and more.

Toll-free nurse line, 24/7

Call [Regence Advice24](#) to talk with a nurse about minor injuries and illnesses like colds, flu, cuts and back pain. They can also help you decide if you should see a doctor.

Maternity management and support

[Regence BabyWiseSM](#) lets you connect with caring professionals throughout your pregnancy. A registered nurse will support your doctor's or midwife's care and answer questions.

Care guidance for tough times

If you have a difficult medical situation, the [Regence Care Management team](#) can answer questions and work with you and your doctor on a treatment plan. They also work with disease and behavioral specialists to help with chemical dependency, depression and other chronic conditions.

Expert advice on your options

Some care requires approval from Regence before you're covered for treatment. The Regence Utilization Management process helps you understand treatment options and related risks, make sure your care is supported by medical research, avoid treatment that isn't needed or isn't right for you and save on out-of-pocket costs by using approved services or vendors.

Understand insurance terms

Allowed amount

The lower prices that in-network providers agree to accept as payment in full for the care they provide you.

Ambulatory surgical center

An outpatient surgical center where you can receive certain surgeries without having to be admitted overnight to a hospital.

Coinsurance

Your share of the cost for care after you pay any deductibles. It's usually a percentage (for example, 20%).

Copay

A flat dollar amount you pay for care, like a doctor's visit or prescription drug.

Covered-drug list

A list of prescription medications your plan covers. It includes brand-name, generic and specialty drugs.

Deductible

The amount you pay out of your own pocket each calendar year before your plan begins to pay. Some services, such as preventive care, are covered before you meet your deductible.

Durable medical equipment (DME)

Certain medical equipment that your doctor orders for medical reasons. Examples are walkers, CPAP supplies and breast pumps.

Exclusions

Services your plan doesn't cover.

Explanation of benefits (EOB)

A statement that explains how much Regence paid toward your claim and how much you owe for care.

Generic drug

A prescription medication approved by the Food and Drug Administration (FDA) as having the same active ingredient(s) as the brand-name. Generally a generic works the same as a brand-name, and a preferred generic usually costs less.

Habilitative

Health care services that help you keep, learn, or improve skills and functioning for daily living.

In-network providers

Medical professionals and facilities that have agreed to accept a lower price (called an allowed amount) as payment in full for services they provide.

Inpatient

Care you get when you're admitted to a hospital or other facility for one or more nights.

Limitations

Limits on some benefits to a set number of days or visits, or even dollar amounts, per calendar year.

Nurse line

A toll-free phone line that allows you to speak to a registered nurse about health concerns.

Out-of-network providers

Facilities or health professionals that are not contracted with Regence. You usually pay more when you use out-of-network providers.

Out-of-pocket costs

The costs you pay directly for covered care. Examples are coinsurance, copays and deductibles.

Out-of-pocket maximum

The limit on how much you have to pay for covered care each year in the form of deductibles, copays and coinsurance. Once you meet it, your plan pays 100% for covered care for the rest of the year.

Outpatient

Care you receive when you aren't admitted overnight at facilities including ambulatory surgical centers, clinics and other places where you get care only for a day or a few hours.

Preventive services

Health care, such as screenings and immunizations, that helps keep you well.

Provider

A facility, doctor or other health professional that provides you with medical care.

Specialist

An expert in a particular area of medicine. For example, a dermatologist, allergist or cardiologist.

Specialty drugs

Drugs that treat complex conditions such as hepatitis C, MS, cancer and more.

Telehealth virtual care

A benefit that connects you with a doctor over the phone or by video chat so the doctor can help you with routine needs and ailments.



Health Insurance 101

Check out our video series for helpful information about health insurance and your plan.

[Watch it on YouTube](#)

Stay in the know

Learn more about your health plan with **regence.com** and the Regence app.



Get the Regence app for [iPhone](#) or [Android](#).

Questions?

Call 1 (888) 367-2112 (TTY: 711)
Monday–Friday, 5 a.m.–8 p.m. PT
Saturday, 8 a.m.–4:30 p.m. PT

