



A guide to your health plan

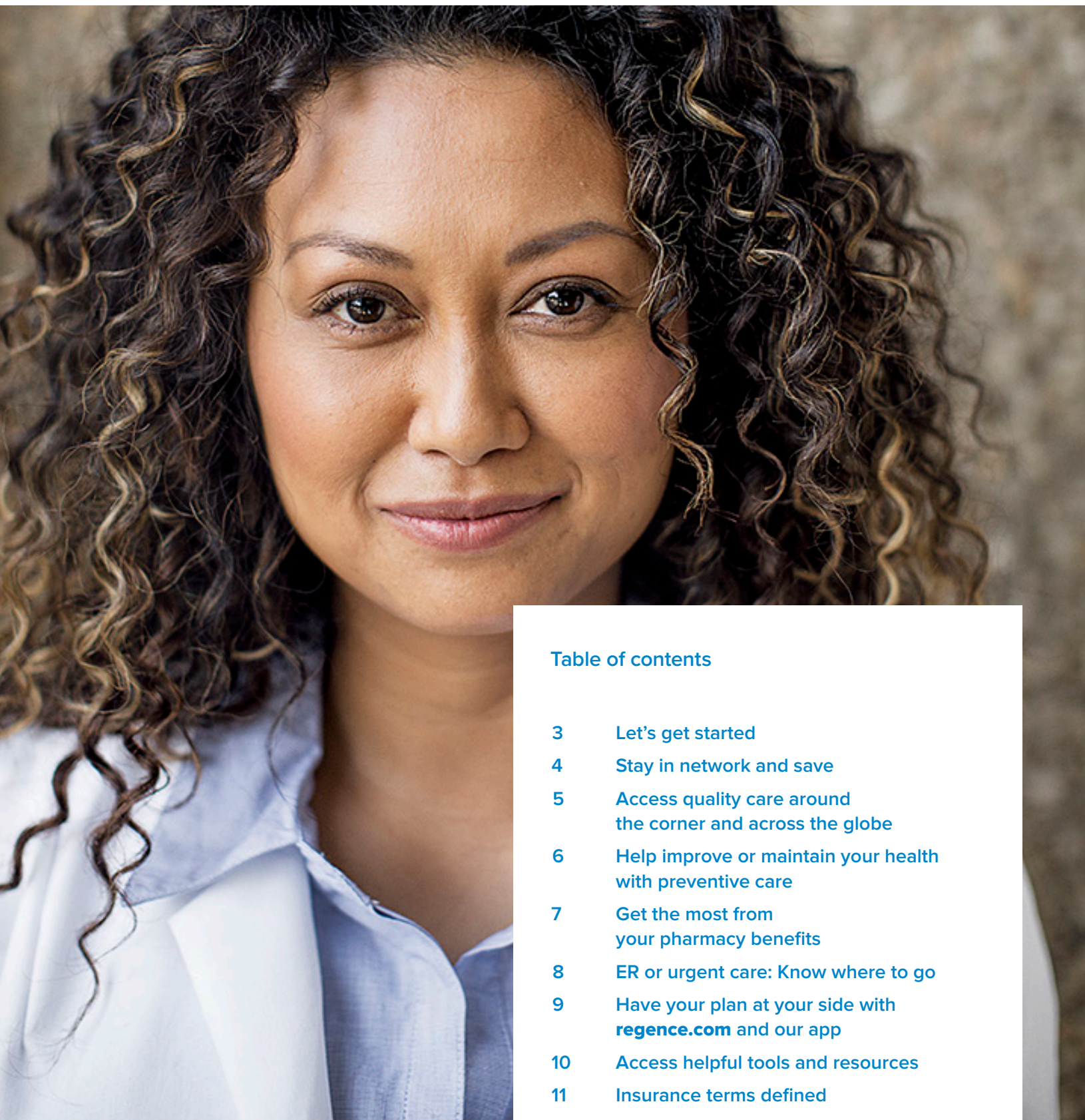


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Let's get started

When you have Regence as your health plan, you also get a partner who will be with you every step of the way. This guide explains how a Regence health plan works and how to get the most out of your benefits. Here we go!

What you get with Regence

A convenient network that saves you money

You'll have access to great doctors, hospitals and medical centers, plus stability, choice and discounts on care. Learn more about our network on page 4.

Care wherever you are

When you're traveling or live outside our service area, including internationally, you still have plenty of options for care. Get details on page 5.

Preventive care

Staying well is so important that every plan covers a wide range of in-network preventive services at 100%. Learn more on page 6.

Answers and info anywhere, anytime

Your health plan's at your fingertips with **regence.com** and our app. Use transparency tools, like our *Cost Estimator*, find a provider with our *Find a Doctor* tool, see claims and much more. Read more on page 9.

Discounts and more

Save on health-related goods and services, and access an array of wellness programs. Want to talk to someone? Our award-winning Customer Service staff is looking forward to helping you. Learn more on page 10.



We're here to help

Call us with your questions at 1 (888) 367-2116 (TTY: 711) Monday–Friday, 5 a.m.–8 p.m. PT, and Saturday, 8 a.m.–4:30 p.m. PT.
Or sign in on **regence.com** for Live Chat with Customer Service.

Stay in network and save

Staying in your network is the best way to get your health plan to work for you.

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, your doctor:

Cannot bill you for amounts over what we allow, which helps keep your costs low

Handles all the paperwork

VS



Out of network \$\$\$

When you go out of network, your doctor:

Can bill you for amounts over what we allow

Doesn't have to submit your claim for you

May require you to pay for care up front

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



98% of hospitals and 95% of health care providers nationwide are in network.

Need to find an in-network provider?

Use our *Find a Doctor* tool to locate a doctor who's in-network and close to your home or work. Get started at **regence.com** or with the Regence app.

Know you're in good hands with Blue Distinction® Total Care

As a Regence member, you pay less when you visit a Blue Distinction Total Care (BDTC) provider. These doctors and facilities are part of your network—and they're known for providing high-quality, affordable care. There are more than 5,000 for you to choose from in the U.S. Sign in on **regence.com** and use *Find a Doctor's* Advanced Search to locate a BDTC provider.

Save on surgeries with our ASC benefit

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) 367-2116 (TTY: 711) Monday–Friday, 5 a.m.–8 p.m. PT and Saturday 8 a.m.–4:30 p.m. PT.

Access quality care around the corner and across the globe

Whether you're close to home or on the other side of the world, your plan is always with you, thanks to BlueCard® and Blue Cross Blue Shield Global® Core.



About BlueCard

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.

About Blue Cross Blue Shield Global Core

Rest easy while visiting nearly 200 countries around the world. With Blue Cross Blue Shield Global Core, you're covered when your travels take you a bit farther from home.

Visit **bcbsglobalcore.com** to learn more. Register on their website or download their app to access phone numbers and more.



Find doctors and hospitals wherever you need care

Visit the National Doctor & Hospital Finder at **bcbs.com**.

Use the National Doctor & Hospital Finder app.

Call BlueCard Access at 1 (800) 810-BLUE (2583).

Help improve or maintain your health with preventive care

The more you know about your current health, the better. That's what preventive care is for. It can detect health problems early on, when they're easier to treat. And that's why we cover the following services at 100% when you see an in-network provider.

All 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

All children

Annual physical exam
Many immunizations



Schedule care today

Call your doctor to make an appointment. Need help understanding your network or benefits? Call us at 1 (888) 367-2116 (TTY: 711) or reach us on **regence.com** or via our app.



Some services are covered according to age. Visit **regence.com** for a complete list of preventive care services covered at 100%.

Get the most from your pharmacy benefits

Take full advantage of your prescription drug coverage. We're here to help you understand your options, stick to your treatment plan and get the safest, most effective medications at a good price.

GO TO **REGENCE.COM** TO:



Get up to a 90-day supply of prescriptions shipped right to your doorstep with our Home Delivery Program.



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.



Learn about medication dosage, side effects and alternative treatments.



Get help managing chronic conditions and sticking to your treatment plan.

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.

ER or urgent care: Know where to go

When illness or injury strikes, it can be hard to know where to get care. Both the emergency room and urgent care can be convenient when your regular doctor has gone home for the day. But did you know a visit to the ER can cost up to five times more? Here's how to know where to go.

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



When to go to urgent care

For symptoms including the following, urgent 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

Know your network

When you need care in a hurry, the last thing you want to think about is your plan's network. That's why it's a good idea to locate in-network hospitals with ERs and in-network urgent care centers ahead of time. Find the ones near you using our *Find a Doctor* tool on **regence.com**.

 EMERGENCY ROOM \$\$\$\$\$\$	<ul style="list-style-type: none">\$ Physician fee\$ Facility fee\$ Treatment costs\$\$\$ Higher copay
 URGENT CARE \$\$\$	<ul style="list-style-type: none">\$ Treatment costs\$\$ Regular copay

Have your plan at your side with **regence.com** and our app

Take advantage of everything your Regence membership has to offer. When you set up an account at **regence.com**, you'll be able to:



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 costs 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.



Reach for better health

Track your exercise, make nutritious meal plans and earn rewards for healthy activities with our motivational wellness tools.



Connect with us

Understand your benefits and improve your experience by taking advantage of alerts, Live Chat with Customer Service, reminders, newsletters, 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. Learn more at **regence.com/mobile**.

To set up an account, have your member ID card handy and go to **regence.com/membership**.

Access helpful tools and resources

The following programs are not insurance, but they are offered in addition to your medical plan to help you get information and support when you need it.

Regence Advantages

This members-only discount program saves you money on leading health-related products and services, including LASIK surgery, hearing aids, gym memberships and much more.

Regence Advice24

Regence Advice24 is a toll-free, 24/7 nurse line. Registered nurses can advise you on common issues, including colds, flu, cuts and minor burns. They can also help you decide if you should see a doctor, give care instructions for minor injuries and illnesses, and more.

Regence BabyWiseSM

Get support from caring professionals throughout your pregnancy. A registered nurse will support your doctor's or midwife's care and answer questions.

Regence Care Management

If you have a difficult medical situation, our experienced care managers 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.

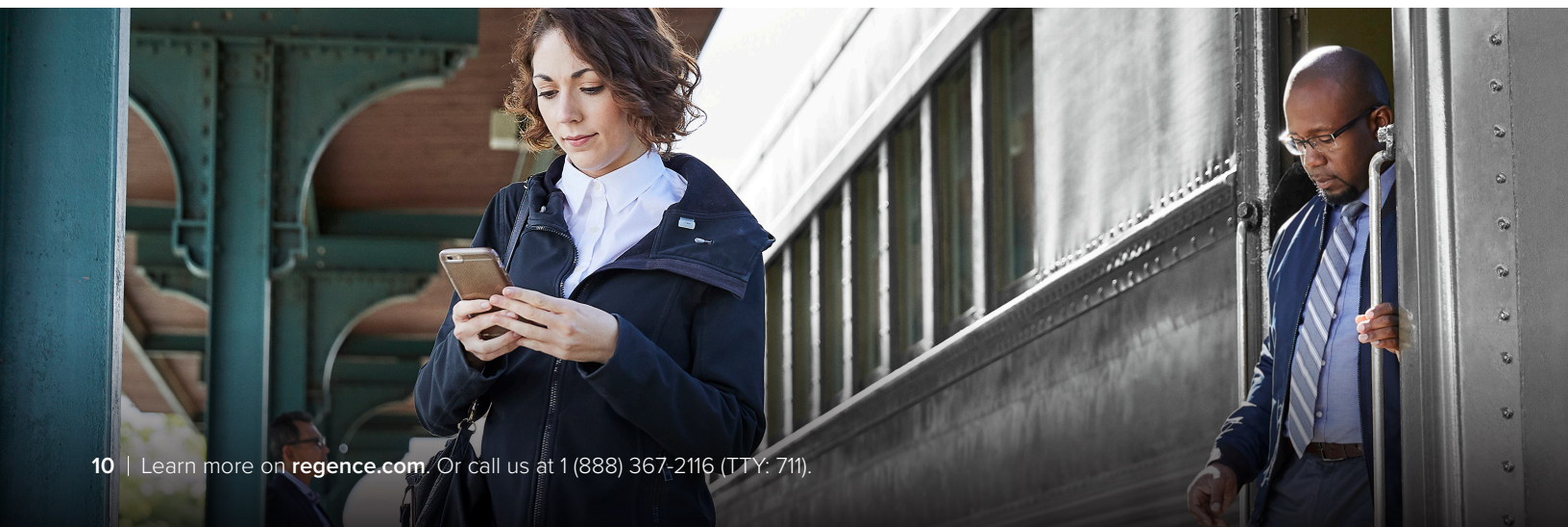
Regence Utilization Management

Some care requires approval from Regence before you're covered for treatment. This 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.

MedSavvy[®]

We've partnered with MedSavvy, a one-of-a-kind medication comparison tool, to make it simpler for you to learn about your medications. Compare drugs side by side to see if there's a more effective or more affordable treatment; keep track of your medications and receive safety and cost alerts; see which pharmacy near you has the best price for your medication; and view pharmacist-assigned letter grades for safety and effectiveness. You can also ask a pharmacist questions or have them do a thorough review of all the medications you're taking. Access MedSavvy from your Member Dashboard when you sign in to **regence.com**.

MedSavvy is a separate and independent company that does not provide Blue Cross and Blue Shield products or services, and is solely responsible for its products or services.



Insurance terms defined

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

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.

Stay in the know

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

Questions?

Call 1 (888) 367–2116 (TTY: 711)
Monday–Friday, 5 a.m.–8 p.m. PT
Saturday, 8 a.m.–4:30 p.m. PT



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注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-888-344-6347 (TTY: 711).