



ADMINISTERED PLANS

# A guide to your health plan



Regence





## Table of contents

- 3 Make your life easier with tools, resources and support in one easy-to-use place
- 4 Stay in network and save
- 5 Access quality care around the corner and across the globe
- 6 Help improve or maintain your health with preventive care
- 7 Know before you go
- 8 Access helpful tools and resources
- 9 Save money with Regence Advantages



## We believe

We believe that everyone should have access to affordable, quality care. That's why we're working to build a health care system that prioritizes diversity, equity and inclusion. From cultivating a culture of belonging to expanding care access for the people who need it most, we're listening, learning and leaning into this important work.

# Make your life easier with tools, resources and support in one easy-to-use place

Here's what you can do with our enhanced mobile and [regence.com](https://www.regence.com) web experience:



## 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.



## Get virtual care

Visit with a doctor and get a diagnosis, treatment plan and even a prescription sent to the pharmacy—anywhere, anytime.



## Compare costs and save money

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



## Make smarter health care decisions

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



## Get discounts

Save 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.



## Stay up to date

Find out what's new and how we support members during challenging times, like [COVID-19](#).



## Everything in one place

Simplify your health journey with our enhanced [regence.com](https://www.regence.com) and mobile app experience

# Stay in network and save

The best way to get your health plan to work for you is by [selecting in-network providers](#).

A network is a group of doctors, hospitals and other health care providers that have worked with us to provide you with 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



96% of hospitals and 95% of health care providers nationwide are in-network

VS



## Out of network \$\$\$

### When you go out of network, your doctor:

Can bill you for amounts over what we allow

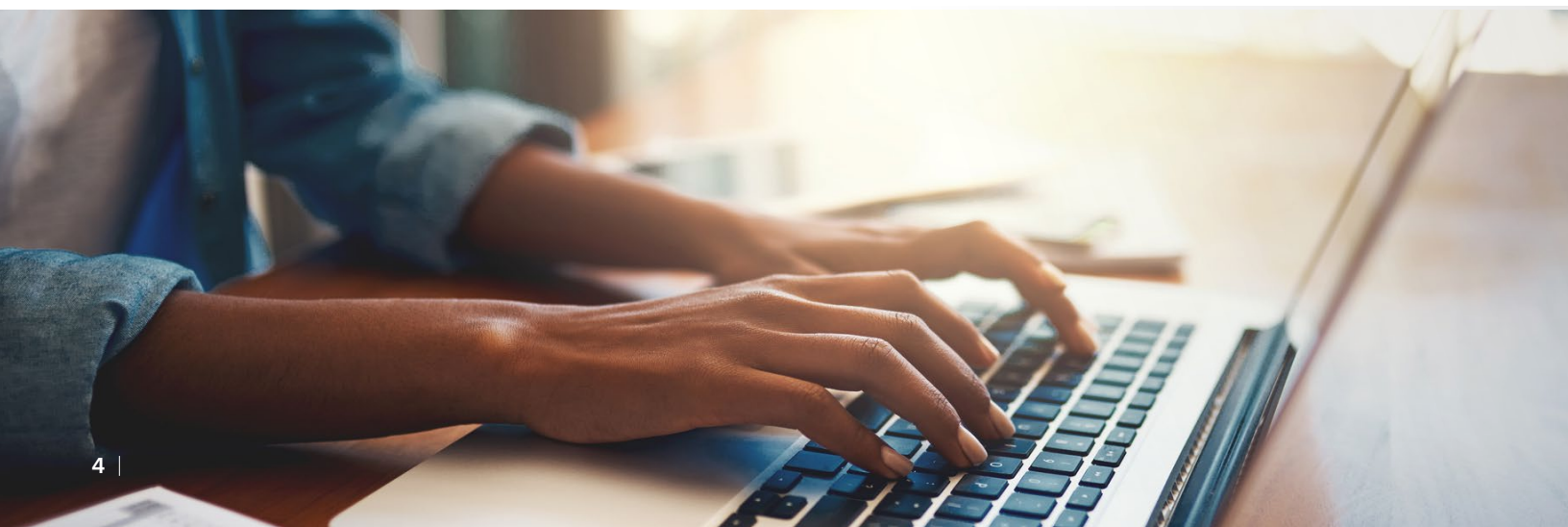
Doesn't have to submit your claim for you

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

## Need to find an in-network provider?

Use our [doctor search](#) to locate a doctor who's in the network and close to your home or work.





# Access quality care around the corner and across the globe

Whether you're close to home or traveling 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

Feel secure while visiting nearly 200 countries with Blue Cross Blue Shield Global Core.

Visit [bcbsglobalcore.com](#) to learn more. Register on the website or download the BCBS Global Core 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 about. It can detect health problems early on, when they're easier to treat. And that's why we cover the following services, and more, at 100% when you see an in-network provider.

Some screenings are provided depending on your age and risk factors.

## 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

Some services are covered according to age. Visit [regence.com](https://www.regence.com) for a [complete list of preventive care services covered at 100%](#).



# Know before you go

## Get the care that best fits your needs and your budget

When you need immediate care and your regular doctor is unavailable, it can be difficult to know whether to choose the emergency room, an urgent care facility or convenient telehealth options to meet your medical needs.

By choosing wisely, you'll not only [find the best care for your condition](#)—you could save hours on wait time and avoid higher costs.

### When to go to the emergency room

Here's when the ER may be the best choice:

- Serious accidents or broken bones
- Uncontrollable bleeding
- Symptoms of a heart attack or stroke
- Severe shortness of breath or dizziness

### When to go to urgent care

Consider urgent care for:

- Strains, sprains or bruises
- Asthma attacks
- Flu-like symptoms; if you suspect you might have COVID-19, call ahead to ask for instructions
- Stomach pain or diarrhea
- Bronchial infections such as a bad cough
- Fevers, adult or pediatric

### When to use telehealth

Consider telehealth for:

- Allergies
- Cold and flu
- Rashes
- Sore throat and sinus infections
- Ear infections
- Pink eye
- Behavioral health
- Urinary tract infections (UTI)

### Plan ahead

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.

Locate nearby in-network hospitals with ERs and in-network urgent care centers ahead of time using our [doctor search](#).



EMERGENCY ROOM  
\$\$\$\$\$\$\$

\$ Physician fee  
\$ Facility fee  
\$\$ Treatment costs  
\$\$\$ Higher copay



URGENT CARE  
\$\$\$

\$ Treatment costs  
\$\$ Regular copay



TELEHEALTH  
\$\$

\$ Treatment costs  
\$ Lower copay



# 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 services that can improve your health, like fitness centers, over-the-counter health and wellness products, fitness devices, weight loss programs, allergy treatment and alternative medicine. You can also save on pet preventive care packages, healthy meals and funeral costs.



## 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.



## Health Insurance 101 videos

### Everything you need to know about how insurance works

Find out how health insurance works with our series of educational videos. Get an understanding of who pays what, how provider networks save you money, what to consider when comparing plans and much more.

[Watch it on YouTube](#)





# Save money with Regence Advantages

## Savings available to members

Regence members can enjoy savings on the following health-related products and services. This discount program is offered to all Regence members at no additional cost (although some discounted programs offered by vendors may carry separate fees). **Regence Advantages is not insurance but is offered in addition to your medical and/or dental plan(s) to help you stay healthy and live better. Regence is completely independent from the companies that provide these products and services.**

**The Active&Fit Direct™ Program:** Stay active with flexible fitness options starting at just \$25 a month (plus a \$25 enrollment fee and applicable taxes). Choose from 11,000+ standard fitness centers or 5,000 premium exercise studios and fitness centers nationwide. Plus, watch 4,000+ digital workout videos, with 200 of them free.

**CHP CAMaffinity Program:** You're eligible for the CHP CAMaffinity Program, which provides a 20% discount on complementary and alternative medicine (CAM) services offered through The CHP Group's network of chiropractors, acupuncturists, naturopathic physicians and massage therapists.

**EyeMed Vision Care:** Save 35% on a complete pair of glasses (frames and lenses). Save 15% on non-disposable contacts and \$10 on contact fittings. Discounts are available at leading retailers and many private practice locations.

**QualSight:** QualSight makes LASIK easy for members. You can save 40–50% on the national average price of traditional LASIK or receive savings on procedures such as Custom Bladeless (all laser) LASIK. Find out if you are a potential candidate for this life-changing procedure today.

**Zenni Optical:** Get high-quality, affordable and stylish prescription eyeglasses direct from the factory. You receive 5% off Zenni's already low prices, with complete prescription eyewear starting at \$6.95. Zenni's online store offers over 3,000 frame styles. Turn any pair of Zenni eyeglasses into sunglasses with a wide selection of tinted lenses.

**TruHearing\*:** Save up to 60% on hearing aids with TruHearing. Choose from a wide selection of the most advanced hearing aids, including small, virtually invisible models and models you can control from your smartphone. Your purchase also includes three follow-up visits with a provider, 45-day trial, three-year warranty, and 48 free batteries per aid.

**Beltone Hearing Care\*:** Members receive set retail prices as low as \$995 for Beltone hearing aids, plus free hearing screening, three-year manufacturer's warranty, loss and damage coverage, and a three-year supply of batteries.

**Amplifon Hearing Health Care\*:** Save 40% on diagnostic services, including hearing exams, and get savings on hearing aids. You'll enjoy a 60-day no-risk trial; one-year follow-up care; a three-year warranty, including coverage for loss and damage; and two years of free batteries (160 per hearing aid) with a lowest-price guarantee.

**Walgreens Smart Savings:** Save 15% on thousands of eligible Walgreens brand over-the-counter health and wellness products when you shop in store. It's easy to save on vitamins and supplements, allergy, cold and pain relief, eye and dental care, baby essentials and more.\*\*

**Fitbit Savings:** Save up to 30% on Fitbit smartwatches and trackers, accessories and Fitbit Premium\*\*\*. Track activity, sleep, heart rate and more for advanced insights about your day and night. Plus, with Fitbit Premium you'll have access to hundreds of video and audio workouts, meditation tracks and more.

**CHP Active and Healthy:**

This discount program gets you up, moving and saving money! With discounts on thousands of vendors (e.g., health clubs, ski resorts, sporting events, museums) for a small annual fee, it's your source for deals on healthy and fun activities.

**Lively:** Save up to \$45 on innovative, easy-to-use mobile products designed to help you or your loved ones lead more active and independent lives. Products include the big-button Lively Flip, the large-screen Lively Smart, and the one-button Lively Mobile Plus.

**OPTAVIA Independent Certified Health Coach, Tonja Noretto:** Save \$95 on your first month's order and earn an additional \$25 toward your second! This safe weight management and health program uses scientifically designed OPTAVIA Fuelings, a personal health coach for one-on-one guidance and free OPTAVIA 30 for community support. Lose weight and manage disease through nutritional intervention, free access to health care professionals, educational materials and the "Habits of Health" system. This is a lifestyle change, not a diet. There are no hidden costs or start-up fees.

**Jenny Craig:** Your coach provides one-on-one coaching with flexible phone and in-person options. The new Rapid Results Max program makes it easy. You'll get the support, your food is taken care of, and the new revolutionary Recharge bar is included, so you can max up your results. Save \$120 on Jenny Craig Complete Weight Loss Plan (purchase required).†

**Epic Dental:** Save 25% on smile-protecting supplies, including mouthwash, gums, mints and toothpaste. All contain xylitol, a natural ingredient that fights cavities.

**Everest Funeral Planning and Concierge Service:**

Save \$50 on the enrollment fee for Everest's funeral-planning services. Advisors are there 24 hours a day to help you make informed decisions about funeral-related issues.

**Banfield Pet Hospital:** You receive a waived enrollment fee for Banfield Pet Hospital's Optimum Wellness Plans® (a savings of \$38.95–\$45.95 depending on location), packages of preventive care that include annual blood work, vaccinations, de-worming, unlimited office visits, plus more. Banfield is the largest veterinary hospital in the world with more than 950 locations nationwide.

**Mom's Meals NourishCare:** Mom's Meals is a leading provider of nutrition solutions delivered to any home nationwide. The delicious fresh-made meals are dietitian-designed and chef-prepared, and they include menus for health conditions. Choose from 70 fully prepared nutritious meal choices.

**WINFertility:** For 15 years, WINFertility has been a trusted resource, linking those dealing with infertility with a network of accessible, affordable and proven fertility specialists. WINFertility offers you lower-than-market-rate treatment bundles consisting of the medical services and medications required to help you have a baby.

**National Allergy:** Save 15% or more on products for non-drug allergy relief, including pillow and mattress encasings, air filtration, asthma management tools, green cleaning products and personal care products. Enjoy discount prices, outstanding service and a 60-day unconditional return policy with no restocking fees.

\*Discounts through Amplifon Hearing Health Care (also includes extended family), TruHearing and Beltone are available to members and their parents and grandparents.

\*\* Restrictions apply. See official terms and conditions at [regence.com/advantages](https://regence.com/advantages).

\*\*\*Valid payment method required. See full terms and conditions at [regence.com/advantages](https://regence.com/advantages). Premium content and features subject to change.

†Savings redeemed as 12 weeks of \$10 US food credits with full planned menu purchase (avg. \$182 US/\$184 CAD) each week. Active program enrollment and eligibility status required. Valid only for new members and former members who haven't had an active visit within the past 60 days. Valid at participating centers and Jenny Craig Anywhere. Not available at [jennycraig.com](https://jennycraig.com). No cash value.





## Stay in the know

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

## Questions?

Call 1 (866) 240-9580 (TTY: 711)  
Monday to Friday, 5 a.m. to 8 p.m. PT  
Saturday, 8 a.m. to 4:30 p.m. PT



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