



OREGON

GROUP PLANS 51+



# A guide to your health plan

How to get started, what's included, finding care and more

# Hi there. Glad you're here.

## Your first step



Once you've received your member ID card in the mail, have it handy and create an account at [regence.com](https://www.regence.com) or on the Regence app. This way, you can easily access all the tools and resources that come with your health plan.



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

## Need support right away?

Call us at 1-888-367-2116 (TTY: 711)

Monday–Friday, 5 a.m.–8 p.m. PT  
Saturday, 8 a.m.–4:30 p.m. PT



# Tools that make it easy



**“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

Health care shouldn’t be a headache. That’s why we have easy-to-use tools to help you do the things you need to do—without the hassle.

Find a new doctor, check your deductible, 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 health benefits. All you have to do is sign in to your account on **regence.com** or the app.

## **Find doctors in your network**

Use our [search tool](#) to locate providers in your network. Find the right care with filters for gender, languages spoken and virtual care options.

## **Get medication support and pharmacy options**

Research costs and side effects to find safe, effective and affordable medications that your health plan covers. Chat with a pharmacist for all your medication questions. Sign up for convenient home delivery through Express Scripts or Amazon Pharmacy, plus access 65,000 pharmacies across the country.

## **Check your coverage and track costs**

See what services your plan covers. Keep an eye on your key health care expenses, like your deductible and out-of-pocket maximum.

## **Pull up your health history**

Easily access your care timeline—a chronological list of past doctor visits, lab work and prescription refills for you and family members on your plan.

## **Get personalized reminders**

Stay on top of your health with tailored messages and alerts, like notifications about your medications and reminders to get your flu shot and preventive exams.

# Know your care options

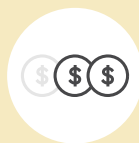
With a Regence health plan, you've got options. While sometimes you need to go in to an urgent care clinic or the ER, oftentimes there may be a more convenient, safe or affordable way to get care. We'll help you figure out how to get the right care at the right time.

## Virtual care



Virtual care is best for mild conditions, such as allergies, cold and flu symptoms, minor injuries, pink eye and UTIs. You can also see a therapist over video chat for things like anxiety, depression and stress. Your health plan includes virtual care providers, which makes it easy to have an appointment from the comfort of home.

## In-person care



In-person care includes retail clinics in supermarkets and pharmacies that offer quick routine services like flu shots. Urgent care clinics treat many illnesses and injuries, including severe cold and flu symptoms, stomach pains, sprains and strains. While there's usually a wait at urgent care, they can often message you when it's your turn.

## Emergency care



Go to the ER if you're experiencing life-threatening symptoms—like heart attack or stroke symptoms, difficulty breathing, broken bones, major burns or bleeding that doesn't stop after 10 minutes of direct pressure. A visit to the ER can be costly—up to five times more than virtual care or a visit to urgent care.



## Mental health support

Everyone could use a little help sometimes.

If you're feeling low or in need of support, we can help you find the right care. Many therapists and psychiatrists offer both in-person and virtual appointments, so you can get care just how you need it. Your plan may also include additional options for virtual therapy and virtual substance use disorder treatment.

Go to [regence.com/member/behavioral-health](https://regence.com/member/behavioral-health) and sign in to see all your options.

It can be challenging to find a mental health provider that fits. On top of that, wait times can be long. But we're here to help you find someone who can see you soon—just chat with us online or call the number on the back of your member ID card.



# Health insurance 101

Need help understanding health insurance?  
We'll start at the beginning.

Learn everything you need to know about health insurance—including terminology, how insurance works, who pays what and the importance of networks. Get started at: [regence.com/member/health-insurance-101](https://regence.com/member/health-insurance-101)



## Check out our video series

[Watch it on YouTube](#)

Or find it at:  
[regence.com/member/health-insurance-101](https://regence.com/member/health-insurance-101)

## Network savings

A network is a group of doctors, dentists, hospitals and pharmacies that are part of your health insurance plan. We've contracted with these provider networks to ensure you receive quality, safe care—at lower prices that we've negotiated for you. **By getting care from providers in your network, you'll save money and avoid surprise medical bills. Some plans offer limited coverage if you go outside your network, so you could be responsible for a large portion of the cost of your care.**

Sign in at [regence.com](https://regence.com) to use our [doctor search tool](#) to find providers in your network.

## Coverage that travels with you

You can rest easy when you're on the road—[BlueCard®](#) covers you at in-network prices across the country for urgent and emergency care. And when you're traveling, remember that virtual care can be a comfortable and convenient option. Sign in to [regence.com](https://regence.com) to find care wherever you are or to access virtual care.



**“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

Your health plan includes Regence Empower™, an online well-being program and app that helps you take simple steps toward better health.

Whether you want to start a new fitness routine, improve your sleep habits or practice mindfulness, there's a program for you. And it pays to get going today—when you begin your well-being journey by taking the online Regence Empower Health Assessment, you'll earn your first reward.

Many in-network preventive care services—like annual checkups, flu shots and screenings—are covered at no cost to you.

To see which preventive services your plan covers, sign in at **regence.com** and find **Preventive care** on your home screen.

## Take steps to better health and earn up to \$100



To get started, sign in at **regence.com** or the app and find **Regence Empower**.

### Step 1

Take the online Health Assessment and earn a \$15 electronic gift card

### Step 2

Explore and complete other healthy activities, like getting an annual checkup, to earn more rewards

### Step 3

Claim your rewards in electronic gift cards





## Additional support & resources

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.

### Members-only discounts

With Regence Advantages, you can save on alternative care, fitness devices, LASIK, hearing aids, healthy meals and more, plus get 20% off Walgreens-branded health and wellness items. Learn more at: [regence.com/member/resources/advantages-discounts](https://regence.com/member/resources/advantages-discounts)

### 24/7 nurse line

Day or night, you can call Regence Advice24 to talk with a nurse about minor injuries and illnesses like colds, flu, cuts and back pain. They can also guide you to self-care, doctor's office, urgent care, ER or virtual care. Learn more at: [regence.com/member/programs/health-support-services/advice24](https://regence.com/member/programs/health-support-services/advice24)

### Pregnancy program

Get support from caring professionals throughout your pregnancy with our maternity management program. A nurse will reinforce your doctor's or midwife's care and answer questions 24/7. Learn more at: [regence.com/member/programs/health-support-services/maternity](https://regence.com/member/programs/health-support-services/maternity)

### 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. Learn more at: [regence.com/member/programs/health-support-services/regence-case-management](https://regence.com/member/programs/health-support-services/regence-case-management)

### Utilization management

Some care requires approval from Regence before you're covered. We'll help you understand options and related risks, avoid treatment that isn't necessary and save on out-of-pocket costs.



**“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

## 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 addressing health literacy to expanding care access for the people who need it most.

Pharmacy and pharmacist services are provided by JourniRx, Inc. (a licensed pharmacy). JourniRx, Inc. is a separate company that provides pharmacy and pharmacist services. Amazon Pharmacy is a separate company that provides online pharmacy services. Express Scripts is a separate company that provides pharmacy benefit management services.



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