



OREGON

GROUP PLANS 51+

Regence



# 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

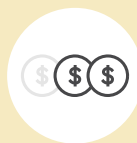
With a Regence health plan, you've got options. While sometimes you need to go in to an urgent care clinic or the ER, oftentimes there may be a more convenient, safe or affordable way to get care. We'll help you figure out how to get the right care at the right time.

## 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://www.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<sup>™</sup>, 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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See the next page for more information and links to each video.

#### 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.

## HEALTH INSURANCE 101

### What is health insurance

Our six-part Health Insurance 101 series explains how insurance works, starting with the first video which answers the question: What is health insurance?

[Watch now](#)

## HEALTH INSURANCE 101

### Understanding cost-sharing terms

What is a premium, deductible, copay and coinsurance? The second video in our six-part Health Insurance 101 series explains terms to know when it comes to your out-of-pocket health care expenses.

[Watch now](#)

## HEALTH INSURANCE 101

### Know your network

Why is it important to see doctors in your health plan's provider network? Find out in the third video in our six-part Health Insurance 101 series.

[Watch now](#)

## HEALTH INSURANCE 101

### How to choose the right plan for you

Learn how to compare health insurance plans and select one that fits your care needs and your budget. The fourth video in our six-part Health Insurance 101 series shows you examples to help guide your decision.

[Watch now](#)

## HEALTH INSURANCE 101

### Know where to go for care

Today, there are more options than ever when it comes to getting medical care—from on-demand virtual care visits to traditional in-person visits. The fifth video in our six-part Health Insurance 101 series will help you know where to go for care.

[Watch now](#)

## HEALTH INSURANCE 101

### Why Regence

Choosing a health insurance company is a big decision. Check out the final video in our six-part Health Insurance 101 series to see why over 3 million people have chosen coverage through the Regence family of nonprofit health plans.

[Watch now](#)

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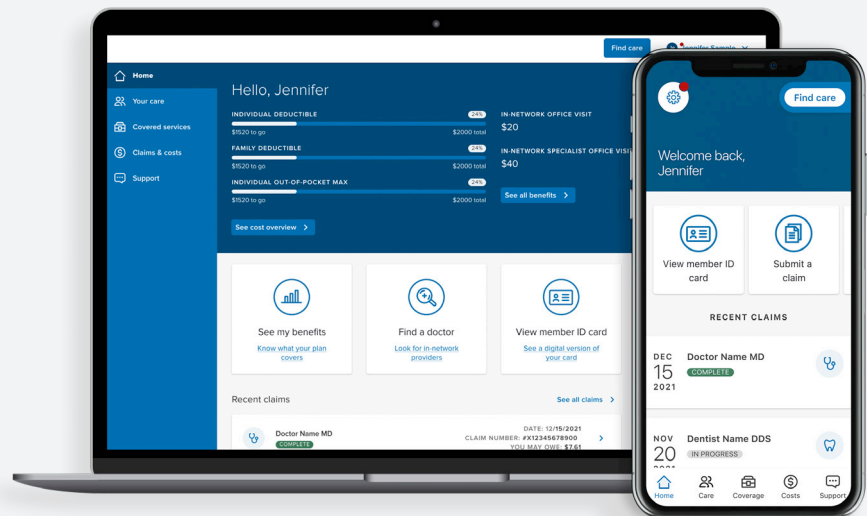
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REGENCE.COM AND APP

# Experience health care designed for you

Your Regence health plan comes with lots of digital tools that make managing your health easy and convenient. Best of all? All the information you need is in one place, personalized to you.



## Get started!

Download the Regence app or go to [regence.com](https://www.regence.com) to create an account. All you need is your member ID card to get started.



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## Welcome to MDLIVE!

With MDLIVE, you can visit with a doctor or counselor 24/7 from your home, office or on-the-go.



**You have a telehealth benefit giving you virtual care, anywhere. At a price you can afford.**

- Board-certified doctors
- Available anytime, day or night
- Consults by mobile app, video or phone
- Prescriptions can be sent to your nearest pharmacy if medically necessary

**We treat over 50 routine medical conditions including:**

- Acne
- Allergies
- Cold / Flu
- Constipation
- Cough
- Diarrhea
- Ear Problems
- Insect Bites
- Nausea / Vomiting
- Pink Eye
- Rash
- Respiratory Problems
- Sore Throats
- And More

**Your virtual doctor is here. Join for free today!**



**Download the app.**  
Join for free. Visit a doctor.

**MDLIVE.com/regence-or**  
**1-888-725-3097**

# Regence Advantages

Save money and feel great!

As a Regence member, you 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.**

**The Active&Fit Direct™ Program:** Stay active at the gym or at home 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, 4,000+ digital workout videos (try 200 videos for 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 20% on eyewear items and 15% on conventional contact lenses. 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 20% on Fitbit smartwatches and trackers, and get your first year of Fitbit Premium\*\*\* for free with an eligible device. 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, right in the Fitbit app. So whether you're at home or on the go, stay motivated with Fitbit.

\*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.



Regence is independent from the companies that provide these products and services. Regence does not endorse or guarantee the products and services offered or their effectiveness. Regence reserves the right to change the program at any time without prior notice.

**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 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 and a personal health coach for one-on-one guidance. 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 personal one-on-one coaching with flexible by-phone and in-person options. The new Max Up program makes it so easy—you get the support you need, your food is taken care of, and the new revolutionary Recharge bar is included, so you can max up your results! Jenny Craig Works! Save \$200 on Jenny Craig with 8+ weeks of the Max Up plan (purchase required).†

**National Allergy:** Save 20% 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.

**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.

**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.

**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 60+ fully prepared nutritious meal choices.

**WINFertility:** For nearly 20 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.

†Savings redeemed as 8 weeks of \$25 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. Valid at participating centers and Jenny Craig Anywhere. Not available at jennycraig.com. No cash value. Expires 12/31/22.

**Want to learn more?**

Access member discounts at [regence.com/advantages](https://www.regence.com/advantages)



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REGENCE EMPOWER CORE ROADMAP—GROUPS 51+

## Your well-being journey starts here

Regence  
Empower™

Meet Regence Empower™, your personalized well-being experience. Guided step by step, you'll always know what to do next to reach your goals. Complete activities that help you feel your best and earn rewards along the way. To start your well-being journey, sign in at [regence.com](https://www.regence.com) and select Regence Empower.

### Earn rewards for healthy activities

Get started by completing your Health Assessment. You'll earn \$15 and receive a personalized report with recommendations just for you. Throughout the year, you'll have more opportunities to earn rewards while building positive habits for your health. Stay active, keep up with your preventive care and learn about things like stress, mindfulness and nutrition. **You can earn up to \$100 per year in gift cards.**

EARN UP TO

**\$100**

IN GIFT CARDS

# Rewarding preventive care activities

You can earn up to \$100 per year in gift cards for engaging in healthy activities that support your long-term health.

- Health Assessment**  
Receive a personalized report with recommendations. Earn \$15.
- Preventive wellness exam\***  
Visit your doctor for your yearly preventive care checkup. Earn \$25.
- Breast cancer screening\***  
For women over the age of 40 or those who are at high risk, screenings are important. Get a mammogram if you're due for one. Earn \$25.
- Colorectal cancer screening\***  
If you're over the age of 45, talk to your provider about this screening. There are multiple ways to earn a gift card for addressing colon cancer risks. Sign in to Regence Empower to learn more.
- Cervical cancer screening\***  
This screening is important for women over the age of 21 and can help catch cancer sooner. Complete your cervical cancer screening. Earn \$25.
- Vision exam**  
Vision exams can correct vision issues and identify potential problems. When you complete your exam, sign in to Regence Empower to self-attest. Earn \$10.
- Dental visit**  
Caring for your teeth is good for your whole body. When you complete a dental visit, sign in to Regence Empower to self-attest and earn \$10.
- Fitness device or app sync**  
Make every step count. Sync your fitness device or app to track your physical activity. Earn \$5.

## Ready to get started?



### Step 1: Check it out

Sign in at [regence.com](https://regence.com) and select **Regence Empower** to start your well-being journey today.



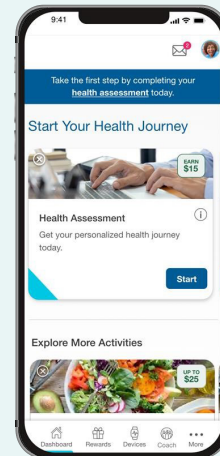
### Step 2: Download the app

You live life on the go. Keep your well-being journey at your fingertips by downloading the Regence Empower app.



### Step 3: Engage today!

Complete your Health Assessment, schedule your wellness exam and any necessary screenings, participate in challenges, track healthy activities and more.



\* Activity is tracked through claims and is subject to network availability, and eligibility by age and medical risk. Please allow up to 12 weeks for claims processing.



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