

2027 INDIVIDUAL AND FAMILY PLANS

Regence

Together
We Health

Your guide to choosing a health plan

Let’s make healthcare easier for you

We’re here to help you find coverage that makes it easy and affordable to care for your whole self—body and mind.

5 reasons to partner with Regence

1. Broad network of doctors—no referrals required
2. Local customer service that goes above and beyond
3. Low- or no-cost virtual care for 24/7 convenience
4. Help finding affordable medications and staying on track
5. Whole-person focus for a healthier mind and body



Serving Washington since 1917

We have over a century of experience focusing on the unique healthcare needs of Washingtonians. And as a tax-paying nonprofit, we’re here to support you—not shareholders.

Here's what you get with Regence

With head-to-toe coverage and assistance programs at no extra cost to you, Regence plans help simplify your life.

Primary care
Visit your primary care provider for checkups and to manage chronic conditions. If you choose a Regence Essential plan, you also have access to Virtual Primary Care to visit your PCP virtually.

Preventive care
Get the most value out of your plan with preventive care at no extra cost to you. See an in-network provider for things like annual wellness visits, vaccinations, women's reproductive health and diagnostic screenings.

Quick and convenient virtual care
Get quick access to care anytime, anywhere. All plans have Doctor On Demand for on-demand urgent medical care 24/7/365. The average wait time is less than 10 minutes. Connect with board-certified physicians at a low copay, or choose a plan that covers virtual care in full.

Pediatric vision
Coverage for pediatric vision includes one routine eye exam and eyewear. The deductible is waived, and dependents are eligible up to age 19.

Low-cost prescriptions
Get access to affordable prescriptions at any of our 63,000+ participating pharmacies. Plus, many preventive medicines are covered even before you've met your deductible. Our medication support tools help you understand choices, side effects, effectiveness and costs.

Local customer service
At Regence, our members are also neighbors—so we treat them that way. No scripts. No time limits. Never outsourced.



Virtual care saves a vacation

"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

Behavioral health support

Mental health matters. That's why you get a range of support options, including Doctor On Demand for quick, convenient virtual therapy and psychiatry from anywhere, with appointments available in less than three days. You'll also have life-balance assistance and personalized care management to help you get the right level of support at the right time.

Tools to help you manage your health

Find a new doctor, check your deductible and pull up your member ID card on your phone. Even chat with us when you have a question. Best of all, when you sign in on the website or app, your tools are personalized to you.

Extra support for life's challenges with the Individual Assistance Program (IAP)

Life doesn't always go as planned. From relationship issues to financial stress, you might need extra support from time to time. The IAP puts professional help in your hands, including four counseling sessions per incident, legal guidance, lifestyle support, 24-hour crisis help and more—all at no additional cost to you.

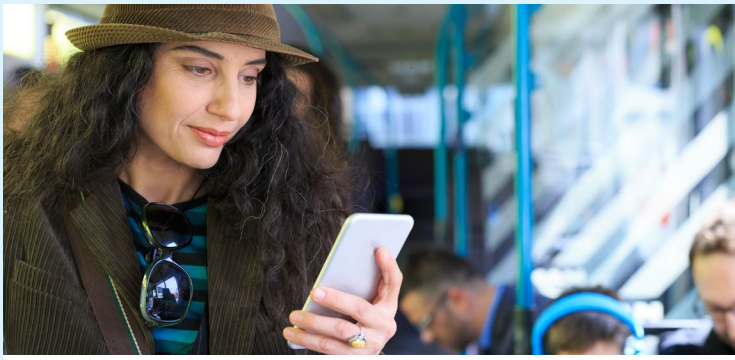
Well-being rewards and benefits

With Regence, it pays to live well. Our plans include a personalized well-being solution, Empower360℠, which allows you and your eligible spouse or domestic partner to earn up to $100 in rewards for completing an online Health Assessment and other wellness-related activities, like an annual checkup.

*The chat feature in Advice24 is not available on Essential plans.

Virtual muscle and joint support with Hinge Health

You can get help managing mobility and pain in joints, spine and muscles. This personalized virtual exercise program improves lifestyles and reduces costs. Based upon specific health conditions, you may have access to a customized care plan, including guided exercise therapy, one-on-one video coaching with a care team, curated health education and behavior change support.



Connect with us your way

"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

Anytime guidance with Advice24

Health questions keeping you up at night? Call or chat* with a registered nurse in 30 seconds or less for guidance on the most appropriate care option, whether it's self-care, a doctor visit, urgent care, the ER or virtual care. Advice24's registered nurses are available 24/7 and can help with common issues, like vomiting, cold and flu symptoms, back pain or a crying or feverish baby.

Member discounts with Regence Advantages

Get discounts on health and wellness items and services, hearing aids, LASIK surgery, healthy meals, pet care and more. Plus, enjoy savings on eligible Walgreens-brand health and wellness products.

Let's find a plan that fits your life

You can shop for a plan directly with us or on the Health Insurance Marketplace.

Weighing your needs and options

When shopping for a plan, it's important to consider how much care you and your family expect to need. Do you take medications regularly or have a chronic condition? What about additional coverage and benefits? Your answers can help you balance your deductible, premium and out-of-pocket costs to best fit your needs. Learn more about how to pick a plan.

Take control of your healthcare dollars with an HSA

Every Regence Bronze plan is HSA eligible under federal law, giving you more flexibility and control over your healthcare dollars. A health savings account (HSA) is a tax-advantaged savings account you can use to pay for qualified healthcare expenses, including medical, dental and vision care. Learn more about HSAs.

Copay plans

Know what you'll pay before you go. These plans feature predictable, low copays for office visits, urgent care, virtual care and generic medications before you meet your deductible. With options ranging from Bronze to Gold, these plans offer the right balance of premium and coverage.

Available plans: Bronze 8000, Silver 5000, Gold 2400

POPULAR WITH

Individuals and families who value knowing what they'll pay each time they need care

Basic plans

Your safety net for unexpected health needs. With the lowest monthly premium, this plan covers you when it matters most while keeping your budget in check. You'll pay out-of-pocket costs until you meet your deductible, then coinsurance kicks in.

Available plans: Bronze Basic 10k, Bronze Basic 10200

POPULAR WITH

Healthy individuals and families who want affordable coverage for major medical events and emergencies

Essential plans

You'll get no-cost virtual care for primary, urgent and mental health, plus Virtual Primary Care by Doctor On Demand for annual wellness exams and routine care. Four in-person office visits to a PCP, specialist or urgent care clinic are covered before the deductible. This plan balances lower monthly premiums with higher out-of-pocket costs when you use additional care.

Available plans: Bronze Essential 9000, Bronze Essential 9500

POPULAR WITH

Cost-conscious individuals and families with low care needs who rely on preventive and virtual care

Cascade plans

All Cascade plans at the same metal level have identical deductibles, copays and out-of-pocket costs, no matter which carrier you choose. They feature $1 copays for your first two primary care visits and first two mental health visits (on Silver and Bronze).

Available plans: Cascade Bronze, Cascade Silver, Cascade Vital Gold, Cascade Complete Gold

POPULAR WITH

Individuals and families who value transparent, predictable costs and want to easily compare coverage options

HSA-eligible plans

Take control of your healthcare dollars with tax-advantaged savings. These plans pair with an HSA, letting you use pretax dollars to pay for qualified healthcare expenses and help with out-of-pocket costs. Plus, there's no deductible for prescriptions on our Optimum Value Medication List.

Available plans: Bronze Basic 10k, Bronze Basic 10200, Bronze Essential 9000, Bronze Essential 9500, Bronze 8000, Cascade Bronze, Silver HSA 4500

POPULAR WITH

Individuals and families who want to maximize tax savings and take an active role in managing their healthcare spending

The Individual Connect network

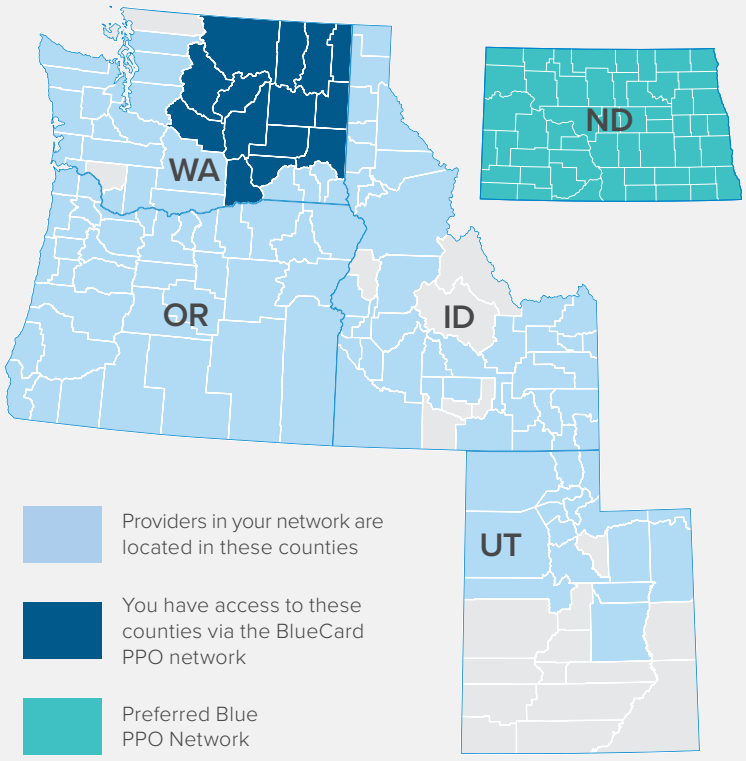
We've contracted with doctors, facilities and practitioners to provide you with care at a discounted price. Use doctors or hospitals you want across our service area. And you never need a referral, even to see specialists. Learn more about networks.

The Individual Connect network in Washington includes access to 39,000+ in-network providers in most counties in Washington.
In King County, the network is built around Providence Swedish.
In Pierce County, the network is built around Franciscan Health.
In Skagit County, the network is built around Skagit Regional Health.
In Thurston County, the network is built around Providence St. Peter.

Plus, this network includes access to providers in Oregon, Idaho and Utah. You also have access to the Preferred Blue PPO Network for providers in North Dakota.

Check to see if your doctor is in our network:
Western Washington, Oregon, Idaho and Utah: Individual Connect network
Eastern Washington: BlueCard® PPO Network
North Dakota: Preferred Blue PPO Network

When you're traveling
Urgent care, emergency facilities and ambulances are covered at in-network cost-shares anywhere in the U.S. You also have convenient virtual care options, such as Advice24, Doctor On Demand, Hinge Health and the Individual Assistance Program, wherever you are. Plus, you can get covered prescriptions at any in-network pharmacy across the U.S.



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2027 Direct plans on the Individual Connect network

WHAT YOU PAY FOR CARE

Plans available in Clallam, Columbia, Grays Harbor, Jefferson, King, Kitsap, Klickitat, Lewis, Mason, Pacific, Pierce, Skagit, Skamania, Snohomish, Thurston, Wahkiakum, Walla Walla and Yakima counties

Family deductible and out-of-pocket maximum (OOPM) is 2x individual	HSA-qualified				Silver 5000	Gold 2400
	Bronze Basic 10200	Bronze 8000	Bronze Essential 9500	Silver HSA 4500		
In-network deductible	$10,200	$8,000	$9,500	$4,500	$5,000	$2,400
In-network OOPM	$12,000	$12,000	$12,000	$8,500	$12,000	$12,000
Preventive care	Covered in full					
Virtual care	50%	$10	Covered in full	20%	$10	$10
Outpatient mental health	50%	$60	10%	20%	$40	$10
Primary care (in person)	50%	$60	$60 per visit (4 max); then deductible & coinsurance; primary / specialist / urgent	20%	$40	$10
Specialist (in person)	50%	$120		20%	$80	$60
Urgent care (in person)	50%	$120		20%	$80	$60
Emergency room	50%	50%	10%	20%	20%	10%
Lab & X-ray	50%	$60	10%	20%	20%	10%
Inpatient hospital	50%	50%	10%	20%	20%	10%
Acupuncture (no limit) / **spinal manipulations** (10 visits / year)	50%	$45	10%	20%	$45	$45
In-network coinsurance for other covered medical care	50%	50%	10%	20%	20%	10%
Pediatric dental up to age 19	2 exams and cleanings covered 100%, plus coverage for basic and major services			2 exams and cleanings covered 100%, plus coverage for basic and major services	2 exams and cleanings covered 100%, plus coverage for basic and major services	
Pediatric vision up to age 19	1 routine eye exam and eyewear					
Insulin cost cap	$35 cap on member cost-share per 30-day supply. $105 cap on member cost-share up to 90-day supply.					
Optimum Value Medication List	Deductible waived for specific medications used to treat chronic conditions (cardiovascular, diabetes, mental health, respiratory, osteoporosis) and anticonvulsants. See the list.					
Tier 1: Rx generic	20%	$15	$15	20%	$15	$10
Tier 2: Rx preferred brand-name	30%	30%	30%	30%	30%	20%
Tier 3: Rx brand-name	40%	40%	40%	40%	40%	40%
Tier 4: Rx specialty	50%	50%	50%	50%	50%	50%

= Deductible waived = Coinsurance percentage applies after deductible is met

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2027 Marketplace plans on the Individual Connect network

WHAT YOU PAY FOR CARE

Plans available in Clallam, Columbia, Grays Harbor, Jefferson, King, Kitsap, Klickitat, Lewis, Mason, Pacific, Pierce, Skagit, Skamania, Snohomish, Thurston, Wahkiakum, Walla Walla and Yakima counties

Family deductible and out-of-pocket maximum (OOPM) is 2x individual	HSA-qualified			Cascade Silver	Cascade Complete Gold	Cascade Vital Gold
	Bronze Basic 10K	Bronze Essential 9000	Cascade Bronze			
In-network deductible	$10,000	$9,000	$7,000	$2,800	$1,700	$2,200
In-network OOPM	$12,000	$12,000	$11,800	$11,200	$7,000	$11,000
Preventive care	Covered in full					
Virtual care	50%	Covered in full	$1 for first 2 combined PCP (in-person or virtual) visits, hearing exams, acupuncture and spinal manipulations. For all except hearing exams, you pay the $40 (virtual) / $45 (primary) copay after 2 visits.*	$1 for first 2 combined PCP (in-person or virtual) visits, hearing exams, acupuncture and spinal manipulations. For all except hearing exams, you pay the $20 copay after 2 visits.*	$15	$15
Primary care	50%	$60 per visit (4 max); then deductible & coinsurance; primary / specialist / urgent			$15	$15
Outpatient mental health / substance use	50%	10%	$1 for the first 2 mental health/ substance-use visits, either in person or virtual, then $45 copay applies	$1 for the first 2 mental health/ substance-use visits, either in person or virtual, then $20 copay applies	$15	$15
Specialist (in person)	50%	$60 per visit (4 max); then deductible & coinsurance; primary / specialist / urgent	$100	$65	$40	$40
Urgent care (in person)	50%		$100	$65	$35	$35
Emergency room	50%	10%	40%	$800	$450	$800
Lab & X-ray	50%	10%	40%	X-ray: $65 Lab: $40	$30	$30
Inpatient hospital	50%	10%	40%	$800 (5-day max)	$525 (5-day max)	$650 (5-day max)
Acupuncture (no limit) / **spinal manipulations** (10 visits / year)	50%	10%	$1 for first 2 visits (combined with primary & virtual care visits; see above), then $45 copay	$1 for first 2 visits (combined with primary & virtual care visits; see above), then $20 copay	$15	$15
Outpatient rehab (physical, occupational, pulmonary and speech therapy) 25 visits / year	50%	10%	40%	$40	$25	$30
In-network coinsurance for other covered medical care	50%	10%	40%	30%	20%	20%
Pediatric vision up to age 19	1 routine eye exam and eyewear					
Insulin cost cap	$35 cap on member cost-share per 30-day supply. $105 cap on member cost-share up to 90-day supply.					
Optimum Value Medication List	Deductible waived for specific medications used to treat chronic conditions (cardiovascular, diabetes, mental health, respiratory, osteoporosis) and anticonvulsants. See the list.			N/A		
Tier 1: Rx generic	20%	$15	$32	$25	$10	$10
Tier 2: Rx preferred brand-name	30%	30%	40%	$75	$60	$75
Tier 3: Rx brand-name	40%	40%	40%	$250	$100	20%
Tier 4: Rx specialty	50%	50%	40%	$250	$100	20%

= Deductible waived = Coinsurance percentage applies after deductible is met *For hearing exams, only coinsurance applies

Want to learn more?
Visit regence.com/member/shop-individual

If you have questions or need guidance at any time, give us a call at 1-888-REGENCE (1-888-734-3623, TTY: 711).

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Doctor On Demand is a separate company that provides telehealth services.
Hinge Health is a separate company that provides virtual physical therapy.

Regence BlueShield serves select counties in the state of Washington and is an Independent Licensee of the Blue Cross and Blue Shield Association

Regence BlueShield
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