OREGON

2026 INDIVIDUAL & FAMILY PLANS

Regence

Together We Health

Your guide to choosing a health plan

Let’s make health care easier for you

Regence health plans are designed to complement your life, not complicate it. We’ll help you find coverage that makes it easy and affordable to care for your whole self—body and mind. From broad networks of providers to virtual care and easy-to-use digital tools, you’ll have the support you need to get the right care, at the right place, at the right time. And you can rest easy knowing our local Customer Service team is there to help every step of the way.

5 reasons to partner with Regence

1. Access to top doctors
2. Whole-person focus for a healthier mind & body
3. Low- or no-cost virtual care for 24/7 convenience
4. Help finding affordable medications & staying on track
5. Swift customer service that goes above & beyond

Serving Oregon since 1941
We have eight decades of experience focusing on the unique health care needs of Oregonians. 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 are designed to help simplify your life. Here are some highlights:

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

You'll pay nothing for preventive care when you see an in-network provider for things like annual wellness visits, vaccinations, women's reproductive health and diagnostic screenings.

Virtual care

You can connect with board-certified physicians 24/7 and schedule appointments with mental health providers. Most of our plans cover virtual care with a low, flat copay. Others cover it in full. (You'll pay a coinsurance on HSA plans.)

Pediatric dental & vision

Coverage for pediatric vision includes one routine eye exam and eyewear. Pediatric dental coverage provides two dental exams and cleanings covered at 100%, along with coverage for basic (you pay 20%) and major (you pay 50%) dental care.* The deductible is waived, and dependents are eligible up to age 19 on both benefits.

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. Confused about all your medication options? Check out our medication support tools, which can 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. Just caring people who go above and beyond to help you. Whenever you need help, you can talk to a highly skilled representative in seconds.

> **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

*Standard, Bronze 8000 and Bronze Essential 9000 Legacy plans do not include pediatric dental.

Behavioral health support

Mental health matters. That's why Regence health plans give you a range of options, like virtual therapy, life-balance assistance and personalized care management. We make support simpler and more accessible—so you can get the right level of care 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. You can even chat with us when you have a question. Best of all, when you sign in to your member home page on the website or the app, your tools are all personalized to you based on your benefits.

Extra support for life's challenges

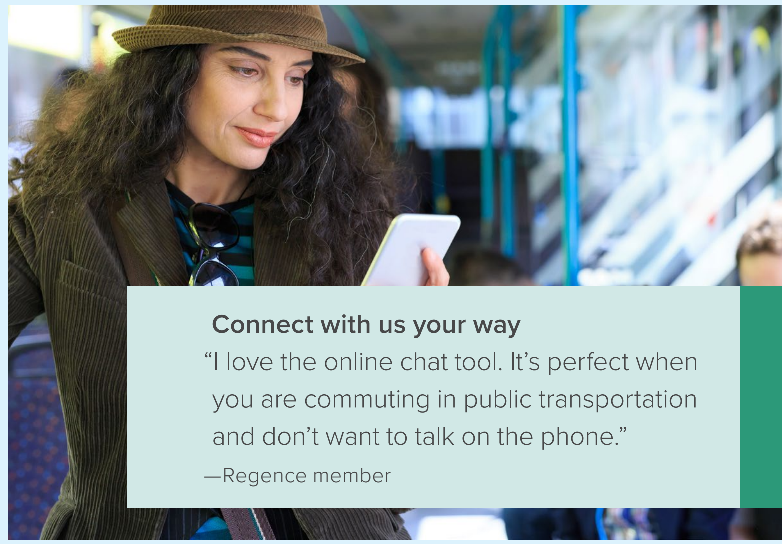
Life doesn't always go as planned. From relationship issues to financial stress, you might need extra support from time to time. The Individual Assistance Program (IAP) puts professional help in your hands, including four counseling sessions per incident, legal guidance, lifestyle support, 24-hour crisis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

Wellness rewards & benefits

With Regence, it pays to live well. Our plans include a personalized well-being solution, Regence Empower®, 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.

Virtual muscle & joint support

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 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.

Members-only discounts

Get discounts on many health and wellness products, vision care, hearing aids, fitness devices, gym memberships, pet care and more. Plus, enjoy savings on eligible Walgreens over-the-counter health and wellness products.

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

Let’s find a plan that fits your life

Choosing a health plan is a big decision, so we’re here to help you find affordable coverage that meets your needs. You can shop for a plan directly with us or on the Health Insurance Marketplace, where you’ll find Regence plans. Below is a short description of the different plan types we offer.

Traditional plans

Low-cost access to providers and no referrals needed. All plans include coverage for office visits, specialists, mental health, generic medications and alternative care before you meet your deductible.

POPULAR WITH

Individuals and families who want a low-cost option and like knowing what they’ll pay for services.

Essential plans

Lower premiums in exchange for higher out-of-pocket costs. These plans offer potential savings for those who don’t need a lot of care. They’re built around no-cost virtual care for primary, urgent and mental health care needs. With Virtual Primary Care through Doctor On Demand, you get a dedicated primary care physician and an integrated care experience. Four office visits to a primary care provider, specialist or urgent care clinic are covered before you meet your deductible.

POPULAR WITH

Cost-conscious individuals and families who have low care needs and are most likely to use preventive and virtual care services.

HSA plans

Opportunity to use pre-tax HSA dollars to pay for qualified expenses and help with out-of-pocket costs. Included virtual care and programs described on page 4 provide options for care at a lower cost than in-person visits. There’s no deductible for prescriptions on our Optimum Value Medication List.

POPULAR WITH

Individuals and families who like taking control of their health care dollars and want a tax advantage.

Standard

Plans with predictable out-of-pocket costs on medications and provider visits. Provide the first three combined primary, behavioral or virtual visits for $5, plus more services covered before you meet the deductible.

POPULAR WITH

Individuals and families who like knowing what they’ll pay for services and medications.

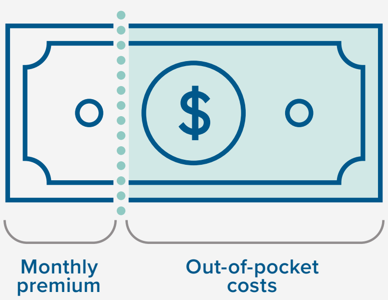
Understanding your needs & options

When considering which plan is right for you and your family, it's important to identify 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 determine how to balance your deductible, premium and out-of-pocket costs to best fit your needs. Learn more about how each plan type may fit your individual health situation on our site.

Which metal level is right for you?
Gold plans are a good option if you expect to need a lot more than preventive care over the course of the year. On the opposite end, Bronze plans are a good fit if you're generally healthy and don't often need care. Silver plans strike a balance between premium and out-of-pocket costs and may qualify for cost-sharing savings if you're eligible.

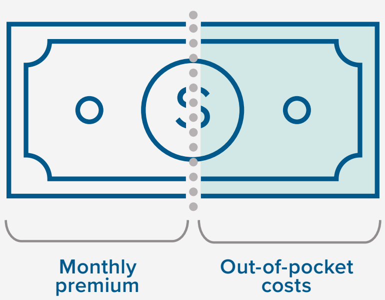
Bronze level

This option offers a lighter premium and heavier out-of-pocket costs.



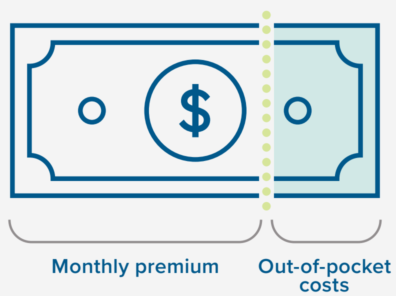
Silver level

This option balances premium and out-of-pocket costs.



Gold level

This option offers a heavier premium and lighter out-of-pocket costs.



Savings & subsidies

You may qualify for lower monthly premiums or extra savings on out-of-pocket costs if you meet certain income eligibility requirements. Here are two different ways to save:

Premium tax credits help you save by lowering your monthly insurance premium and are designed to help eligible individuals and families with low or moderate income afford health insurance.

Cost-sharing reductions provide savings on out-of-pocket costs, such as deductibles, copays and coinsurance. If you qualify, you must pick a plan in the Silver category to get these extra savings.

You can see whether you are eligible through OregonHealthCare.gov. If you don't qualify, it may be more affordable to shop directly with us at **regence.com**.

Need help understanding health insurance?

Check out our Health Insurance 101 resources.

Choose the network that works for you

While you're looking at plans, it's good to know a little bit about how our networks differ from each other. Here's a quick snapshot of what we offer.

Regence Individual Connect network	Legacy 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.

Regence Individual Connect network

The Individual Connect network gives you a wide choice of primary doctors, specialists, hospitals and clinics throughout Oregon, as well as providers in Idaho, Utah and Washington.

Search for in-network doctors here.

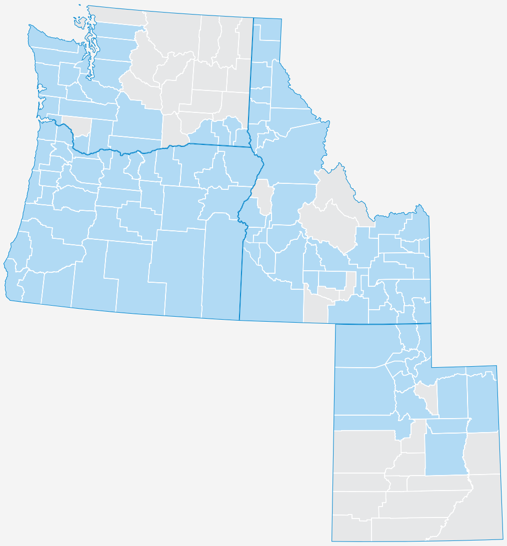
Legacy network

The Legacy network serves the Portland metro area, with access to 12,000 providers and 18 urgent care centers in Multnomah, Clackamas and Washington counties and parts of Columbia and Marion counties in Oregon, as well as Clark County in Washington. This clinically integrated network includes all Legacy medical centers in Oregon and Washington, Randall Children's Hospital at Legacy Emanuel, and primary care and family practice providers across the area. You can visit GoHealth Urgent Care in person.

Search for in-network doctors here.

Ease & security with each choice

No matter which network you use, no referrals are needed, including specialists. Feel secure with urgent care, emergency facilities and ambulances covered at in-network cost-shares anywhere in the U.S.



Providers in your network are located in these counties

Hospitals and surgical facilities

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2026 Marketplace plans on the Individual Connect network

OREGON | WHAT YOU PAY FOR CARE

Marketplace plans are available statewide

Family deductible and out-of-pocket maximum (OOPM) is 2x individual	Bronze 8000	Bronze Essential 9000 With 4 Copay No Deductible Office Visits	Bronze HSA 7000	Silver 6500	Gold 2300	Standard Bronze Plan	Standard Silver Plan	Standard Gold Plan
In-network deductible	$8,000	$9,000	$7,000	$6,500	$2,300	$9,200	$6,100	$1,800
In-network OOPM	$10,600	$10,600	$8,300	$10,150	$10,150	$9,200	$9,200	$8,150
Preventive care	Covered in full							
Virtual care	$10	Covered in full	50%	$10	$10	$5 for first 3 combined primary, behavioral or virtual visits, then $50 copay	$5 for first 3 combined primary, behavioral or virtual visits, then $40 copay	$5 for first 3 combined primary, behavioral or virtual visits, then $20 copay
Outpatient behavioral health	$60	10%	50%	$10	$10			
Primary care (in person)	$60	$60 per visit (4 max); then deductible & coinsurance; primary / spec. / urgent	50%	$10	$10			
Specialist (in person)	$100		50%	$55	$60	$150	$100	$40
Urgent care (in person)	$100		50%	$55	$60	$100	$70	$60
Emergency room	50%	10%	50%	10%	10%	0%	30%	20%
Lab & X-ray	$60	10%	50%	10%	10%	0%	30%	20%
Inpatient hospital	50%	10%	50%	10%	10%	0%	30%	20%
Acupuncture (12 visits / year) **/ spinal manipulations** (20 visits / year)	$60	10%	50%	$10	$10	$50	$40	$20
Outpatient rehab (physical, occupational, pulmonary, and speech therapy) 30 visits / year	50%	10%	50%	10%	10%	$50 (deductible applies for biofeedback)	$40	$20
In-network coinsurance for other covered medical care	50%	10%	50%	10%	10%	0%	30%	20%
Pediatric dental & vision up to age 19	Vision: 1 routine eye exam and eyewear; Dental: 2 exams and cleanings covered 100%, plus coverage for basic and major services (dental not covered on Bronze 8000 and all Standard plans)							
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	$15	$15	20%	$10	$10	$25	$15	$10
Tier 2: Rx preferred brand-name	30%	30%	30%	20%	20%	0%	$60	$30
Tier 3: Rx brand-name	40%	40%	40%	40%	40%	0%	50%	50%
Tier 4: Rx specialty	50%	50%	50%	50%	50%	0%	50%	50% with a $500 cap per prescription

= Deductible waived   = Coinsurance percentage applies after deductible is met

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2026 Direct plans on the Individual Connect network

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WHAT YOU PAY FOR CARE

Direct plans are available statewide

Family deductible and out-of-pocket maximum (OOPM) is 2x individual	Bronze 8000	Bronze Essential 9000 With 4 Copay No Deductible Office Visits	Bronze HSA 7000	Silver 6500	Silver 5000	Gold 2300	Standard Bronze Plan	Standard Silver Plan	Standard Gold Plan
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In-network OOPM	$10,600	$10,600	$8,300	$10,600	$10,600	$10,150	$9,200	$9,200	$8,150
Preventive care	Covered in full								
Virtual care	$10	Covered in full	50%	$10	$10	$10	$5 for first 3 combined primary, behavioral or virtual visits, then $50 copay	$5 for first 3 combined primary, behavioral or virtual visits, then $40 copay	$5 for first 3 combined primary, behavioral or virtual visits, then $20 copay
Outpatient behavioral health	$60	10%	50%	$20	$20	$10			
Primary care (in person)	$60	$60 per visit (4 max); then deductible & coinsurance; primary / spec. / urgent	50%	$20	$20	$10			
Specialist (in person)	$100		50%	$60	$70	$60	$150	$100	$40
Urgent care (in person)	$100		50%	$60	$70	$60	$100	$70	$60
Emergency room	50%	10%	50%	10%	10%	10%	0%	30%	20%
Lab & X-ray	$60	10%	50%	10%	10%	10%	0%	30%	20%
Inpatient hospital	50%	10%	50%	10%	10%	10%	0%	30%	20%
Acupuncture (12 visits / year) **/ spinal manipulations** (20 visits / year)	$60	10%	50%	$20	$20	$10	$50	$40	$20
Outpatient rehab (physical, occupational, pulmonary, and speech therapy) 30 visits / year	50%	10%	50%	10%	10%	10%	$50 (deductible applies for biofeedback)	$40	$20
In-network coinsurance for other covered medical care	50%	10%	50%	10%	10%	10%	0%	30%	20%
Pediatric dental & vision up to age 19	Vision: 1 routine eye exam and eyewear; Dental: 2 exams and cleanings covered 100%, plus coverage for basic and major services (dental not covered on Bronze 8000 and all Standard plans)								
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Tier 1: Rx generic	$15	$15	20%	$9	$15	$10	$25	$15	$10
Tier 2: Rx preferred brand-name	30%	30%	30%	20%	30%	20%	0%	$60	$30
Tier 3: Rx brand-name	40%	40%	40%	40%	40%	40%	0%	50%	50%
Tier 4: Rx specialty	50%	50%	50%	50%	50%	50%	0%	50%	50% with a $500 cap per prescription

= Deductible waived

= Coinsurance percentage applies after deductible is met

Regence

2026 Marketplace plans on the Legacy network

OREGON

WHAT YOU PAY FOR CARE

Marketplace plans available in Multnomah, Clackamas and Washington counties; parts of Marion County (97071, 97362, 97375, 97381, 97032, 97137, 97002, 97026 only); and parts of Columbia County (97054, 97064, 97018, 97051, 97053, 97056 only)

Family deductible and out-of-pocket maximum (OOPM) is 2x individual	Bronze Essential 9000 with 4 Copay No Deductible Office Visits	Silver 6500	Gold 2300	Standard Bronze Plan	Standard Silver Plan	Standard Gold Plan
In-network deductible	$9,000	$6,500	$2,300	$9,200	$6,100	$1,800
In-network OOPM	$10,600	$10,150	$10,150	$9,200	$9,200	$8,150
Preventive care	Covered in full					
Virtual care	Covered in full	$10	$10	$5 for first 3 combined primary, behavioral or virtual visits, then $50 copay	$5 for first 3 combined primary, behavioral or virtual visits, then $40 copay	$5 for first 3 combined primary, behavioral or virtual visits, then $20 copay
Outpatient behavioral health	10%	$10	$10			
Primary care (in person)	$60 per visit (4 max); then deductible & coinsurance; primary / spec. / urgent	$10	$10			
Specialist (in person)		$55	$60	$150	$100	$40
Urgent care (in person)		$55	$60	$100	$70	$60
Emergency room	10%	10%	10%	0%	30%	20%
Lab & X-ray	10%	10%	10%	0%	30%	20%
Inpatient hospital	10%	10%	10%	0%	30%	20%
Acupuncture (12 visits / year) **/ spinal manipulations** (20 visits / year)	10%	$10	$10	$50	$40	$20
Outpatient rehab (physical, occupational, pulmonary & speech therapy) 30 visits / year	10%	10%	10%	$50 (deductible applies for biofeedback)	$40	$20
In-network coinsurance for other covered medical care	10%	10%	10%	0%	30%	20%
Pediatric dental & vision up to age 19	Vision: 1 routine eye exam and eyewear Dental: Not covered	Vision: 1 routine eye exam and eyewear Dental: 2 exams and cleanings covered 100%, plus coverage for basic and major services		Vision: 1 routine eye exam and eyewear Dental: Not covered		
Insulin cost cap	$35 cap on member cost-share per 30-day supply. $105 cap on member cost-share up to 90-day supply.					
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Tier 1: Rx generic	$15	$10	$10	$25	$15	$10
Tier 2: Rx preferred brand-name	30%	20%	20%	0%	$60	$30
Tier 3: Rx brand-name	40%	40%	40%	0%	50%	50%
Tier 4: Rx specialty	50%	50%	50%	0%	50%	50% with a $500 cap per prescription

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Outpatient behavioral health	10%	$20	$20	$10			
Primary care (in person)	$60 per visit (4 max); then deductible & coinsurance; primary / spec. / urgent	$20	$20	$10			
Specialist (in person)		$60	$70	$60	$150	$100	$40
Urgent care (in person)		$60	$70	$60	$100	$70	$60
Emergency room	10%	10%	10%	10%	0%	30%	20%
Lab & X-ray	10%	10%	10%	10%	0%	30%	20%
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Tier 4: Rx specialty	50%	50%	50%	50%	0%	50%	50% with a $500 cap per prescription

= Deductible waived   = Coinsurance percentage applies after deductible is met

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).

Doctor On Demand is a separate company that provides telehealth services.

Regence BlueCross BlueShield of Oregon
is an Independent Licensee of the Blue Cross and Blue Shield Association

Regence BlueCross BlueShield of Oregon
200 SW Market Street, 11th Floor | Portland, OR 97201

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