

2023 Regence BlueCross BlueShield of Oregon Direct plans on the Individual and Family Network (IAFN)



Plans available statewide

Easier access to care

- Broad network: All counties in Oregon, as well as parts of Idaho, Utah and Washington
- Access to virtual, urgent, primary and behavioral health care at low to no cost
- Regence Advice24 guidance to the most appropriate care: Self-care, doctor's office, urgent care, ER or virtual care
- ER and urgent care no matter where you are

Keeping you healthier

- Pediatric dental and vision built in on non-Standard plans
- Chiropractic and acupuncture on all plans
- 100% coverage for in-network preventive care, PLUS expanded preventive care for chronic conditions
- Behavioral health services available with a copay on most plans
- Expanded wellness incentive—earn up to \$100 in gift cards
- Programs that support a range of wellness needs, life-balance services, maternity support, and discounts on health-related products and services
- Accidental Death benefit built in
- Adult dental and vision buy-up available

Prescription savings and support

- No deductible for select preventive drugs on our Optimum Value Medication List
- Insulin cost-share cap: \$80 copay for a 30-day supply
- Rx guidance tool: Compare medication costs, effectiveness and safety

	In-network deductible*	In-network out-of-pocket maximum	In-network cost-sharing						In-network coinsurance for other covered medical care	Rx tiers					
			Virtual care	Primary	Specialty	Urgent	Outpatient mental health	Spinal manipulations (20 annual visit limit)		Tier 1 Preferred Generic	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Brand	Tier 5 Preferred Specialty Medications	Tier 6 Specialty Medications
Bronze Virtual Value 8500	\$8,500	\$9,100	Covered in full	Deductible and coinsurance				\$30	20%	\$15	20%	30%	50%	40%	50%
Standard Bronze Plan	\$8,800	\$8,800	\$50	\$50	\$100	\$100	\$50	\$50	0%	\$20	0%	0%	0%	0%	0%
Bronze Essential 8000 With 4 Copay No Deductible Office Visits	\$8,000	\$9,100	Covered in full	\$60 Deductible waived, limited to 4** upfront visits; deductible and coinsurance after limit is met			Deductible and coinsurance		10%	\$15	10%	20%	50%	40%	50%
Bronze HSA 6750 Individual	\$6,750	\$7,100	Deductible and coinsurance						50%	20%	30%	40%	50%	40%	50%
Silver 6500 Direct	\$6,500	\$9,100	\$10	\$10	\$80	\$80	\$10	\$10	10%	\$4	20%	30%	50%	40%	50%
Standard Silver Plan	\$4,800	\$9,100	\$40	\$40	\$80	\$70	\$40	\$40	30%	\$15	25%	\$60	50%	40%	50%
Silver 4500 Direct	\$4,500	\$9,100	\$10	\$20	\$85	\$85	\$20	\$20	30%	\$9	20%	30%	50%	40%	50%
Gold 2000	\$2,000	\$9,100	\$10	\$20	\$70	\$70	\$20	\$20	10%	\$5	20%	30%	50%	40%	50%
Standard Gold Plan	\$1,800	\$7,300	\$20	\$20	\$40	\$60	\$20	\$20	20%	\$10	25%	\$30	50%	40% with a \$500 cap per prescription	50% with a \$500 cap per prescription

*Family deductible is 2x the annual individual.

**Primary, specialty and urgent visits all count toward the combined limit of 4 visits.

Dark gray box = Deductible waived Light gray box = Deductible applies

The Individual and Family Network

What's the Individual and Family Network?

It's the doctors, facilities and practitioners we've contracted with to provide care to our members at a discounted price.

It includes providers and facilities in Oregon as well as parts of Idaho, Utah and Washington.

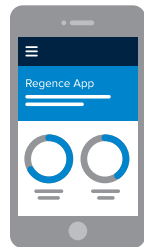
What happens if you choose an out-of-network provider?

All of our medical plans are Exclusive Provider Organization (EPO) plans, which offer no coverage outside the network (except urgent and emergency care). To avoid surprise bills, you must be very careful to always see an in-network provider. Find in-network providers at [regence.com](https://www.regence.com).

You can also call Customer Service at 1-888-REGENCE (734-3623).

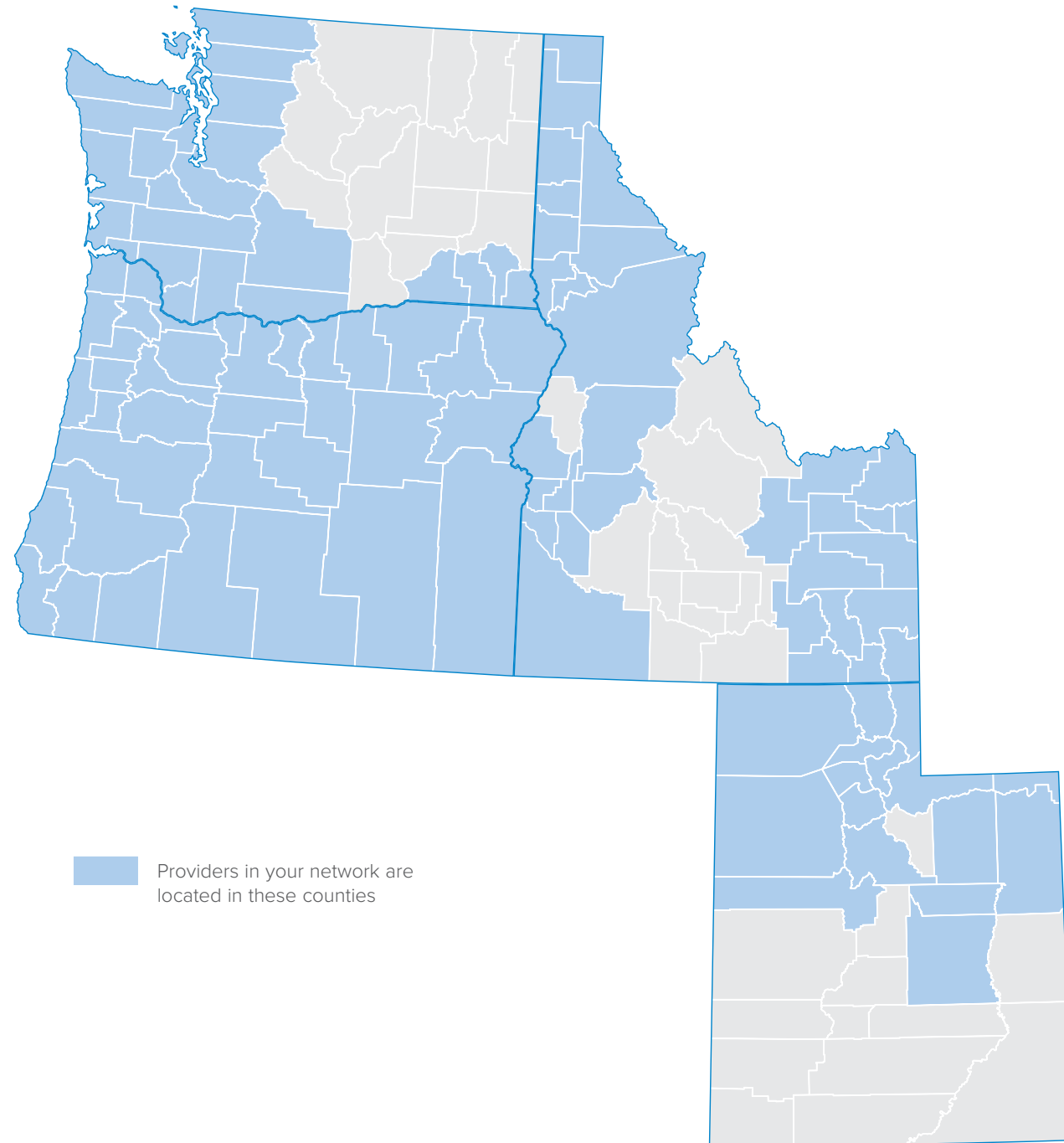
What if you're traveling outside the network service area?

Urgent care, emergency facilities and ambulance services are in-network as long as you use BlueCard® when traveling outside Idaho, Oregon, Utah and Washington. With plans on this network, there is no coverage outside the network (except for urgent and emergency care)—so you must be very careful to always see an in-network provider. You also have 24/7/365 access to virtual care through Doctor On Demand if you are traveling outside the state. Out-of-network urgent care is covered as in-network, subject to balance billing.



Download the Regence app!

The Regence app is available for free for Android and iOS. It gives on-the-go access to a digital member ID card. In addition to seeing claims and benefit information, you can use it to find in-network doctors and estimate costs.



Hospitals

This list is not comprehensive. Please use the provider search on [regence.com](https://www.regence.com) to view all providers in the Individual and Family Network. Or, you can call Customer Service at 1-888-REGENCE (734-3623).

- OHSU Hospital
- Adventist Health Medical Center
- Tuality Community Hospital
- Salem Health
- Santiam Memorial Hospital
- Silverton Health
- Albany General Hospital
- Samaritan Lebanon Community Hospital
- Samaritan North Lincoln Hospital
- Samaritan Pacific Health
- Good Samaritan Medical Center
- Sacred Heart Medical Center
- McKenzie-Willamette
- Legacy Medical Center
- PeaceHealth Southwest Medical Center
- St. Charles Medical Center