



2025 INDIVIDUAL & FAMILY PLANS



**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 & discounted prices

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 Washington since 1917

We have over a century of experience focusing on the unique health care 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 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

Connect virtually with board-certified physicians at a low copay or choose one of our plans that cover virtual medical care in full. Visit with a doctor or mental health provider whenever and wherever it's convenient for you.



## 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 65,000+ 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



### 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. In addition to a 24/7 toll-free phone line, you can self-schedule appointments online or through an app that surfaces a curated list of in-person or virtual providers personalized by your preference and location.



### Wellness rewards & benefits

With Regence, it pays to live well. Our plans include a personalized well-being solution, Regence Empower®, which allows you to earn up to \$100 in rewards for completing an online Health Assessment and other wellness-related activities, like an annual checkup.

**Value-added programs are not insurance but are offered in addition to your medical plan.**

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



### 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 Walgreens over-the-counter health and wellness products.

# 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.**

## Cascade plans

Plans with predictable out-of-pocket costs on medications and provider visits. Features \$1 copay for your first two primary care visits and your first two mental health visits on Silver and Bronze plans, 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

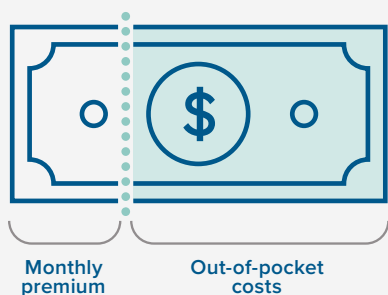
When considering which plan is right for you and your family, it's important to identify how much care you and your family expect to need. Do you take medications regularly or have a chronic condition? What about additional coverage and benefits? Your answers can help you determine how to balance your 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 me?

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.

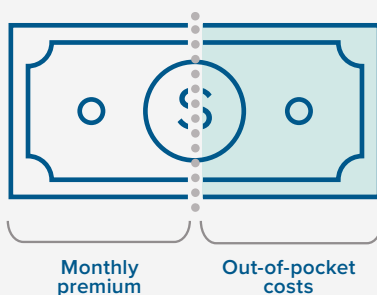
### Bronze level

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



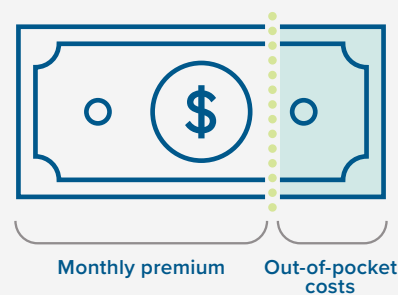
### Silver level

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 Washington [Healthplanfinder](#). 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.

# The Individual & Family 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.

The Individual and Family Network in Washington is composed of 39,000+ doctors and specialists who focus on delivering high-quality care at a lower cost. You have access to in-network providers in all counties across Washington and the freedom to see any provider you want without needing a referral, including specialists.

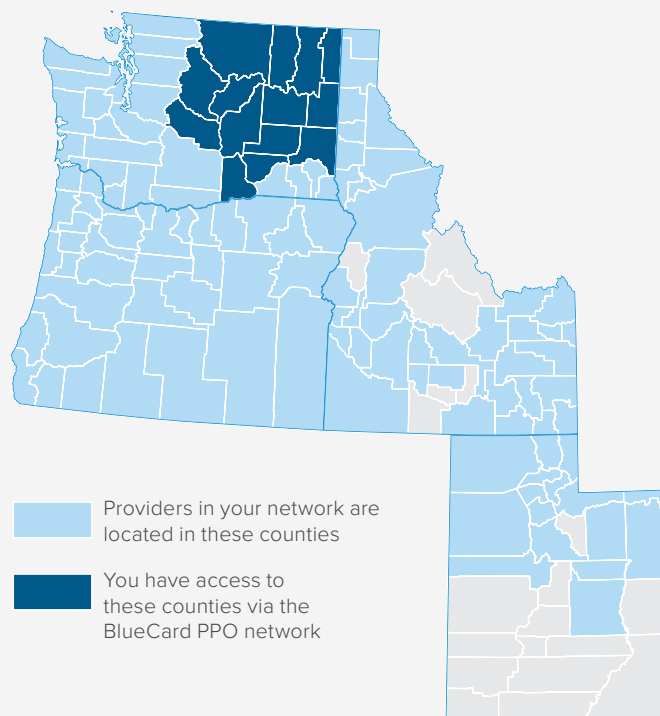
- In Seattle, the network is built around MultiCare, UW Medicine, Virginia Mason Franciscan Health
- In Tacoma, the network is built around MultiCare and CHI Franciscan Health
- In Bellevue, the network is built around Overlake Medical Center & Clinics

To view providers outside these metro areas, use our [search tool](#). You also have 24/7/365 access to virtual care through Doctor On Demand anywhere you are.

## When traveling

You also have access to 50,000+ other providers in Idaho, Oregon and Utah. All urgent care, emergency facilities and ambulance services are covered at the in-network cost-share throughout the United States, alongside access to virtual care wherever you are.

Search for in-network doctors [here](#).





## WHAT YOU PAY FOR CARE

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

Family deductible and out-of-pocket maximum (OOPM) is 2x individual	Bronze Essential 8700	Bronze 8000	Bronze HSA 7250	Silver HSA 4000	Silver 5000	Gold 2000
In-network deductible	\$8,700	\$8,000	\$7,250	\$4,000	\$5,000	\$2,000
In-network OOPM	\$9,200	\$9,200	\$8,050	\$8,050	\$9,200	\$9,200
Preventive care	Covered in full					
Virtual care	Covered in full	\$10	50%	20%	\$10	\$10
Outpatient mental health	10%	\$60	50%	20%	\$20	\$20
Primary care (in person)	\$60 per visit (4 max); then deductible & coinsurance; primary / specialist / urgent	\$60	50%	20%	\$20	\$20
Specialist (in person)		\$100	50%	20%	\$60	\$50
Urgent care (in person)		\$100	50%	20%	\$60	\$50
Emergency room	10%	50%	50%	20%	10%	10%
Lab & X-ray	10%	\$60	50%	20%	10%	10%
Inpatient hospital	10%	50%	50%	20%	10%	10%
Acupuncture (12 visits / year) / spinal manipulations (10 visits / year)	10%	\$60	50%	20%	\$20	\$20
In-network coinsurance for other covered medical care	10%	50%	50%	20%	10%	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. <a href="#">See the list.</a>					
Tier 1: Rx generic	\$20	\$20	20%	20%	\$12	\$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



## WHAT YOU PAY FOR CARE

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

Family deductible and out-of-pocket maximum (OOPM) is 2x individual	Bronze Essential 8500	Bronze HSA 7000	Cascade Bronze	Cascade Silver	Cascade Gold	Gold 2300
In-network deductible	\$8,500	\$7,000	\$6,000	\$2,500	\$600	\$2,300
In-network OOPM	\$9,200	\$8,050	\$9,200	\$9,200	\$7,000	\$9,200
Preventive care	Covered in full					
Virtual care	Covered in full	50%	\$1 for first 2 mental health visits and first 2 primary care visits (includes virtual), then \$50 copay applies	\$1 for first 2 mental health visits and first 2 primary care visits (includes virtual), then \$30 copay applies	\$15	\$10
Outpatient mental health	10%	50%			\$15	\$10
Primary care (in person)	\$60 per visit (4 max); then deductible & coinsurance; primary / specialist / urgent	50%	\$100	\$65	\$40	\$60
Specialist (in person)		50%	\$100	\$65	\$35	\$60
Urgent care (in person)		50%	\$100	\$65	\$35	\$60
Emergency room	10%	50%	40%	\$800	\$450	10%
Lab & X-ray	10%	50%	40%	X-ray: \$65 Lab: \$40	X-ray: \$30 Lab: \$20	10%
Inpatient hospital	10%	50%	40%	\$800 (5-day max)	\$525 (5-day max)	10%
Acupuncture (12 visits / year) / spinal manipulations (10 visits / year)	10%	50%	\$50	\$30	\$15	\$10
In-network coinsurance for other covered medical care	10%	50%	40%	30%	20%	10%
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. <a href="#">See the list.</a>					
Tier 1: Rx generic	\$20	20%	\$32	\$25	\$10	\$5
Tier 2: Rx preferred brand-name	30%	30%	40%	\$75	\$60	20%
Tier 3: Rx brand-name	40%	40%	40%	\$250	\$100	40%
Tier 4: Rx specialty	50%	50%	40%	\$250	\$100	50%

= Deductible waived

= Coinsurance percentage applies after deductible is met

Want to learn more?

Visit [regence.com/member/shop-individual](https://www.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 BlueShield serves select counties in the state of Washington and is an Independent Licensee of the Blue Cross and Blue Shield Association

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