

2023 Regence BlueCross BlueShield of Oregon Direct plans on the Legacy LHP Network



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)

Easier access to care

- Coordinated care through a network of providers who communicate and collaborate
- 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
- 100% coverage for in-network preventive care, PLUS expanded preventive care for chronic conditions
- Behavioral health services available with a copay on most plans
- Chiropractic and acupuncture on all 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 Legacy LHP	\$8,500	\$9,100	Covered in full	Deductible and coinsurance				\$30	20%	\$15	20%	30%	50%	40%	50%
Bronze Essential 8000 With 4 Copay No Deductible Office Visits Legacy LHP	\$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 Legacy LHP	\$6,750	\$7,100	Deductible and coinsurance						50%	20%	30%	40%	50%	40%	50%
Standard Bronze Plan Legacy LHP	\$8,800	\$8,800	\$50	\$50	\$100	\$100	\$50	\$50	0%	\$20	0%	0%	0%	0%	0%
Silver 6500 Direct Legacy LHP	\$6,500	\$9,100	\$10	\$10	\$80	\$80	\$10	\$10	10%	\$4	20%	30%	50%	40%	50%
Silver 4500 Direct Legacy LHP	\$4,500	\$9,100	\$10	\$20	\$85	\$85	\$20	\$20	30%	\$9	20%	30%	50%	40%	50%
Standard Silver Plan Legacy LHP	\$4,800	\$9,100	\$40	\$40	\$80	\$70	\$40	\$40	30%	\$15	25%	\$60	50%	40%	50%
Gold 2000 Legacy LHP	\$2,000	\$9,100	\$10	\$20	\$70	\$70	\$20	\$20	10%	\$5	20%	30%	50%	40%	50%
Standard Gold Plan Legacy LHP	\$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 Legacy LHP Network

What's the Legacy LHP Network?

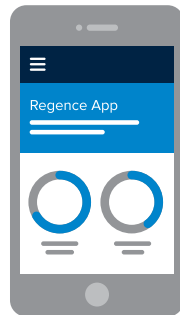
This accountable health network serves the Portland metro area, with access to over 6,000 providers and 18 urgent care centers across Multnomah, Clackamas, Columbia and Washington counties and in parts of Marion County in Oregon, as well as Clark County in Washington. This clinically integrated network 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. Plus you have 24/7/365 access to virtual care through Doctor On Demand.

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). Or call Customer Service at 1-888-REGENCE (734-3623).

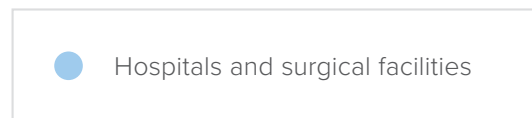
When you're traveling

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

Please use the provider search on [regence.com](https://www.regence.com) to view all providers in the Legacy LHP Network. Or, you can call Customer Service at 1-888-REGENCE (734-3623).

All of the Legacy medical centers in Oregon and Washington

Randall Children's Hospital