



2025 SMALL GROUP PLANS



**Together  
We Health**

# A guide to your health plan

How to get started, what's included, finding care and more

# Hi there. Glad you're here.

## Your first step



Once you've received your member ID card in the mail, have it handy and create an account at [regence.com](https://www.regence.com) or on the Regence app. This way, you can easily access all the tools and resources that come with your health plan.



Get the Regence app for [iPhone](#) or [Android](#).

## Need support right away?

Call us at 1-888-367-2112 (TTY: 711)

Monday–Friday, 5 a.m.–8 p.m. PT  
Saturday, 8 a.m.–4:30 p.m. PT



# Tools that make it easy



**“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

Health care shouldn’t be a headache. That’s why we have easy-to-use tools to help you do the things you need to do—without the hassle.

Find a new doctor, check your deductible, pull up your member ID card on your phone. You can even chat with us when you have a question. Best of all, your tools are all personalized to you based on your health benefits. All you have to do is sign in to your account on **[regence.com](https://www.regence.com)** or the app.

## **Find doctors in your network**

Use our [search tool](#) to locate providers in your network. Find the right care with filters for gender, languages spoken and virtual care options.

## **Get medication support and pharmacy options**

Research costs and side effects to find safe, effective and affordable medications that your health plan covers. Chat with a pharmacist for all your medication questions. Sign up for convenient home delivery or search for a nearby pharmacy within our network. You have access to over 65,000 independent pharmacies and national chains across the country.

## **Check your coverage and track costs**

See what services your plan covers. Keep an eye on your key health care expenses, like your deductible and out-of-pocket maximum.

## **View your care history**

Easily access a chronological list of past doctor visits, lab work and prescription refills for you and family members on your plan.






## **Get personalized reminders**

Stay on top of your health with tailored messages and alerts, like notifications about your medications and reminders to get your flu shot and preventive exams.

# On-demand care



You're not feeling well and your doctor's office is closed. Should you go to urgent care? The ER? Wait it out? It's hard to know what to do. Get to know your options, so you can plan ahead for the next time you need care right away.

	 <b>Nurse advice</b>	 <b>Virtual visit</b>	 <b>Urgent care clinic</b>	 <b>In-home urgent medical care</b>	 <b>Emergency room</b>
Description	For questions about common health issues and whether you should see a doctor, call Advice24. Nurses will help you decide what to do, and calls are free and confidential.	Your health plan includes virtual care providers, which makes it easy to have a doctor appointment from the comfort of home. Even get a prescription sent to your pharmacy.	Choose an urgent care center if you need more immediate, in-person attention, especially after hours. Plus, urgent care costs a lot less than the ER.	Have a team of trained medical professionals from DispatchHealth come right to you. Availability depends on your health plan and where you live.	If you're experiencing life-threatening symptoms, go to the ER. Doctors there are specially trained to treat critical health needs.
Availability	24/7	24/7	Hours vary by location	Hours vary by location	24/7
Average wait time	Short	Short	Moderate	Moderate	Long
Average cost	None	Low	Moderate	Moderate	High
Consider for	Cold & flu, fever, minor burns & injuries	Allergies, anxiety & depression, cold & flu, UTIs	Abdominal pain, migraines, sprains, strains & cuts	Cuts & lacerations, infections, nausea & vomiting, sprains & strains	Chest pain, major burns & injuries, shortness of breath, uncontrolled bleeding

To see the care options available to you, sign in at [regence.com](https://www.regence.com) and select **Find care**.



## Mental health support

Everyone could use a little help sometimes. If you're feeling low or in need of support, we can help you find the right care. Many therapists and psychiatrists offer both in-person and virtual appointments, so you can get care just how you need it. Your plan may also include additional options for virtual therapy and virtual substance use disorder treatment.

Go to [regence.com/member/behavioral-health](https://www.regence.com/member/behavioral-health) and sign in to see all your options.

It can be challenging to find a mental health provider that fits. On top of that, wait times can be long. But we're here to help you find someone who can see you soon—just chat with us online or call the number on the back of your member ID card.



# Health insurance 101

Need help understanding health insurance?  
We'll start at the beginning.

Learn everything you need to know about health insurance—including terminology, how insurance works, who pays what and the importance of networks. Get started at: [regence.com/member/health-insurance-101](https://regence.com/member/health-insurance-101)



## Check out our video series

[Watch it on YouTube](#)

Or find it at:  
[regence.com/member/health-insurance-101](https://regence.com/member/health-insurance-101)

## Network savings

A network is a group of doctors, dentists, hospitals and pharmacies that are part of your health insurance plan. We've contracted with these provider networks to ensure you receive quality, safe care—at lower prices that we've negotiated for you. **By getting care from providers in your network, you'll save money and avoid surprise medical bills. Some plans offer limited or no coverage if you go outside your network, so you could be responsible for a large portion of the cost of your care.**

Sign in at [regence.com](https://regence.com) to use our [doctor search tool](#) to find providers in your network.

## Coverage that travels with you

You can rest easy when you're on the road—[BlueCard®](#) covers you at in-network prices across the country for urgent and emergency care. And when you're traveling, remember that virtual care can be a comfortable and convenient option. Sign in to [regence.com](https://regence.com) to find care wherever you are or to access virtual care.

**"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





Your health plan includes Regence Empower®, an online well-being program and app that helps you take simple steps toward better health.

Whether you want to start a new fitness routine, improve your sleep habits or practice mindfulness, there's a program for you. And it pays to get going today—when you begin your well-being journey, you earn rewards for completing the following steps.

Many in-network preventive care services—like annual checkups, flu shots and screenings—are covered at no cost to you.

To see which preventive services your plan covers, sign in at [regence.com](https://www.regence.com) and find **Preventive care** on your home screen.

## Take steps to better health and earn up to \$150

### Earn \$100

Complete your Health Assessment + biometric screening

\$100

### Earn \$50

Complete additional well-being activities, such as getting an annual wellness exam

\$50

## Working on your health is more fun together!

Your spouse or partner\* can earn the same incentives as you do!



To get started, sign in at [regence.com](https://www.regence.com) or the app and find **Regence Empower**.

\*Eligible domestic partner



## Additional support & resources

The following programs are not insurance, but they are offered along with your medical plan at no additional charge to help you get information and support when you need it.

### Members-only discounts

With Regence Advantages, you can save on alternative care, fitness devices, LASIK, hearing aids, healthy meals and more, plus get 20% off Walgreens-branded health and wellness items. Learn more at: [regence.com/member/resources/advantages-discounts](https://regence.com/member/resources/advantages-discounts)

### Help with life's challenges

If you need support for relationship issues, anxiety or financial stress, the Employee Assistance Program offers four confidential counseling visits per incident and 24-hour crisis help.

### 24/7 nurse advice

Day or night, you can call Advice24 to talk with a nurse about minor injuries and illnesses like colds, flu, cuts and back pain. They can also guide you to self-care, doctor's office, urgent care, ER or virtual care. Learn more at: [regence.com/member/programs/health-support-services/advice24](https://regence.com/member/programs/health-support-services/advice24)

### Pregnancy program

Get support from caring professionals throughout your pregnancy with our maternity management program. A nurse will reinforce your doctor's or midwife's care and answer questions 24/7. Learn more at: [regence.com/member/programs/health-support-services/maternity](https://regence.com/member/programs/health-support-services/maternity)

### Care management

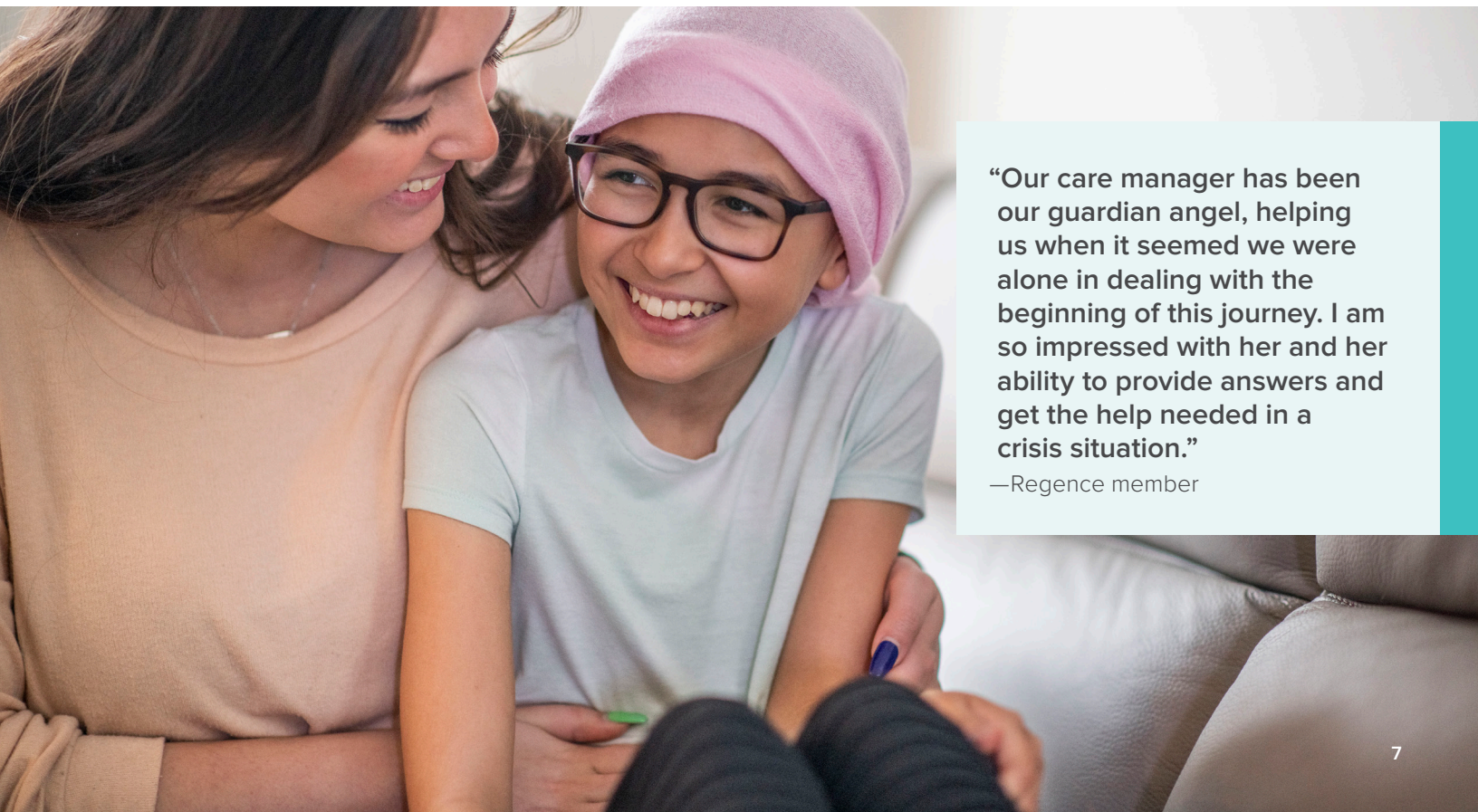
If you have a difficult medical situation, our experienced care managers are here to give you the one-on-one support you need. They'll help you navigate the health care system and answer all your questions. Learn more at: [regence.com/member/programs/health-support-services/regence-case-management](https://regence.com/member/programs/health-support-services/regence-case-management)

### Utilization management

Some care requires approval from Regence before you're covered. We'll help you understand options and related risks, avoid treatment that isn't necessary and save on out-of-pocket costs.

### Virtual muscle & joint support

Get help managing mobility and pain in joints, spine and muscles with a personalized virtual exercise program.



**“Our care manager has been our guardian angel, helping us when it seemed we were alone in dealing with the beginning of this journey. I am so impressed with her and her ability to provide answers and get the help needed in a crisis situation.”**

—Regence member



## We believe

We believe that everyone should have access to affordable, quality care. That's why we're working to build a health care system that prioritizes diversity, equity and inclusion—from addressing health literacy to expanding care access for the people who need it most.



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  
1111 Lake Washington Blvd N, Suite 900 | Renton, WA 98056

REG-WA-1345878-24/06 SG  
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