



MEDICARE ADVANTAGE HMO PLANS

2021 Summary of Benefits

for residents of Skagit and Whatcom counties

The information listed is a summary of what we cover and **what you pay**. It does not list every service, coverage limitation or exclusion. You must choose a primary care provider (PCP) from the plan's provider network when you enroll in an HMO plan.

	Regence Align (HMO)	Regence Align Plus (HMO)
Plan number	H1997-010	H1997-011
Monthly plan premium	\$0	\$34
Annual deductible		
Medical	\$0	\$0
Prescription	\$0 (Tiers 1,2) \$250 (Tiers 3,4,5)	\$0 (Tiers 1,2) \$100 (Tiers 3,4,5)
Maximum out-of-pocket responsibility	\$6,200	\$5,900
	In-network	In-network
Inpatient hospital coverage¹	Days 1-4: \$430 / day Days 5+: \$0 / day	Days 1-4: \$390 / day Days 5+: \$0 / day
Ambulatory surgery center services¹		
For wound care	\$45	\$45
For all other services	\$300	\$225
Outpatient hospital services¹		
For wound care	\$45	\$45
For observation	\$90	\$90
For all other services	\$350	\$275
Doctor visits		
Primary care provider	\$0	\$0
Specialist	\$45	\$45
Preventive care	\$0	\$0
Emergency care	\$90	\$90

1- Services may require prior authorization. **2-** Services do not apply to the out-of-pocket maximum.

To join a Regence Medicare Advantage plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our **Skagit** and **Whatcom** counties service area.

Regence Valiance (HMO) (no Rx)	What you should know
H1997-008	
\$0	You must continue to pay your Medicare Part B premium.
\$0	Amount you pay for health care services before your health plan begins to pay. Deductible amounts reset every calendar year on January 1.
Not covered	
\$5,900	Annual limit on your out-of-pocket costs for Part A (hospital) and Part B (medical) services. Does not include prescription drugs.
In-network	
Days 1-4: \$390 / day Days 5+: \$0 / day	There is no limit/maximum to number of days.
\$40	
\$225	
\$40	
\$90	
\$275	
\$0	
\$40	
\$0	Cost-sharing may apply if you receive other services during your preventive care visit.
\$90	Copay waived if admitted to the hospital within 48 hours.

1- Services may require prior authorization. **2-** Services do not apply to the out-of-pocket maximum.

	Regence Align (HMO)	Regence Align Plus (HMO)
	In-network	In-network
Urgently needed services	\$45	\$45
Diagnostic services/labs/imaging		
Lab services ¹	\$0 - \$20	\$0 - \$20
Outpatient X-rays	\$20	\$20
Diagnostic tests and procedures ¹	\$20	\$20
Diagnostic radiology (MRI, CT, etc.) ¹	20%	20%
Hearing services		
Medical hearing exam	\$45	\$45
Routine hearing exam ²	\$0	\$0
Hearing aids (1 per ear, per year) ²	\$699 or \$999 per aid	\$699 or \$999 per aid
Dental services		
Medical dental services	\$45	\$45
Preventive dental services ²	\$0	\$0
Comprehensive dental services - diagnostic ²	Not covered; available as an optional supplemental benefit	\$0
Comprehensive dental services - restorative ²	Not covered; available as an optional supplemental benefit	Not covered; available as an optional supplemental benefit
Vision services		
Medical vision services	\$0	\$0
Routine vision exam ²	\$0	\$0
Routine vision hardware ²	Lenses: \$0 Frames or contact lenses: \$100 allowance per year	Lenses: \$0 Frames or contact lenses: \$100 allowance per year

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Regence
Valiance (HMO) (no Rx)

What you should know

In-network	
\$40	
\$0 - \$25	Lower copay amount applies to HbA1C testing; higher copay applies to all other lab services.
\$20	
\$25	
20%	
\$40	
\$0	Routine hearing services provided by TruHearing® for in-network coverage. Hearing aids covered only if obtained from TruHearing.
\$699 or \$999 per aid	
\$40	
\$0	Covers preventive exams, bitewing X-rays, cleanings and topical fluoride two times per calendar year. Full-mouth X-rays covered once every three years.
\$0	Covers diagnostic exams and intraoral-periapical X-rays two times per calendar year.
Not covered; available as an optional supplemental benefit	Covers crowns, dentures, partials, bridges, implants, restorations, endodontics, periodontics and oral surgery.
\$0	
\$0	Routine vision services provided by VSP® Vision Care for in-network coverage. Covered lenses include basic single-vision, lined bifocal, lined trifocal or lenticular lenses. One pair of lenses/frames or single purchase of contact lenses per year.
Lenses: \$0 Frames or contact lenses: \$100 allowance per year	

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	Regence Align (HMO)	Regence Align Plus (HMO)
	In-network	In-network
Mental health services¹		
Inpatient	Days 1-4: \$390 / day Days 5-190: \$0 / day	Days 1-4: \$390 / day Days 5-190: \$0 / day
Outpatient therapy (individual and group)	\$40	\$40
Skilled nursing facility¹	Days 1-20: \$0 / day Days 21-100: \$167 / day	Days 1-20: \$0 / day Days 21-100: \$167 / day
Physical therapy¹	\$40	\$40
Ambulance (air/ground)¹	\$240	\$275
Transportation	Not covered	Not covered
Medicare Part B drugs¹	20%	20%
Alternative care		
Acupuncture (Medicare-covered)	\$20	\$20
Acupuncture (additional) ²	\$20	\$20
Chiropractic (Medicare-covered)	\$20	\$20
Chiropractic (additional) ²	\$20	\$20
Massage therapy ²	\$20	\$20
Naturopathy ²	\$20	\$20
Annual physical exam	\$0	\$0
Fitness program (Silver&Fit®)²	\$0	\$0
Meal delivery service²		
Chronic health status	\$0	\$0
Post-discharge	\$0	\$0

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Regence
Valiance (HMO) (no Rx)

What you should know

In-network	
Days 1-4: \$390 / day Days 5-190: \$0 / day	There is a 190-day lifetime maximum.
\$40	
Days 1-20: \$0 / day Days 21-100: \$167 / day	Up to 100 days covered per benefit period.
\$40	Includes occupational therapy and speech language therapy.
\$260	Copay applies for each one-way transport.
Not covered	
20%	Usually administered in a hospital setting, like chemotherapy drugs.
\$20	Limited to treatment of chronic low back pain.
\$20	Up to 18 visits per year combined with additional chiropractic visits.
\$20	Limited to manipulation of the spine to correct a subluxation.
\$20	Up to 18 visits per year combined with additional acupuncture visits.
\$20	Limit of 6 visits per year; up to 60 minutes per visit.
\$20	Limit of 6 visits per year.
\$0	In addition to the Medicare Annual Wellness Visit.
\$0	Fitness center membership, home fitness options including a complimentary Fitbit, weekly health coaching and more.
\$0	Requires enrollment in care management program.
\$0	Chronic health: 2 meals/day for 56 days, 112-meal limit. Post-discharge: 2 meals per day, 28 days, 56-meal limit.

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	Regence Align (HMO)	Regence Align Plus (HMO)
	In-network	In-network
Over-the-counter items²	\$40 every 3 months	Not covered
Palliative care and support²	\$0	\$0
Personal emergency response system (PERS)²	\$0	\$0
Podiatry services Medicare-covered	\$45	\$45
Diabetic routine foot care ²	\$0	\$0
Virtual companionship²	\$0	\$0
Virtual visits (telehealth)	\$0	\$0

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Regence
Valiance (HMO) (no Rx)

What you should know

In-network	
\$40 every 3 months	Unused balance does not accumulate or carry over from quarter to quarter.
\$0	Includes care planning, pain/symptom management and counseling services for patients, caregivers and families in case of serious illness.
\$0	Benefit includes device and monthly monitoring services.
\$40	
\$0	Limit of 6 visits per year.
\$0	Virtual support services by phone. Limit of 4 visits per month; up to 60 minutes per visit.
\$0	Medical and mental health services provided by MDLIVE® or other provider by phone or video.

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	Regence Align (HMO)	Regence Align Plus (HMO)
Prescription deductible	\$0 (Tiers 1,2) \$250 (Tiers 3,4,5)	\$0 (Tiers 1,2) \$100 (Tiers 3,4,5)

Initial coverage (after deductible, what you pay until you and the plan pay \$4,130 for prescription drugs)

Tier 1: Preferred generic	1-month	3-month	1-month	3-month
Preferred retail	\$3	\$0	\$3	\$0
Mail order	\$0	\$0	\$0	\$0
Standard retail	\$10	\$20	\$10	\$20
Tier 2: Generic				
Preferred retail / mail order	\$12	\$24	\$12	\$24
Standard retail	\$19	\$38	\$19	\$38
Tier 3: Preferred brand				
Preferred retail / mail order	\$40	\$100	\$40	\$100
Standard retail	\$47	\$117.50	\$47	\$117.50
Tier 4: Non-preferred drug				
Preferred retail / mail order	40%	40%	40%	40%
Standard retail	45%	45%	45%	45%
Tier 5: Specialty				
Preferred retail / mail order	28%	N/A	31%	N/A
Standard retail	28%	N/A	31%	N/A

Coverage gap (what you pay after you and your plan pay \$4,130 for prescription drugs)

Generic drugs	You pay 25%
Brand-name drugs	You pay 25%

Catastrophic coverage (what you pay after your total out-of-pocket costs reach \$6,550)

Generic drugs	You pay the greater of \$3.70 or 5%
Brand-name drugs	You pay the greater of \$9.20 or 5%

You may pay more than your copay or coinsurance amount if you get drugs from an out-of-network pharmacy. Long-term care facility residents pay the same as at a standard retail pharmacy and are limited to a one-month supply (three-month supply is not available). Cost-sharing may change if you qualify for Extra Help. To find out if you qualify, call the Social Security Administration at 1-800-772-1213 (TTY: 1-800-325-0778) between 7 a.m. and 7 p.m., Monday through Friday.

Optional supplemental dental benefits

	Dental Option I (for Align plan)	Dental Option II (for Align Plus and Valiance plans)
Monthly plan premium (in addition to your monthly plan and Part B premiums)	\$24	\$24
	In-network	In-network
Comprehensive dental services² Diagnostic	50%; \$1,000 benefit limit per calendar year for all comprehensive dental services	Included in standard medical benefits
Restorative		50%; \$1,000 benefit limit per calendar year

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Pre-enrollment checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at **1-855-522-8896**.

Understanding the Benefits

- Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services for which you routinely see a doctor. Visit [regence.com/medicare](https://www.regence.com/medicare) or call **1-855-522-8896** to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

Understanding Important Rules

- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2022.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).

Covered preventive care services

Our plans cover the following Medicare-covered preventive services, along with any additional preventive services that Medicare approves during the contract year.

Abdominal aortic aneurysm screening
Alcohol misuse screenings and counseling
Annual Wellness Visit
Bone mass measurements (bone density)
Breast cancer screening (mammogram)
Cardiovascular disease screenings
Cardiovascular disease behavioral therapy
Cervical and vaginal cancer screening

Colorectal cancer screenings (multi-target stool DNA test, barium enemas, colonoscopy, fecal occult blood test or flexible sigmoidoscopies)
Depression screening
Diabetes screening
Diabetes self-management training
Glaucoma tests
Hepatitis B virus (HBV) infection screening
Hepatitis C screening test
HIV screening
Lung cancer screenings with Low Dose Computed Tomography (LDCT)

Medicare Diabetes Prevention Program (MDPP)
Nutrition therapy services
Obesity screenings and counseling
Prostate cancer screenings
Sexually transmitted infections screening and counseling
Immunizations for flu, hepatitis B and pneumococcus
Tobacco use cessation counseling
“Welcome to Medicare” preventive visit (one time)

Important information about benefits

Routine hearing services

For more information about your routine hearing benefits or to find a hearing provider, call TruHearing at **1-855-542-1711** (TTY: 711), 8 a.m. to 8 p.m. Monday through Friday. Or visit [truhearing.com](https://www.truhearing.com).

Routine vision services

For more information about your routine vision benefits or to find a vision provider, call VSP Vision Care at **1-844-299-3401** (TTY: 1-800-428-4833), 5 a.m. to 6 p.m. Pacific time, Monday through Friday, or 7 a.m. to 5 p.m. Pacific time, Saturday and Sunday. Or visit [vsp.com](https://www.vsp.com).

Virtual companionship

Eligible members are able to receive support services, such as grocery and pharmacy pick-up/delivery, technology assistance, phone visits and more. For more information or to see if you qualify, call Papa Pals at **1-877-310-0303** (TTY: 711) 5 a.m. to 8 p.m. Pacific time, Monday through Friday, or 5 a.m. to 5 p.m. Pacific time, Saturday and Sunday. Or visit [Joinpapa.com/Regence](https://www.joinpapa.com/Regence).

The Silver&Fit program

Includes a basic membership at one or more participating fitness centers, plus an expanded home fitness program with two home fitness kits, one Stay Fit kit (Fitbit, Garmin, yoga or strength training), weekly 1-to-1 health coaching, and more. For more information or to sign up, call Silver&Fit at **1-888-797-8086** (TTY: 711), 5 a.m. to 6 p.m. Pacific time, Monday through Friday. Or visit [SilverandFit.com](https://www.silverandfit.com).

Over-the-counter items

Members of select plans receive a prepaid discount card and a list of product categories that are eligible for the OTC program. Allowance renews each quarter; unused credit does not accumulate or carry over to the next quarter. The card can be used at participating retail locations or online at [NationsOTC.com](https://www.nationsotc.com). For more information, call Regence Customer Service at **1-855-522-8896** (TTY: 711).

Meal delivery service

No-cost meals for chronic condition or post-hospital stay nutritional support for those who qualify and participate in the plan's care/case management program. Mom's Meals delivers meals to all 50 states plus U.S. territories. For more information or to see if you qualify, call Regence Customer Service at **1-855-522-8896** (TTY: 711).

Personal emergency response system (PERS)

Receive a Lively™ Mobile Plus medical alert device and monthly monitoring per calendar year when arranged by the plan. For more information, call GreatCall at **1-800-358-9066** (TTY: 711). Or visit [greatcall.com/RegenceWA](https://www.greatcall.com/RegenceWA).

Virtual visits (telehealth)

Primary care and mental health visits are available by mobile app, video or phone. For more information or to schedule an appointment, call MDLIVE at **1-800-400-6354** (TTY: 711), 24 hours a day, 7 days a week. Or visit [mdlive.com](https://www.mdlive.com).

24-hour nurse line

Regence Advice24 gives you 24/7 access to a medical professional for self-care suggestions for minor injuries and illnesses or help determining if an urgent care facility or emergency room is needed for more immediate care. Call **1-800-267-6729** (TTY: 711).

Urgent and emergency care when you travel

If you travel outside the United States, the plan covers urgent care and medical emergencies in more than 190 countries around the world. Part D prescription drug coverage is not available outside the United States and its territories.

NONDISCRIMINATION NOTICE

Regence complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Regence does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Regence:

Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, and accessible electronic formats, other formats)

Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services listed above, please contact:

Medicare Customer Service

1-800-541-8981 (TTY: 711)

Customer Service for all other plans

1-888-344-6347 (TTY: 711)

If you believe that Regence has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our civil rights coordinator below:

Medicare Customer Service

Civil Rights Coordinator

MS: B32AG, PO Box 1827

Medford, OR 97501

1-866-749-0355, (TTY: 711)

Fax: 1-888-309-8784

medicareappeals@regence.com

Customer Service for all other plans

Civil Rights Coordinator

MS CS B32B, P.O. Box 1271

Portland, OR 97207-1271

1-888-344-6347, (TTY: 711)

CS@regence.com

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue SW,
Room 509F HHH Building
Washington, DC 20201

1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Language assistance

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-344-6347 (TTY: 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電1-888-344-6347 (TTY: 711)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-344-6347 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-344-6347 (TTY: 711) 번으로 전화해 주십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-344-6347 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-344-6347 (телетайп: 711).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-344-6347 (ATS : 711)

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-888-344-6347 (TTY:711) まで、お電話にてご連絡ください

Díí baa akó nínízin: Díí saad bee yáníłti'go **Diné Bizaad**, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éi ná hóló, koji' hódíílnih 1-888-344-6347 (TTY: 711.)

FAKATOKANGA'I: Kapau 'oku ke Lea-Fakatonga, ko e kau tokoni fakatonu lea 'oku nau fai atu ha tokoni ta'etotongi, pea te ke lava 'o ma'u ia. ha'o telefonimai mai ki he fika 1-888-344-6347 (TTY: 711)

OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-888-344-6347 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 711)

ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតល្អ្ល គឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ 1-888-344-6347 (TTY: 711)។

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-888-344-6347 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachdienstleistungen zur Verfügung. Rufnummer: 1-888-344-6347 (TTY: 711)

ማስታወሻ:- የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዙዎት ተዘጋጅተዋል፤ በሚከተለው ቁጥር ይደውሉ 1-888-344-6347 (መስማት ለተሳናቸው:- 711)።

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-888-344-6347 (телетайп: 711)

ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ। फोन गर्नुहोस् 1-888-344-6347 (टिक्वाइ: 711)

ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-888-344-6347 (TTY: 711)

MAANDO: To a waawi [Adamawa], e woodi ballooji-ma to ekkitaaki wolde caahu. Noddu 1-888-344-6347 (TTY: 711)

โปรดทราบ: ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-888-344-6347 (TTY: 711)

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ຄ່າສິ່ງ, ຄວນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-888-344-6347 (TTY: 711)

Afaan dubbattan Oroomiffaa tiif, tajaajila gargaarsa afaanii tola ni jira. 1-888-344-6347 (TTY: 711) tiin bilbilaa.

توجه: اگر به زبان فارسی صحبت می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-888-344-6347 (TTY: 711) تماس بگیرید.

ملحوظة: إذا كنت تتحدث فانكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-888-344-6347 (رقم هاتف الصم والبكم 711 TTY)

This document is available electronically and may be available in other formats. A complete list of covered services can be found in our Evidence of Coverage (EOC) on our website at [regence.com/medicare](https://www.regence.com/medicare) or by calling **1-855-522-8896** (TTY: 711). Regence is an HMO/PPO/PDP plan with a Medicare contract. Enrollment in Regence depends on contract renewal. Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

Out-of-network/noncontracted providers are under no obligation to treat Regence members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

If you want to know more about the coverage and costs of Original Medicare, look in your current **Medicare & You** handbook. View it online at [medicare.gov](https://www.medicare.gov) or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

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American Specialty Health Incorporated, GreatCall, MDLIVE, Mom's Meals, NationsOTC, Papa Pals, TruHearing and VSP are separate and independent companies that provide services to Regence members.

For more information

Prospective members call
1-844-734-3623 (TTY: 711)
8 a.m. to 5 p.m., Monday
through Friday.

Current HMO members call
1-855-522-8896 (TTY: 711)

Customer Service hours
are 8 a.m. to 8 p.m., Monday
through Friday (October 1
through March 31, our telephone
hours are from 8 a.m. to 8 p.m.,
seven days a week).



Regence BlueShield serves select counties in the state of Washington and is an Independent Licensee of the Blue Cross and Blue Shield Association