

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 providers in Idaho and parts of Utah and Washington.

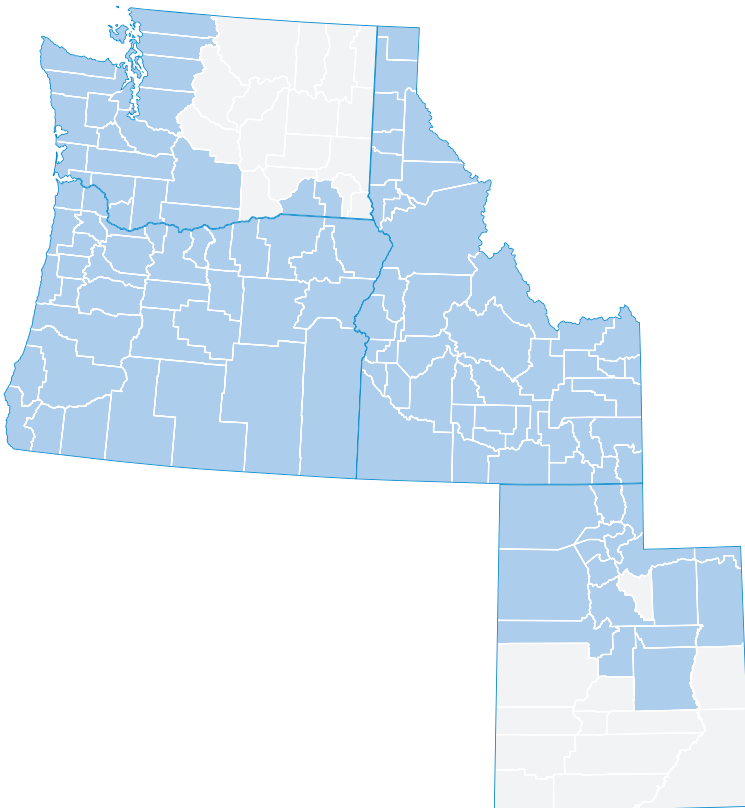
What happens if you choose an out-of-network provider?

All of our medical plans are Exclusive Provider Organization (EPO) plans, which offer no coverage outside the network (excluding 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). And make sure to ask your doctor's office if they're specifically in the **Individual and Family Network** for Regence or call Customer Service at 1-888-REGENCE (734-3623).

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

Emergency facilities and ambulances are covered at the in-network cost-share. When you use emergency facilities in the BlueCard® network you won't be balance billed.

You also have 24/7/365 in-network access to telehealth through Doctor On Demand™, and to urgent care and retail clinics through BlueCard.



The Individual and Family Network

Providers in your network are located in these counties

Hospitals

There are 48 in-network hospitals across Oregon. Use our **Find a Doctor** tool at [regence.com](https://www.regence.com) or call Customer Service at 1-888-REGENCE (734-3623).



Virtual visits from anywhere 24/7/365

All of our plans cover Doctor On Demand, which lets you access board-certified doctors via the app or video chat.

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. Once the app is installed, all that's needed to sign in is a fingerprint.



Doctor On Demand is a separate and independent company that does not provide Blue Cross and Blue Shield products or services, and is solely responsible for its products or services.



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