

Premera Blue Cross

Vendor Onboarding Guide

Last Updated: December 2025

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Section 1: Introduction

1.1 Welcome Letter

Whether you are a new or returning vendor to Premera, this resource guide will help us work together more efficiently and effectively. We have put together this guide so that our vendors will know what we need and expect from our relationship.

We value a strong work ethic, teamwork, and realistic expectations. We appreciate loyalty and integrity. With more than 2.6 million members, our customers come first. You play an important role in our mission to make healthcare work better by making the customer the center of all we do.

Because we honor our commitments and recognize the importance of our working relationships, we strive to work with vendors who share these values. This guide will answer your questions and give you other helpful information about doing business with Premera.

1.2 Objectives

The purpose of this handbook is to provide details on Premera and Premera's requirements for vendors. The principal objectives of this Vendor Onboarding Guide are:

- To provide working knowledge of Premera as a company
- To provide the necessary information for vendors to comply with Premera requirements

As Premera enhances how we purchase our products and services and makes this available to our customers, the Vendor Onboarding Guide will be updated and refined periodically to reflect the most current information.

1.3 Definitions

- **Business Associate (BA):** A person or entity that creates, receives, maintains, or transmits Protected Personal Information (PPI) in the performance of a function or activity for Premera (the Company), including but not limited to pharmacy benefit managers, disease management Vendors, Consultants, Temporary Workers, Vendor Workers, third-party administrators, auditors, and lawyers. It does not include all Consultants, Temporary Workers, Vendor Workers, or Vendors providing services to the Company.
- **First Tier Entity (FTE):** Any party that enters into a written arrangement, acceptable to the Centers for Medicare & Medicaid Services (CMS), with a Medicare Advantage Organization or Part D plan sponsor or applicant to provide administrative services or health care services to a Medicare eligible individual under the Medicare Advantage program or Part D program.

- Delegated Entity (DE): 1). Any party, including an agent, vendor or broker that enters into an agreement with a Qualified Health Plan issuer to provide administrative services or health care services to qualified individuals, qualified employers, or qualified employees and their dependents under a Qualified Health Plan. Or 2). A Vendor or medical group with the authority to perform functions identified in the National Committee for Quality Assurance standards on behalf of the Company.
- Health Care Benefit Manager (HCBM): Any person or entity that provides services to or acts on behalf of a health carrier or employee benefits program. HCBMs directly or indirectly impact the determination or use of benefits for or patient access to health care services, drugs and supplies.

Section 2: Company Background

2.1 Blue Cross/Blue Shield History

Blue Cross: Origins

Blue Cross began in 1929, as a partnership between a local hospital and its financially struggling patients. Baylor University hospital administrators were seeking a way to make healthcare more affordable for their patients, many of whom were Dallas public school teachers. The hospital administration started off with a plan for them to prepay 50 cents a month for up to 21 days of hospitalization annually. The Baylor Plan was an immediate success, soon enrolling employees in other professions across the city.

Blue Shield: Origins

Like the Baylor Plan, from which Blue Cross would evolve, the early forerunners of Blue Shield originated with America's workers. Faced with rampant illness and occupational hazards, Pacific Northwest loggers and miners of the early 1900s required substantial medical care to stay healthy and productive. To meet this need, employers organized plans to provide medical services through individual practitioners or groups of physicians for a monthly fee.

Parallel Paths to the Same Goal

Through the 1930s and 1940s, Blue Cross and Blue Shield's innovative approaches to healthcare options caught on across the country. The two companies began to unify in the 1940s, setting up agreements to ensure that the total 24 million members of both plans would have more comprehensive coverage nationwide.

The 1950s and 1960s saw membership increase. Blue Cross had 52 million members, and Blue Shield had 40 million members. The Federal Employee Health Benefit Program (FEHBP) was

created to allow federal employees a choice for their healthcare coverage. Before the first open enrollment in 1960, the BCBS Federal Employee Program (FEP) already enrolled 33 percent of federal employees.

Before the inception of Medicare, half of Americans over 65 were without the protection of any kind of health insurance. The federal health insurance program was created to ensure that our senior citizens could live out their golden years with the healthcare they need and deserve. When Medicare was signed into law in 1966, Blue Cross Blue Shield companies were the only insurers with the claims processing capability and computing power to administer the new program and in its new role, BCBS seamlessly processed the claims of nearly 5 million Medicare patients that first year.

In 1978, the Blue Cross and Blue Shield Associations consolidated staff and operations, and the Blue Cross Blue Shield Association was formed in 1982. Blue Cross and Blue Shield focused on expanding member services with innovative programs. By the late 1990s and early 2000s, Blue Cross Blue Shield became synonymous with quality healthcare Americans could trust, and enrollment topped 100 million members.

Since its beginnings, Blue Cross Blue Shield (BCBS) has shaped the healthcare industry through innovation and leadership. BCBS continues to transform healthcare with the same spirit of innovation that has improved the lives of generations of Americans.

Today, with growth, stability and innovations, Blue Cross Blue Shield continues to be the name generations can count on – as they have for more than 80 years

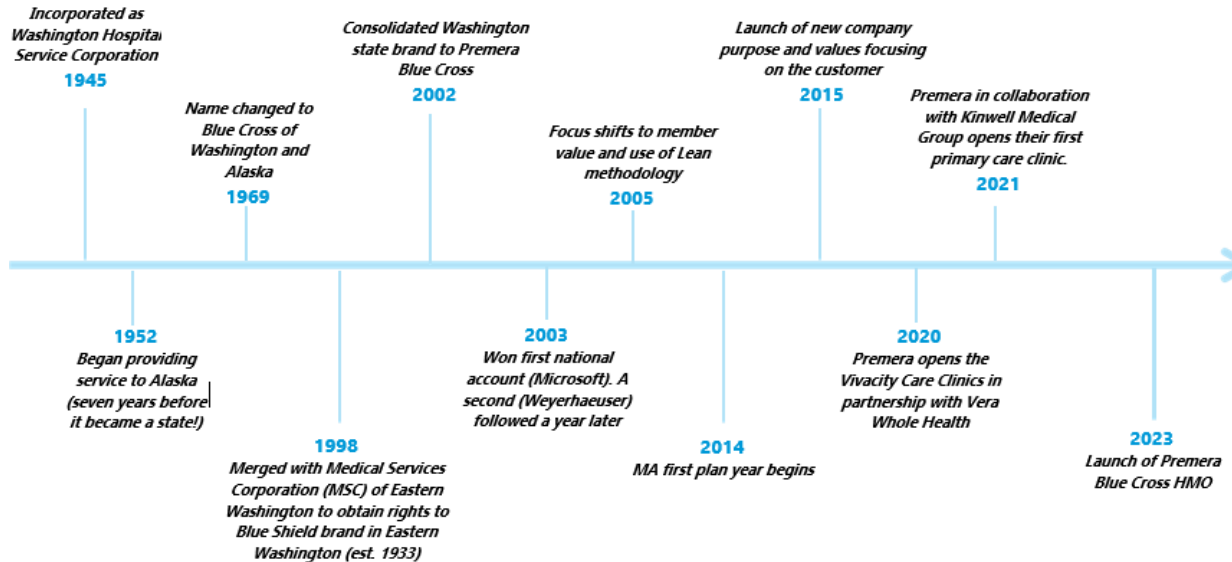
2.2 Premera History

The Premera Blue Cross Story - Blue Cross Plan Is Born in Dallas

Premera Blue Cross got its start on May 5, 1945, when it was incorporated as a healthcare service contractor known as Washington Hospital Service. On July 8, 1948, the original certificate of registration was issued by the State Insurance Commissioner, authorizing the acceptance of prepayment for healthcare benefits.

For the next 50 years we expanded our services and continued to grow and enhance our company allowing us to offer local services to the communities where we work and live and to better support the people in Alaska and Washington State. On March 14, 1969, we changed our name to Blue Cross of Washington and Alaska. And then in June 1998 we merged with Medical Service Corporation and changed our name to the one known throughout the region; Premera Blue Cross. But we have never settled for just good enough, we keep growing and finding innovative ways to support our customers.

Premera has served the Pacific Northwest for over 80 years:



As the largest health plan in the Pacific Northwest, Premera serves more than 2.6 million people— from individuals and families to employees of Fortune 100 companies. We are proud to be a part of the Blue Cross Blue Shield family.

- renamed Premera Blue Cross Blue Shield of Alaska to emphasize the plan’s connection with the Premera family of health plans.
- points and benefit designs to meet the unique budget and healthcare needs of Medicare-eligible individuals.

2.3 Affiliate Description

You know us as Premera Blue Cross, or in Alaska, Premera Blue Cross Blue Shield of Alaska.

Premera also includes subsidiary companies that are not affiliated with Blue Cross or Blue Shield, but which provide a wide variety of choices. These companies provide everything from group life and disability to third-party administration for self-funded employers. They have operations in Mountlake Terrace and Spokane, Washington and Anchorage, Alaska.



LifeWise Health Plan of Washington

Healthcare coverage for individuals and families in Washington

[LifeWise Health Plan of Washington](#)



LifeWise Assurance Company

Provides Medical Stop Loss coverage in 16 Western states. Highly integrated medical Stop Loss solutions are available for self-funded plans administered by Premera or its affiliates. Stand-alone Medical Stop Loss programs are also available for self-funded plans using other third party administrators and carriers.

[Home | LifeWise Assurance Company](#)



Connexion Insurance Solutions

Headquartered near Seattle, Washington, the company supports the needs of insurance producers and agencies focused on the small group and individual markets. We connect our over 1,200 affiliated insurance producers with carriers, products, training, quotes, and administrative support so that they can focus on their clients.

[Connexion Insurance Solutions](#)



Kinwell Medical Group

Premera's collaboration with Kinwell Medical Group (KMG) improves access to primary care in Washington. Exclusively serving people who have Premera Blue Cross, Premera Medicare plans, or LifeWise Health Plan of Washington as their primary insurance, as well as BlueCard holders, KMG has opened primary care clinics across the state, designed as integrated care centers, which provide onsite access to a variety of services, improving customer service and reducing wait times for Premera members.

[Kinwell Health | Simply Caring](#)



Premera Blue Cross HMO

Premera Blue Cross HMO builds on the trusted Premera primacy brand while bringing to life new attributes and benefits for members. The plus signifies this innovation and differentiation and reminds us of our customer commitment and drive for relentless advocacy.

[Home | Premera Blue Cross HMO](#)

Section 3: Premera Corporate Objectives

3.1 Purpose, Values, Customer Statement

Premera provides a purpose, values, and customer statement to guide its employees in our work. Premera expects its vendors to understand these and help Premera to achieve them.

Premera's Purpose and Values

OUR PURPOSE
Improve customer's lives by making healthcare work better

OUR VALUES
The customer is the center of all we do
Identify with the customer
Act with urgency
Be excellent
Challenge convention
Do the right thing
Work together

WHAT OUR CUSTOMERS WILL SAY
You take great care of me and make it simple and easy

At Premera, we promote a respectful and fair workplace environment, where employees have the opportunity to reach their full potential and are able to support the pursuit of accessible and responsive healthcare for our members. We champion an environment of courageous conversations and building a culture of empathy and understanding and expect our third parties to as well. This is further demonstrated by the set of values that guides the company toward its goals and expects its third parties to embrace these values as well. In addition, vendor management at Premera has a mission and vision to help in fulfilling Premera's corporate objectives.

- **Mission:** We contribute to the success of Premera by promoting vendor disciplines, including strategic engagement, performance, and management.
- **Vision:** We are trusted to optimize vendor value for our customers.

Section 4: Premera Locations

4.1 Mountlake Terrace, WA

Premera's Mountlake Terrace campus serves as the company's headquarters. Home to four buildings, the campus provides over 500,000 square feet of employee workspace.

7701 220th St. SW
Mountlake Terrace, WA 98043



4.2 Spokane, WA

Premera's Spokane office is located at:

835 North Post Street
Suite 301
Spokane, WA 99201



4.3 Anchorage, AK

Premera's Alaska office is located at:

3800 Centerpoint Drive
Suite 940
Anchorage, AK 99503



Section 5: Third Party Code

Premera's Third Party Code of Conduct can be found on our [Partners-Vendor Site](#) along with how to report possible noncompliance issues as well as other useful information.

The Third-Party Code of Conduct covers important information for our Third Parties and helps to make sure the customer is the center of all we do.

We ask that you share this information with the employees that work on any of the Premera lines of business.

Section 6: Premera Requirements of Vendors

6.1 HIPAA

For Vendors identified as a business associate, federal law requires the Vendor and Premera to enter into a Business Associate Agreement (BAA). The vendor is the health plan's business associate as described in the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and agrees to abide by the Business Associate Terms and Conditions set forth in the Agreement.

6.2 Insurance

Vendors shall carry such policies of general liability, errors and omissions, workers compensation, cyber insurance, and other such usual and customary insurance coverages in amounts as may be necessary to insure itself against claims, liability, or damages arising out of or connected to the performance of its obligations under the Agreement. Upon execution of the Agreement, Vendor is required to provide Premera with certificates evidencing such insurance and to immediately notify Premera in the event any such insurance coverages are cancelled or materially change during the course of the Agreement.

6.3 Service Operations Control Audits (SOC)

For Vendors that store Premera Confidential information or have access to systems, on an annual basis, Vendor, at its sole expense, shall have an independent auditor conduct an audit of the following Vendor's internal controls and prepare a Service Operations Control Type 2 (SOC2), or equivalent, report that will include the five trust principles of security, availability, processing integrity, confidentiality, and privacy. Vendor will provide the SOC2 audit report to Premera within thirty (30) days after its completion on an annual basis.

6.4 HITRUST

As part of Premera's HITRUST certification, Vendors may be required to comply with requirements for Third Party Assurances related to Premera's certification. This may include background checks with artifacts, notice of Vendor personnel termination, encryption requirements, and other applicable control objectives.

6.5 Resiliency

Resilience is the ability to recover from or adjust to adversity or change. A Business Continuity Plan helps to ensure recovery so services are available to our customers in the event of a potential disaster when it may be needed most. It puts in place the outline for continued operation in the face of emergencies/disaster.

Premera maintains a comprehensive Business Continuity Program that, in the event of an emergency or significant business disruption (natural or human-caused), will ensure continuity of business and safeguards our employees, business operations, customers, reputation, brand and property. The program identifies and monitors potential risks that threaten the organization and provides a pro- active framework (planning) for building effective resilience and mitigation. This plan is refreshed on an annual basis to make sure we are always ready.

Premera asks each of their Third-Party vendors to also have a Business Continuity Plan in place and to share it with Premera when/if asked. Third Parties may also be subject to a Business Resiliency Assessment to test their readiness.

6.6 Annual Attestations

On an annual basis FTEs, DEs, HCBMs and BAs determined to be risk vendors are required to complete an attestation sent by Premera. The attestation covers the elements of an effective compliance program, such as training of employees, reporting fraud, waste and abuse and noncompliance issues, following legal and regulatory requirements, monitoring/auditing of downstream entities, etc. The attestation also specifies required adherence to contractual obligations and legal and regulatory requirements. Each FTE, DE, HCBM and BA is required to have an officer or other approved representative of the company sign and attest that they are in compliance with various legal and regulatory requirements and return the attestation in a timely manner.

6.7 Annual Security Questionnaires

Premera evaluates the security practices of outside companies that provide products and services to the Company or have direct connections to the Premera network. These vendors undergo a comprehensive assessment of technical and non-technical security practices and safeguards to establish the extent to which a technology or vendor meets a set of specified security requirements for its use and environment. Once a vendor has been granted Security Accreditation, Premera must re-certify and re-accredit in-scope vendors and business partners annually.

6.8 Non-Employee Workers Training and Attestation

Consultants, Vendors, and Temporary Workers (Non-Employee Workers) that will have access to Premera's network and/or buildings are required to complete online compliance, privacy and confidentiality training through a third-party website. This training includes review of the Third-Party Code of Conduct, Compliance, Medicare Advantage, Privacy, Physical Security of Premise, Guidelines for Handling and Distributing Proprietary Information, and how to report Fraud, Waste & Abuse and non-compliance issues.

When the Non-Employee Worker finishes the training, they attest to having completed the training and agree to comply with Premera's privacy guidelines. Individuals should print and bring a Proof of Completion in advance of arriving on Premera campus.

Non-employees who leave Premera and return, must retake the online training in order to be provided with a new badge and/or system access.

Note: If this training is not completed prior to the start date, the individual will not be granted system access or a badge and may experience a delay that will be at the vendor's cost and their responsibility to address.

6.9 Trademarks / Service Marks / Public Announcements

Vendors may not use Premera's names, symbols, trademarks or service marks in any form of advertising, promotional materials, or social media without Premera's prior written consent. Vendor may not make any public announcements about its relationship with Premera without Premera's prior written consent.

Section 7: Vendor Management

7.1 Organization

Each of Premera's business units is supported by Vendor Management, which enables consistent, high-level service delivery of program standardization while effectively leveraging subject matter experts and best practices. Vendor Management is partnered with the contracting team and work in conjunction with Shared Services, comprised of Finance, Compliance, Ethics & Internal Audit, Legal, Business Continuity, and IT Security.

7.2 Vendor Performance

Premera's methods for managing, monitoring and reporting on Vendor performance.

Scorecards

We use a scorecard to monitor Vendor performance against stated objectives. The Vendor scorecard provides timely feedback on quality, delivery, service levels, and metrics defined in supplier contracts. Vendors performing below stated expectations will be required to either participate in onsite formal performance reviews or submit root cause and corrective actions to address performance. Our objective is to provide our Vendors with the tools, information, and resources needed to improve their performance.

Quarterly Business Reviews

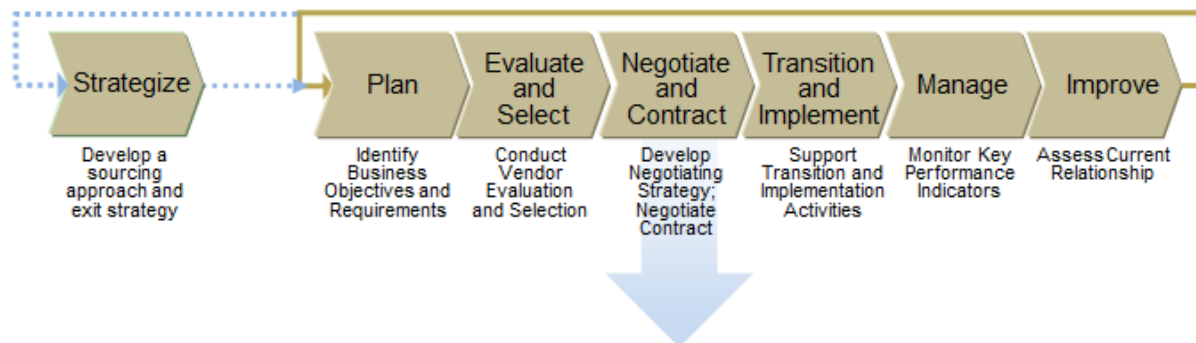
In addition to the scorecard, we also use monthly, quarterly, or annual business reviews with Vendors to evaluate the success of our Vendor relationships. The quarterly business reviews are often focused on forward-looking Vendor development and include elements such as performance, collaboration, business health, and other pertinent topics.

Service Level Agreements & Performance Guarantees

Service Level Agreements and Performance Guarantees are also included in Vendor relationships to ensure performance is measured against meaningful standards. Vendors are expected to monitor these metrics and report to Premera in accordance with the Agreement to show the value of the relationship is maintained over time and that Premera's customers are receiving the best services and product available.

Section 8: Contracting Process

8.1 Process Flowchart



Section 9: Premera Forms

9.1 Vendor Add

This form is completed by the Vendor and provided to Premera. It is used to set up the Vendor in Premera's system. Premera will initiate this process if required.

9.2 W9

This form is completed by the Vendor and provided to Premera. It is used to identify the Vendor's tax identification number and certification.

<http://www.irs.gov/pub/irs-pdf/fw9.pdf>

9.3 W8ECI Foreign

This form is completed by the Vendor and is provided to Premera when a Vendor is a non-U.S.-based company. The W8ECI form takes the place of the W-9 form to certify that all income is associated with trade or business within the U.S.

<http://www.irs.gov/pub/irs-pdf/fw8eci.pdf>

9.4 Electronic Funding Authorization

This form is completed by the Vendor and provided to Premera. It is used by Premera to provide payment to Vendors via electronic bank transfer.

Section 10: Invoicing and Receiving Requirements

10.1 Invoicing Requirements

- Invoices must be from the Vendor directly—no third-party invoices will be accepted or paid.
- The invoice must contain the valid purchase order (PO) number, a complete description or detail of work completed, and the per-unit cost or hours worked.
- Invoices must be released for payment in U.S. dollars.
- Invoices must include appropriate tax, indicated on a separate line.

10.2 Receiving Requirements

Premera, and particularly the business unit utilizing the Vendor's service or product, must acknowledge in the Premera payment system that the service or product was received. This action, along with the Vendor's invoice, will allow for funds to be dispersed for payment. When the invoices match the receipt, funds are automatically scheduled for payment. When the invoice does not match the receipt, manual intervention is required to resolve the issue.

Section 11: Frequently Asked Questions (FAQs)

11.1 FAQs

- **As a potential new Vendor, what do I need to do first?**

As outlined in the New Vendor Forms section, all new Vendors must complete the required set-up forms prior to work starting. Incomplete forms may postpone set up in the finance system. Timely completion of forms will help ensure timely payment.

- **Once my Premera contact and I reach an agreement, when can I start work?**

Work can begin with a fully executed agreement and a valid purchase order. Please remind your business contact of your need for a purchase order number before you can start work. Delays in payment may also result without a purchase order.

- **When will I receive a PO?**

After the contract is signed and the internal order process is completed, a purchase order will be generated and sent to the Vendor. Providing account manager or representative contact information on the Vendor Add form will ensure POs are issued quickly and accurately.

- **Does every interaction require a formal contract to be negotiated?**

In instances where the good or service is “off the shelf” or a service has minimal risk or cost, Premera may determine that the formal contract process is not required. In these instances, only a purchase order will be issued and the Purchase Order Terms and Conditions will govern that transaction.

<https://www.premera.com/documents/024061.pdf>

- **When can I submit an invoice?**

Invoices may be sent after shipment of the goods and/or the completion of services or in accordance with specific agreed upon contract terms. Premera does not pre-pay for services; they are only paid as they are rendered.

For prompt payment, email all invoices and statements to our centralized Accounts Payable department at accounts.payable@premera.com.

NOTE: For temporary labor, each invoice should be accompanied by the corresponding timesheet that has been approved by Premera management.

- **Who do I contact for invoice inquiries?**

Vendor and invoice issues are managed by Procure to Pay. If the invoice information provided is inaccurate or incomplete, you will be contacted by Procurement or Accounts Payable. For questions, please email accounts.payable@premera.com.

- **What are your net payment terms?**

Standard payment terms are 2/10 Net 30 days from receipt of an undisputed invoice.

- **How will I be paid?**

Premera supports two payment methods for Vendors. The most efficient method is ACH payment to Vendors that have completed the Electronic Funding Authorization. (A copy is attached to this guide.) Premera will also issue paper checks. All invoices must be presented for payment in U.S. currency.

- **I have already done work for Premera. Why do I need to sign a new contract?**

Unless we have a relevant master agreement, each new project requires a separate agreement. If there is a master that covers the new work, work assignments, statements of work or order forms are required.

- **The work has changed—how do I submit a change order?**

Vendors are required to work with their department contacts or directly with the contracting team to amend the agreement or a work assignment.

- **I have more questions—who can I contact?**

Please refer to the contact list contained in this guide.

Section 12: Premera Key Contacts

12.1 Contact List

Name	Title	Phone	Email
Mark Thomas	Director, Enterprise Vendor Management and Contracts	425 918-5245	mark.thomas@premera.com
Phyllis Benish	Sr. Contract Analyst	425-918-8335	phyllis.benish@premera.com
Saga Orellana	Contract Analyst	425-361-4410	saga.orellana@premera.com
Vannak Pok	Contract Administrator	425-918-3622	vannak.pok@premera.com
Lea Smalls	Sr. Contract Analyst	425-918-5456	lea.smalls@premera.com
Jessica Reid	Sr. Contract Analyst	425-918-8953	Jessica.reid@premera.com
Justin Chan	Sr. Vendor Management Consultant	425-918-5889	justin.chan@premera.com
Michael Festin	Vendor Management Consultant	425-918-3574	michael.festin@premera.com

Dwayne King	Sr. IT Vendor Management Consultant	425-918-3872	dwayne.king@premera.com
Deanna Wermes	Sr. Vendor Management Consultant	425-918-4250	deanna.wermes@premera.com
Procurement	Procurement Dept.		procurement@premera.com
AP	Accounts Payable Dept.		accounts.payable@premera.com

NOTE:

The Premera Vendor Onboarding Guide is also available on-line. The latest version of the Vendor Onboarding Guide will always be available at:

<https://www.premera.com/documents/023082.pdf>.