



INDIVIDUALS AND FAMILIES

2024
Preferred and
Alaska One
health plans

PREMERA |  

BLUE CROSS BLUE SHIELD OF ALASKA

Finding the right health plan should be simple

At Premiera Blue Cross Blue Shield of Alaska, we're passionate about our customers. That's why we want to make it easy for you to understand what you get with a Premiera individual and family plan.

It all starts with our depth of experience. Individuals and families in Alaska have trusted Premiera as their health plan for more than 60 years.

Take advantage of all your options

With a Preferred or Alaska One health plan from Premiera, you have our commitment to help make healthcare work better, starting with putting you in control of your plan.



CHOOSE YOUR OWN PROVIDERS AND SPECIALISTS.

Choose from our Legacy and Dental Select network of providers for your primary and urgent care, specialists, alternative care, and hospitals.



GET BENEFITS WITHOUT ADDED COSTS.

\$0 preventive care services: Get preventive exams, screenings, and vaccinations at no extra cost to you.

\$0 medical advice: Call the 24-Hour NurseLine at any time to get advice about how to treat symptoms or when to seek additional care.

\$0 for the first two office visits with a designated primary care provider (PCP): See your designated PCP at no extra cost to you for the first two visits, then get unlimited visits at a copay. For health savings accounts (HSA) eligible plans, the plan's standard cost shares apply to all PCP visits.



SEE A PROVIDER, VIRTUALLY ANYWHERE.

Virtual visits for medical and mental health care

Get virtual visits by phone or video with Doctor On Demand for primary and urgent care for common medical conditions such as cold, flu, allergies, and chronic conditions.

Receive virtual treatment for anxiety, substance use disorder, or other mental health conditions from the privacy of your home with our virtual providers, Boulder Care and Workit Health.



BE COVERED FOR THE IMPORTANT THINGS.

10 essential health benefits: These important benefits—such as maternity and newborn care, mental health support, and prescription drugs—ensure your unique health needs are covered.



TAKE CARE OF YOUR ORAL HEALTH.

Pediatric dental benefits: These are included in our health plans and cover a range of preventive, diagnostic, basic, and major dental services.

Adult dental benefits: Coverage for adult routine dental care is included in our health plans (except plans eligible for health savings accounts).

Get more

As a Premera member, manage your health plan the way you want with these additional features.

Secure online Premera account

Your Premera account gives you secure, convenient access to your health plan. Access your digital ID card, view plan documents, look up claims, make payments, and more.

Discounts on fitness programs and memberships

Get access to thousands of fitness centers nationwide and digital workout options through the Active&Fit Direct program, starting at just \$28 a month (plus an enrollment fee and applicable taxes).

Health decision aids

Take control of your healthcare with Healthwise decision support. Research what's right for you with decision-making aids, videos, articles, and the latest medical science, available on our website.

Get to know our plans

Types and networks

Our Preferred and Alaska One plans cover the same services with one exception: Alaska One plans do not cover elective abortion.

All our plans are preferred provider organization (PPO) plans. Whether you're seeking care within Alaska or traveling in Washington state, our plans give you access to Legacy and Dental Select, a broad network of providers, clinics, and hospitals.

Levels

For our Preferred plans, you can select from three levels: bronze, silver, or gold. For our Alaska One plans, you can select from bronze or gold. These levels refer to the plan cost, not quality.

When selecting a health plan, keep in mind:

- Generic drugs are covered at a low copay on all plans except those eligible for health savings accounts (HSA).
- Pediatric dental preventive services are covered in full on all gold medical plans. The deductible is waived for pediatric dental preventive services on bronze and silver medical plans (excludes plans with an HSA).
- The following adult routine dental services are covered on bronze, silver, and gold medical plans: exams, X-rays, and cleanings (excludes plans with an HSA).
- Alaska One plans do not cover elective abortion.
- You pay the non-participating/outside the service area cost-share for services you receive from any provider outside the service area of Alaska or Washington.

Alaska Medical Transportation benefits

Because some Alaskans live and work far from providers and hospitals, Premera plans include benefits that support you in traveling to get the medical care you need.

- **Medical access transportation** reimburses customers for round-trip air or ground transportation to the closest in-network provider for a serious medical condition that can't be treated locally. Transportation outside of Alaska will be limited to an in-network provider located in the Seattle area.
- **Elective procedure travel** reimburses customers for certain travel expenses when traveling outside of Alaska for preapproved elective (non-emergency) surgeries. Transportation outside of Alaska will be limited to an in-network provider located in the Seattle area.

To enroll or find out more

- Visit premera.com.
- Call **877-Premera (877-773-6372)**.
- Talk to a producer, a licensed professional also known as an agent or broker.

Depending on your household income, you may be eligible to receive help with part of the cost of your plan. See if you qualify by calling **877-Premera (877-773-6372)**.

Visit premera.com/visitor/summary-benefits-coverage for a Summary of Benefits and a medical glossary. Find out about our privacy policies at premera.com/visitor/privacy-practices or your member rights at premera.com/visitor/quick-help/policies-practices.

Discrimination is Against the Law

Premera Blue Cross Blue Shield of Alaska (Premera) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). Premera provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact the Civil Rights Coordinator. If you believe that Premera has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with: Civil Rights Coordinator — Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, Fax: 425-918-5592, TTY: 711, Email AppealsDepartmentInquiries@Premera.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. 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, available 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 Ave SW, Room 509F, HHH Building, Washington, D.C. 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

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 800-809-9361 (TTY: 711).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-809-9361 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-809-9361 (TTY: 711) 번으로 전화해 주십시오.

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 800-809-9361 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-809-9361 (телетайп: 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 800-809-9361 (TTY : 711)。

MO LOU SILAFIA: Afai e te tautala Gagana fa'a Sāmoa, o loo iai auaunaga fesoasoan, e fai fua e leai se togoti, mo oe, Telefoni mai: 800-809-9361 (TTY: 711).

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີຢູ່ສຳລັບທ່ານ. ໂທ 800-809-9361 (TTY: 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。800-809-9361 (TTY:711) まで、お電話にてご連絡ください。

PAKDAAR: Nu saritaem ti Ilocano, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Awagan ti 800-809-9361 (TTY: 711).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-809-9361 (TTY: 711).

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки.

Телефонуйте за номером 800-809-9361 (телетайп: 711).

เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 800-809-9361 (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-809-9361 (TTY: 711).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-809-9361 (TTY: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-809-9361 (رقم هاتف الصم والبكم: 711).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 800-809-9361 (TTY: 711).

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-809-9361 (ATS : 711).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800-809-9361 (TTY: 711).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-809-9361 (TTY: 711).

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 800-809-9361 (TTY: 711) تماس بگیرید.