



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

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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.

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## 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.

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## 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.

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## 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.

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## 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.

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## 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).

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## 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](https://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](https://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](https://premera.com/visitor/privacy-practices) or your member rights at [premera.com/visitor/quick-help/policies-practices](https://premera.com/visitor/quick-help/policies-practices).