



# Benefits built with small business in mind!

With Premera Blue Cross plans for small groups (1–50 employees), you get the options you need to support a healthy, productive workforce and stretch your dollars.

## MEDICAL PLANS

Our plans offer head-to-toe coverage, including important preventive care such as exams, screenings and immunizations, prescription drug coverage, and additional options such as vision and hearing coverage. Choose the PPO (preferred provider organization) plan design that meets your needs:

- > A wide range of traditional PPO plans that offer lower out-of-pocket costs for in-network providers
- > A variety of PCP plans—innovative PPO plans that offer reduced copays when members designate an in-network primary care provider
- > Qualified high-deductible plans that work with health savings (HSA) and healthcare reimbursement (HRA) accounts

## DENTAL PLANS

A wide range of plans that strike the balance between coverage and cost while giving your employees and their families choice and flexibility. Choose from a range of benefit offerings that encourage preventive care and promote oral health. Features include:

- > No deductibles for cleaning, routine exams and X-rays, sealants and fluoride treatments
- > Online tools with a wealth of dental health information and resources
- > A nationwide network of providers that makes it easy to find dental care

Dental plans are available to employers with five or more employees

# Broad network with the right balance of quality and cost



The Premera Heritage Signature and Premera Heritage networks balance local accessibility with the largest network in the nation. For you, this means more claims paid at in-network rates. For your employees, it means peace of mind through access to care and lower out-of-pocket costs.

- > A value-based network with the region's best-known providers and facilities.
- > BlueCard™ and BlueCard Worldwide™ programs that give members access to in-network providers wherever they live or travel.
- > A convenient Find a Doctor mobile app to locate in-network providers when members are on the go. And the Find a Doctor tool on **premera.com** provides comprehensive cost and treatment quality information as well. In addition, our friendly customer service representatives are always available to help find in-network doctors.

## A wellness program that rewards

Here's a simple way to get your employees excited about being healthy. With our built-in wellness program, your employees have access to tools that help them live healthy and are rewarded with \$100 Visa debit cards for participating. When your employees complete specific wellness activities within the first 90 days of your plan effective date, you save on medical premiums. Good for you and good for them!

## Get more information

For more information about our small group plans, visit **premera.com/smallgroup**, or contact one of our general agent (GA) distribution partners.\*

\* Independent Premera affiliates distribute but do not provide Blue Cross Blue Shield products or services and are solely responsible for their services.