

It's your choice: metallic health plans

EMPLOYERS WITH 1–50 EMPLOYEES

Selecting the right health plan is important—and so is choice. That's why Premera Blue Cross offers a range of plans that meet the healthcare needs of your employees and their families, while also considering their budget—and yours.

About the plans

All our metallic (gold, silver, and bronze) plans offer preventive and primary care benefits to help your employees and their families stay healthy and manage chronic conditions.

Before we talk about plan features, let's look at the many plan types.

Type	Definition
Primary Care Provider (PCP)	These plans all use preferred providers. They offer a combination of upfront, first-dollar benefits, and standard coverage for other services. In other words, these plans cover healthcare expenses without requiring copayments or deductibles first. Keep in mind, these plans have lower copays when an employee and their dependents designate and get care from a primary care doctor.
PersonalCare Plan	Employees and their family members on these plans get coordinated care. They choose a doctor and local network of providers. These local networks are our Partner Systems in King, Pierce, and Snohomish counties.
Health Savings Account (HSA)	These plans include a special, employee-owned, tax-advantaged HSA that allows employees to save their healthcare dollars for when they need them, even in retirement.

How the plans compare

Plans	Balance	Balance PCP Employee Only	Balance HSA	PersonalCare	Choice
Features					
First dollar coverage for preventive services	X	X	X	X	X
Lower copays when the employee designates and gets care from a specific doctor	X	X		X	X
Offers a tax-advantaged account to use for eligible healthcare expenses			X		
Employee-only coverage		X			
In-network coverage only (unless it's an emergency)				X	
Requires selection of a doctor within one of our PersonalCare Partner Systems				X	
Network					
Heritage Signature	X	X	X		
Heritage					X
Partner Systems <i>(King, Pierce, and Snohomish counties)</i>				X	

Keep in mind that the costs for Premera's health plans are different. We offer a great selection of options, giving employers more choice so they can provide the best plans to meet the needs of their employees and their families.

For all plan details, visit premera.com/smallgroup.