

# Premera PersonalCare Plans – Individual Market

## SUMMARY AND FAQ

For producers and consultants to use when answering questions from individual clients

### Overview

PersonalCare Plans are available for residents of King, Pierce, and Snohomish counties.

With a PersonalCare Plan, your primary care provider (PCP), hospitals, and specialists work together to coordinate your care and keep costs as low as possible.

### FAQ

<b>What is a PersonalCare Plan?</b>	<p>A PersonalCare Plan is designed so you have a:</p> <ul style="list-style-type: none"><li>• <b>Partner System:</b> a network of providers and hospitals, and a</li><li>• <b>Primary care provider (PCP):</b> the person responsible for coordinating your care within your Partner System.</li></ul> <p>PCPs work within a Partner System. A Partner System is a network of hospitals, clinics, and PCPs that have contracts with Premera and provides most services to a PersonalCare Plan customer.</p>
<b>How does a PersonalCare Plan work?</b>	<p>After you enroll in a PersonalCare Plan:</p> <ul style="list-style-type: none"><li>• We'll match you and your covered family members with a Partner System based on where you live and previous PCP selection (if available). The name of your Partner System will be printed on your Premera ID card, which you'll receive by mail.</li><li>• Next, you'll choose a PCP from the Partner System you're matched with.</li><li>• Your PCP will coordinate with specialists and hospitals to make sure everyone stays focused on your needs.</li><li>• You can change your Partner System and PCP if your healthcare needs change.</li></ul> <p>(Please see "Can I change PCPs and Partner Systems?" for more information.)</p>

<p><b>Do my covered family members need to use the same Partner System and PCP?</b></p>	<p>No.</p> <p>Each family member covered under your Premera PersonalCare Plan can choose a different PCP and Partner System.</p>
<p><b>Can I change PCPs and Partner Systems?</b></p>	<p>Yes. You can change your Partner System and PCP if your healthcare needs change.</p> <ul style="list-style-type: none"> <li>• <b>You can make changes to your Partner System</b> only by calling customer service. If a new Partner System is selected, a new PCP must be selected within that Partner System—and that change must be made by calling customer service. Changes to both the new Partner System and the new PCP within that Partner System will start on the first day of the month after you requested the change.</li> <li>• <b>You can change your PCP</b> within the same Partner System by calling customer service or logging in to your member account on premera.com. Changes to a PCP within the same Partner System are effective the same day you make them.</li> </ul>
<p><b>What are the advantages of a PersonalCare Plan?</b></p>	<p>You have a choice of health plans that include:</p> <ul style="list-style-type: none"> <li>• Your choice of healthcare providers</li> <li>• First two office visits at designated PCP are covered in full on Gold and Silver plans</li> <li>• Low urgent care copays</li> <li>• Access to Teladoc<sup>®</sup> virtual services</li> <li>• No costs to you for preventive exams and screenings, immunizations, and 24-Hour NurseLine</li> </ul>
<p><b>What is a Partner System?</b></p>	<p>Our Partner Systems are trusted local providers. Each system of hospitals, clinics, and PCPs commits to work together with us to provide care that saves you time.</p> <p>PersonalCare Plans provide Premera customers with access to 6 different Partner Systems that are located throughout the Puget Sound region:</p> <ul style="list-style-type: none"> <li>• EvergreenHealth Partners</li> <li>• MultiCare Connected Care</li> <li>• Northwest Physicians Network</li> <li>• The Everett Clinic Integrated Care Network</li> <li>• UW Medicine Accountable Care Network</li> <li>• Virginia Mason Medical Center</li> </ul>

<b>Why did Premera choose these 6 Partner Systems?</b>	Premera selected Partner Systems that share our value to put the customer at the center of all we do. These groups are committed to working together and being accountable for the cost and quality of care their patients receive.
<b>How do referrals work?</b>	Referrals are required for care outside of your Partner System. Your PCP manages your care and will determine when a referral is appropriate.