

Offer two or three medical plan options in 2019

Want to offer your employees the option of choosing a medical plan that works best for them? In 2019, you may be able to offer up to two or three medical plan options.

Here are important details to note:

- **Groups with 6–50 enrolled employees** may offer dual choice by combining two different Premera medical plans. A minimum of three people must enroll on each plan. You may not mix medical-only plans with medical plans that include embedded family dental.
- **Groups with 10–50 enrolled employees** may offer triple choice by combining three different Premera medical plans per the triple choice program chart. A minimum of three people must enroll on each plan. Groups cannot mix medical-only plans with medical plans that include embedded family dental.

The charts on the following two pages show which plans can be offered together. Whether you would like to offer two medical plans (dual choice program chart) or three medical plans (triple choice program chart) to your employees, use these charts as your guide.

If you have questions, please feel free to reach out to your Premera representative or producer.

2019 Small Group Dual Choice Program

For Washington employers with 6 - 50 enrolled employees

Want to offer your employees a choice of two medical plans? This matrix shows which plans can be paired with each other.*

Plan Name	Balance 500 Gold	Balance 1000 Gold	Balance 1500 Gold	Balance 2000 Silver	Balance 3000 Silver	Balance HSA Qualified 1500 Gold	Balance HSA Qualified 3000 Silver	Balance HSA Qualified 6000 Bronze	Peak Care 1000 Gold	Peak Care 3000 Silver	Peak Care 6000 Bronze	Choice 750 Gold	Choice 1000 Gold	Choice 1500 Gold	Choice 2500 Silver	Choice 5500 Bronze	Choice HSA Qualified 1500 Gold	Choice HSA Qualified 3000 Silver	Choice HSA Qualified 6000 Bronze	Balance 500 Gold + Family Dental	Balance 1000 Gold + Family Dental	Balance HSA Qualified 3000 Silver + Family Dental	Balance 2000 Silver + Family Dental	Choice 750 Gold + Family Dental	Choice 1000 Gold + Family Dental	Choice 2500 Silver + Family Dental	Choice HSA Qualified 3000 Silver + Family Dental	
Balance 500 Gold		Yes	Yes			Yes	Yes		Yes			Yes	Yes															
Balance 1000 Gold	Yes		Yes	Yes		Yes	Yes		Yes				Yes															
Balance 1500 Gold	Yes	Yes		Yes		Yes	Yes		Yes					Yes														
Balance 2000 Silver		Yes	Yes		Yes		Yes			Yes				Yes														
Balance 3000 Silver				Yes			Yes			Yes																		
Balance HSA Qualified 1500 Gold	Yes	Yes	Yes						Yes																			
Balance HSA Qualified 3000 Silver	Yes	Yes	Yes	Yes	Yes					Yes																		
Balance HSA Qualified 6000 Bronze											Yes				Yes													
Peak Care 1000 Gold	Yes	Yes	Yes			Yes																						
Peak Care 3000 Silver				Yes	Yes		Yes																					
Peak Care 6000 Bronze								Yes																				
Choice 750 Gold	Yes												Yes	Yes			Yes											
Choice 1000 Gold	Yes	Yes										Yes		Yes	Yes		Yes											
Choice 1500 Gold												Yes	Yes		Yes		Yes											
Choice 2500 Silver			Yes	Yes									Yes				Yes											
Choice 5500 Bronze								Yes											Yes									
Choice HSA Qualified 1500 Gold												Yes	Yes	Yes														
Choice HSA Qualified 3000 Silver															Yes													
Choice HSA Qualified 6000 Bronze																Yes												
Balance 500 Gold + Family Dental																					Yes	Yes						
Balance 1000 Gold + Family Dental																					Yes		Yes					
Balance HSA Qualified 3000 Silver + Family Dental																												
Balance 2000 Silver + Family Dental																						Yes	Yes					
Choice 750 Gold + Family Dental																									Yes			
Choice 1000 Gold + Family Dental																									Yes			Yes
Choice 2500 Silver + Family Dental																												Yes
Choice HSA Qual 3000 Silver + Family Dental																										Yes	Yes	

- *Other Requirements**
1. The Dual Choice Program must be offered to all eligible employees.
 2. Groups must enroll and maintain a minimum of 3 participating employees on each benefit plan.
 3. A maximum of \$1,000 difference between deductibles or two plans at the same metal level. (exception os 3000 Qualified Silver)
 4. Multiple networks are allowed only as shown.
 5. Cannot mix medical only plans with medical plans that include embedded family dental.
 6. Stand Alone Adult Dental plans are not available to groups with "Family Dental" Medical plans
 7. Dependents must enroll in the same benefit plan as the subscriber.
 8. Transfers between benefit plans will be allowed only at the group's open enrollment.
 9. Renewal dates must be the same for each benefit plan.
 10. Dual Dental plans are not eligible for coverage.

2019 Small Group Triple Choice Program

For Washington employers with 10 - 50 enrolled employees

You can offer your employees up to three medical plan options. This matrix shows which plan can be paired with each other. *

Plan Name	Balance 1500 Gold	Balance 2000 Silver	Balance HSA Qualified 1500 Gold	Balance HSA Qualified 3000 Silver	Peak Care 1000 Gold	Peak Care 3000 Silver	Peak Care 6000 Bronze	Choice 1000 Gold	Choice 1500 Gold	Choice 2500 Silver	Choice HSA Qualified 1500 Gold
Balance 500 Gold + Balance 1000 Gold	Yes		Yes	Yes	Yes			Yes			
Balance 500 Gold + Balance 1500 Gold			Yes		Yes						
Balance 500 Gold + Balance HSA Qualified 1500 Gold					Yes						
Balance 500 Gold + Choice 750 Gold								Yes			
Balance 1000 Gold + Balance 1500 Gold		Yes	Yes		Yes						
Balance 1000 Gold + Balance 2000 Silver			Yes								
Balance 1000 Gold + Balance HSA Qualified 1500 Gold					Yes						
Balance 1500 Gold + Balance 2000 Silver				Yes						Yes	
Balance 1500 Gold + Balance HSA Qualified 1500 Gold					Yes						
Balance 2000 Silver + Balance 3000 Silver				Yes		Yes					
Balance 2000 Silver + Balance HSA Qualified 3000 Silver						Yes					
Balance 3000 Silver + Balance HSA Qualified 3000 Silver						Yes					
Choice 750 Gold + Choice 1000 Gold									Yes		Yes
Choice 750 Gold + Choice 1500 Gold											Yes
Choice 1000 Gold + Choice 1500 Gold											Yes
Choice 5500 Bronze + Balance HSA Qualified 6000 Bronze							Yes				

*Other Requirements

1. The Multiple Choice Program must be offered to all eligible employees.
2. Groups must enroll and maintain a minimum of 3 participating employees on each benefit plan.
3. Plans must be selected from grid above.
4. Multiple networks are allowed only as shown.
5. Cannot mix medical only plans with medical plans that include embedded family dental.
6. Stand Alone Adult Dental plans are not available to groups with "Family Dental" Medical plans
7. Dependents must enroll in the same benefit plan as the subscriber.
8. Transfers between benefit plans will be allowed only at the group's open enrollment.
9. Renewal dates must be the same for each benefit plan.
10. Dual Dental plans are not eligible for coverage.