

Offer two or three medical plan options in 2020

Want to offer your employees the option of choosing a medical plan that works best for them? In 2020, 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 multiple-choice matrix. 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 matrix) or three medical plans (multiple-choice matrix) 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.

2020 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 250 Platinum	Balance 500 Platinum	Balance 500 Gold	Balance 1000 Gold	Balance 1500 Gold	Balance HSA Qualified 1500 Gold	Balance 2000 Gold	Balance 2500 Gold	Balance 2000 Silver	Balance 3000 Silver	Balance HSA Qualified 3000 Silver	Balance HSA Qualified 6000 Bronze	Peak Care 1000 Gold	Peak Care 2000 Gold	Peak Care 2500 Gold	Peak Care 3000 Silver	Peak Care 6000 Bronze	Choice 750 Gold	Choice 1000 Gold	Choice 1500 Gold	Choice HSA Qualified 1500 Gold	Choice 2500 Silver	Choice HSA Qualified 3000 Silver	Choice 5500 Bronze	Choice HSA Qualified 6000 Bronze	Balance 500 Gold + Family Dental	Balance 1000 Gold + Family Dental	Balance 2000 Silver + Family Dental	Balance HSA Qualified 3000 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 250 Platinum		Yes	Yes	Yes	Yes	Yes	Yes																													
Balance 500 Platinum	Yes		Yes	Yes	Yes	Yes	Yes																													
Balance 500 Gold	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes								Yes	Yes	Yes	Yes														
Balance 1000 Gold	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes						Yes	Yes	Yes	Yes														
Balance 1500 Gold	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes		Yes						Yes	Yes	Yes	Yes														
Balance HSA Qualified 1500 Gold	Yes	Yes	Yes	Yes	Yes						Yes		Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes														
Balance 2000 Gold	Yes	Yes	Yes	Yes	Yes			Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes														
Balance 2500 Gold			Yes	Yes	Yes			Yes	Yes	Yes	Yes			Yes																						
Balance 2000 Silver			Yes	Yes	Yes			Yes	Yes	Yes	Yes	Yes											Yes	Yes												
Balance 3000 Silver			Yes	Yes	Yes			Yes	Yes	Yes	Yes	Yes											Yes	Yes												
Balance HSA Qualified 3000 Silver			Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Balance HSA Qualified 6000 Bronze			Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Peak Care 1000 Gold				Yes		Yes					Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes		Yes	Yes	Yes	Yes	Yes	Yes										
Peak Care 2000 Gold						Yes	Yes				Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes		Yes	Yes	Yes	Yes	Yes	Yes										
Peak Care 2500 Gold						Yes		Yes			Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes		Yes	Yes	Yes	Yes	Yes	Yes										
Peak Care 3000 Silver						Yes					Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes		Yes	Yes	Yes	Yes	Yes	Yes										
Peak Care 6000 Bronze						Yes					Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes		Yes	Yes	Yes	Yes	Yes	Yes										
Choice 750 Gold			Yes	Yes	Yes	Yes							Yes						Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes										
Choice 1000 Gold			Yes	Yes	Yes	Yes							Yes						Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes										
Choice 1500 Gold			Yes	Yes	Yes	Yes	Yes						Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes										
Choice HSA Qualified 1500 Gold			Yes	Yes	Yes	Yes	Yes	Yes					Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes										
Choice 2500 Silver									Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes										
Choice HSA Qualified 3000 Silver									Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes										
Choice 5500 Bronze												Yes	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes										
Choice HSA Qualified 6000 Bronze												Yes	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes										
Balance 500 Gold + Family Dental																										Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Balance 1000 Gold + Family Dental																										Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Balance 2000 Silver + Family Dental																										Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Balance HSA Qualified 3000 Silver + Family Dental																										Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Choice 750 Gold + Family Dental																																	Yes	Yes	Yes	
Choice 1000 Gold + Family Dental																																	Yes	Yes	Yes	
Choice 2500 Silver + Family Dental																																		Yes	Yes	Yes
Choice HSA Qual 3000 Silver + Family Dental																																		Yes	Yes	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.

2020 Small Group Multiple Choice Program

For Washington Employers with 10 - 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 HSA Qualified 1500 Gold	Balance HSA Qualified 3000 Silver	Balance HSA Qualified 6000 Bronze	Choice HSA Qualified 1500 Gold	Choice HSA Qualified 3000 Silver	Choice HSA Qualified 6000 Bronze	Peak Care 1000 Gold	Peak Care 2000 Gold	Peak Care 2500 Gold	Peak Care 3000 Silver
Balance 500 Platinum + Balance 1000 Gold	Yes									
Balance 500 Gold + Balance 1000 Gold	Yes	Yes		Yes						
Balance 500 Gold + Balance 2500 Gold		Yes								
Balance 1000 Gold + Balance 1500 Gold		Yes					Yes			
Balance 1000 Gold + Balance HSA Qualified 1500 Gold		Yes		Yes			Yes			
Balance 1000 Gold + Balance 2000 Gold		Yes					Yes			
Balance 1000 Gold + Balance 3000 Silver		Yes					Yes			
Balance 2000 Gold + Balance HSA Qualified 3000 Silver			Yes					Yes		
Balance 2000 Silver + Balance 3000 Silver		Yes	Yes		Yes					
Balance 2500 Gold + Balance 3000 Silver		Yes	Yes						Yes	
Balance 3000 Silver + Balance HSA Qualified 6000 Silver										Yes
Choice 750 Gold + Choice 1000 Gold				Yes						
Choice 1000 Gold + Choice 1500 Gold					Yes		Yes			
Choice 1000 Gold + Choice 2500 Silver					Yes		Yes			
Choice 1500 Gold + Choice 2500 Silver					Yes					
Choice 2500 Silver + Choice 5500 Silver						Yes			Yes	
Choice 2500 Gold + Choice HSA Qualified 6000 Bronze									Yes	

*Other Requirements

1. The Multiple Choice Program must be offered to all eligible employees.
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3. Plans must be selected from grid above.
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5. Cannot mix medical only plans with medical plans that include embedded family dental.
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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.