

2021 Multiple Choice Guidelines

FOR GROUPS WITH 1-50 EMPLOYEES

Want to offer your employees the option of choosing a medical plan that works best for them? You may be able to offer up to two (dual-choice) or three (triple-choice) medical plan combinations using the following charts as your guide.

First, here are some important requirements to note:

- **Groups with 8–50 enrolled employees:** May offer dual choice by combining two different Premera medical plans.
- **Groups with 15–50 enrolled employees:** May offer triple choice by combining three different Premera medical plans.
- **Enrollment:** A minimum of one person must enroll on each plan and you must offer the multiple-choice program to all eligible employees. Dependents must enroll in the same benefit as the subscriber. Transfers between plans are only allowed at open enrollment and renewal dates must be the same for each benefit plan.
- **Network:** Plan combinations cannot span across multiple networks (except allowable combinations in the grids below).
- **All plans must be adjacent metal level with each other.** For example, one gold plan with one silver plan OR one silver plan with one bronze plan. Plan combinations cannot include platinum level plans, EPO plans (excluding Peak Care).
- **Dental:** Groups may not mix medical-only plans with medical plans that include embedded family dental. Stand alone adult dental plans are not available to groups who have medical plans with family dental included. Dual dental plans are not eligible for coverage.

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

Dual Choice Combinations Across Provider Networks

| Plan Name | Peak Care 1000 Gold | Peak Care 2500 Gold | Peak Care 3000 Silver | Peak Care 6000 Bronze |
|-----------------------------------|---------------------|---------------------|-----------------------|-----------------------|
| Balance 1000 Gold | Yes | | | |
| Balance HSA Qualified 1500 Gold | Yes | | | |
| Balance 2500 Gold | | Yes | | |
| Balance 3000 Silver | | | Yes | |
| Balance HSA Qualified 3000 Silver | | Yes | Yes | |
| Balance HSA Qualified 6200 Bronze | | | Yes | Yes |
| Choice 1000 Gold | Yes | | | |
| Choice HSA Qualified 1500 Gold | Yes | | | |
| Choice 2500 Silver | | Yes | | |
| Choice HSA Qualified 3000 Silver | | Yes | Yes | |
| Choice HSA Qualified 6200 Bronze | | | Yes | Yes |

Triple Choice Combinations Across Provider Networks

| Plan Name | Peak Care 1000 Gold | Peak Care 2500 Gold | Peak Care 3000 Silver |
|---|---------------------|---------------------|-----------------------|
| Balance 1000 Gold + Balance HSA Qualified 1500 Gold | Yes | | |
| Balance 2500 Gold + Balance HSA Qualified 3000 Silver | | Yes | |
| Balance 3000 Silver + Balance HSA Qualified 3000 Silver | | | Yes |
| Balance HSA Qualified 3000 Silver + Balance HSA Qualified 6200 Bronze | | | Yes |
| Balance 3000 Silver + Balance HSA Qualified 6200 Bronze | | | Yes |
| Choice 1000 Gold + Choice HSA Qualified 1500 Gold | Yes | | |
| Choice 2500 Silver + Choice HSA Qualified 3000 Silver | | Yes | |
| Choice HSA Qualified 3000 Silver + Choice HSA Qualified 6200 Bronze | | | Yes |