

2022 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 this helpful 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 for an allowable combination with Peak Care.
- **All plans must be adjacent metal level with each other.** For example, two gold plans; one gold plan with one silver plan; one silver plan with one Bronze plan, etc. Plan combinations cannot include platinum level plans and/or EPO plans (excluding Peak Care).
- **When combining Peak Care with plan(s)** of a different network, the Peak Care plan must match the highest metal level of other plan(s).
- **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.