

Multiple choice guidelines

FOR GROUPS WITH 6-50 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) Premera Blue Cross medical plan combinations using this helpful guide.

Important requirements

Groups with 6-50 enrolled employees: may offer dual-choice by combining two different Premera medical plans.

Groups with 10-50 enrolled employees: may offer triple-choice by combining three different Premera medical plans.

Enrollment: a minimum of three employees must enroll on each plan selected for that plan to be offered. Dependents must enroll in the same benefits as the subscriber. Transfers between plans are only allowed at open enrollment and renewal dates must be the same for each benefit plan.

Network: groups can elect to offer any combination of the Balance plans using the Heritage Signature and Dental Choice network or the Choice plans using the Heritage and Dental Choice network.¹

Metallic combinations: groups can elect to offer plans in any metallic level combination.

Dental: groups may not mix medical-only plans with medical plans that include embedded family dental. Standalone dental plans are not available to pair with medical plans that include embedded family dental.²

Contact your **Premera** representative or producer for more information about multiple choice options.

¹Heritage and Dental Choice network and the Heritage Signature and Dental Choice network do not include access to the Dental GRID+ network.

²Medical plans with embedded family dental are limited to the Heritage and Dental Choice network or the Heritage Signature and Dental Choice network. Embedded family dental does not include access to the Dental GRID+ network.