

# Premera ID Card Guide

(effective January 1, 2024)

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#### PREMERA ID CARDS

#### What's the difference?

Premera has 4 types of plans:

- Individual: Premera Blue Cross Individual exclusive provider organization (EPO) marketplace plans are available in Franklin, Grays Harbor, King, Kitsap, Pierce, Spokane, and Yakima counties. LifeWise Health Plan of Washinton, a Premera affiliate, has marketplace plans available in 35 counties throughout Washington state.
- Group/Commercial: These can be PPO, EPO or HMO and are typically employer-based plans.
  - o Examples of EPO plans are Premera Pathfinder and Your Focus.
  - o Examples of PPO are Your Choice and Your Future.
  - o The Premera Blue Cross HMO plans are called HMO Core Plus.
  - o Group employer-based plans are sold by LifeWise for Clark County-based groups.
- Medicare: Medicare Advantage HMO plans are offered in Cowlitz, Island, King, Kitsap, Lewis, Pierce, San Juan, Skagit, Snohomish, Spokane, Stevens, Thurston, Walla Walla, and Whatcom counties. Medicare Supplement plans are available in all Washington counties, excluding Clark County.
- **BlueCard**: A patient may be a customer of a Blue Cross and/or Blue Shield plan based in another state. The BlueCard program allows customers to get services while living in another Blue plan's service area.

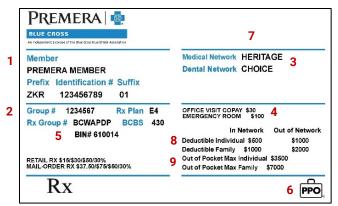
## ID cards vary by plan

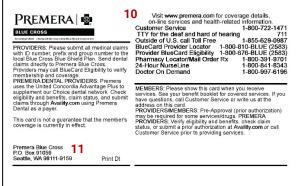
Most Premera ID cards are similar, with just a few key differences. When patients call, we recommend that you ask them for their **health plan** and **network name**. Remember that the ID card is not a guarantee of coverage or eligibility. To check eligibility and benefits, use the Availity online <a href="Eligibility and Benefits"><u>Eligibility and Benefits</u></a>
<a href="Tool"><u>Tool</u></a> or contact customer service. For Medicare Advantage, use the <a href="Medicare Advantage provider"><u>Medicare Advantage provider</u></a>
<a href="Website">Website</a>.

Many plans change during the year. We recommend you ask for a patient's ID card if they haven't been seen recently to ensure they still have the same coverage.

For more details, view the <u>ID card section</u> of the Premera Medical Reference Manual, or the Medicare Advantage <u>Provider Reference Manual</u>. For detailed BlueCard program information, view the <u>BlueCard Program Provider Manual</u> available on our <u>BlueCard Resources</u> page.







#### **ID Card Features**

#### 1. Customer information

Policyholder's name and member ID number. Be sure to include the prefix and the identification number when submitting claims or checking eligibility. You don't need to include the suffix.

## 2. Group number

Group ID numbers identify the line of business for the customer's plan.

#### 3. Medical network

This identifies which network your patient is in. See the Plans and Networks section of this guide for specific network details and limitations. If the customer has dental coverage, that will be listed as well. Medicare Advantage customers are noted as a specific network plan.

## 4. Copay, emergency room, Rx

This details what a customer pays at the time of service.

## 5. Rx group # and BIN#

These numbers relate to pharmacy claims.

# 6. Suitcase symbol for nationwide coverage

The suitcase image, with or without PPO noted, indicates that the customer's plan includes BlueCard benefits. This symbol is important when providing healthcare services to out-of-area patients. You can check BlueCard patient eligibility and benefits by using the BlueCard Resources web page or by calling 800-676-BLUE (2583). Note: Certain plans, such as our EPO, don't cover out-of-area services, even though the suitcase logo is on the card.

## 7. Group or plan name

Medicare Advantage or Federal Employee Program (FEP) are noted on the top right section of a customer's card. For Premera national accounts, the account name may appear on the card.

#### 8. Plan deductible

Any applicable plan deductible.



## 9. Out-of-pocket maximum

Any applicable out-of-pocket maximum limitation under the plan.

#### 10. Contact information and web tools

For customers and providers. If a customer has a limited network (such as an EPO), emergency care benefits are noted here.

## 11. Billing information

Billing instructions and address. Some Plans may have a different claims mailing address, noted on the back of card.

#### **PLANS AND NETWORKS**

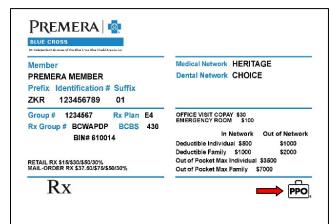
## PPO, EPO, HMO, and high-deductible plans and networks

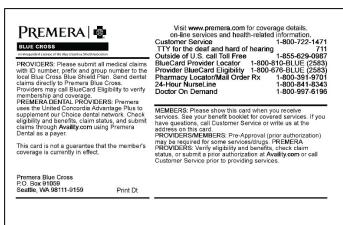
Our PPO and high-deductible plans have a standard in-network and out-of-network structure. Copays or co-insurance amounts are listed on the member ID card.

EPO and HMO plans are limited networks and typically don't cover non-emergency care out of the state. Emergency care is covered out of state and out of network. This restriction is noted on the back of the ID card.

### Group/commercial ID card samples

#### Premera Blue Cross

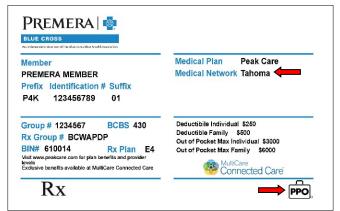


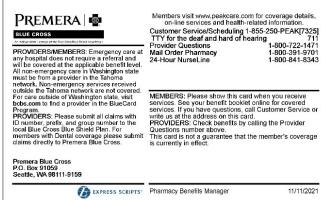


The suitcase image, with PPO noted, indicates that the customer's plan includes BlueCard benefits. BlueCard providers outside of the service area of Alaska and Washington are considered in-network for this plan and members pay in-network cost shares for non-emergent services. Emergency services are always paid at the in-network cost share.



## Premera Blue Cross - Peak Care Plan (Tahoma EPO Network)

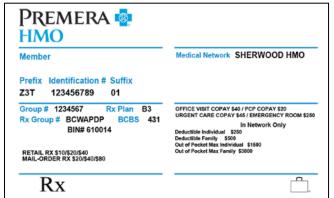




Premera offers Peak Care plans in collaboration with MultiCare. The MultiCare Connected Care logo will also be on the card in addition to the Premera Blue Cross logo.

As an EPO network, members must seek care within the network. Members who receive care outside of the Tahoma network may have to pay the full cost of care—except for medical emergencies. The suitcase image indicates that a plan includes BlueCard benefits.

#### Premera Blue Cross HMO

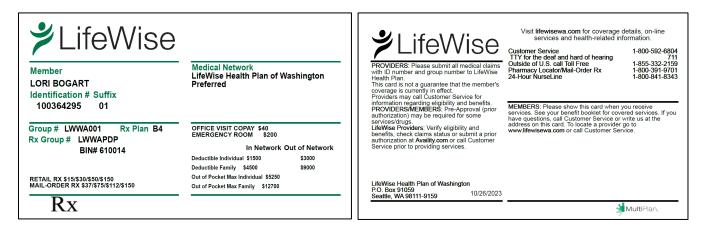




HMO plans are limited networks and typically don't cover non-emergency care out of the state. Emergency care is covered out of state and out of network. This restriction is noted on the back of the ID cards.



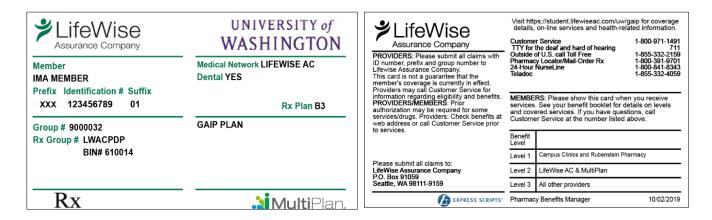
## LifeWise Health Plan of Washington



LifeWise group plans include MultiPlan providers outside of Alaska and Washington. MultiPlan providers are considered in-network for this plan and members pay in-network cost shares for non-emergent services. Emergency services are always paid at the in-network cost share.

# LifeWise Assurance Company Student Health Insurance and Graduate Appointee Health Program Plans

International Student Health Insurance Plan (ISHIP) and Graduate Appointee Insurance Program (GAIP) plans are offered through the LifeWise Assurance Company and use the Multiplan network. LifeWise Assurance Company ID cards list the network, plan type, and dental coverage.





### Individual plans and networks

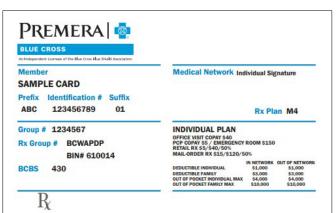
#### Premera Blue Cross

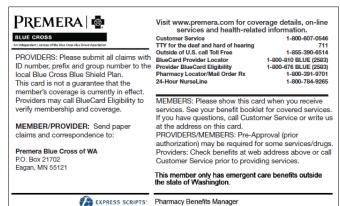
Premera Individual EPO plans are available in five counties: Franklin, Grays Harbor, King, Kitsap, and Pacific. Individual Signature is the network name for these plans, though the providers are the same as the Heritage Signature network.

All members with an individual plan have INDIVIDUAL PLAN clearly marked on the front of their card. Please verify you're in the Individual Signature network before seeing individual plan members.

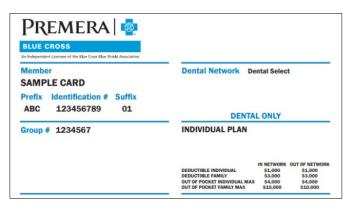
BlueCard providers outside of the service area of Alaska and Washington are considered out of network for non-emergent services, and members have out-of-network cost shares. Most plans only have coverage for emergency services outside Alaska and Washington. Emergency services are always paid at the in-network cost share.

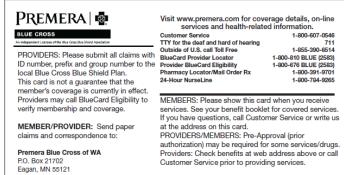
Premera also offers Cascade Care plans. These are qualified health plans designed by the Washington Health Benefit Exchange (WAHBE), and typically have lower deductibles and more benefits with copays. Premera Cascade Care plans use the same Individual Signature network and are available through the exchange to residents in all counties within the Premera service area.





Pediatric individual health plan members have access to the Dental Select network.





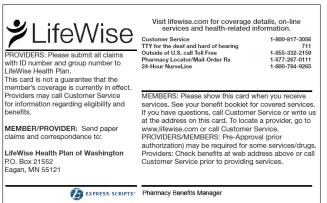


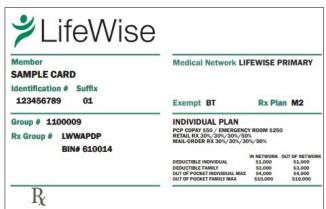
Some members have grandfathered individual health plans. Members with these plans have access to the Premera Heritage network. BlueCard providers outside of the service area of Alaska and Washington are considered in-network for this plan and members pay in-network cost shares for non-emergent services. Emergency services are always paid at the In-network cost share.

## LifeWise Health Plan of Washington

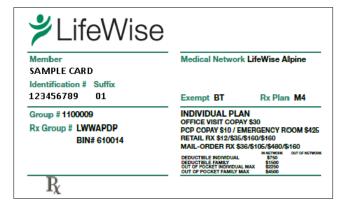
Individual EPO plans from LifeWise Health Plan of Washington, a Premera affiliate, are available in 35 counties. LifeWise Primary is the main network name for these plans.

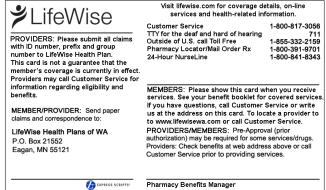
Members with a 2024 LifeWise individual plan have INDIVIDUAL PLAN marked clearly on the front of their ID cards. LifeWise individual members are also required to select an assigned primary care provider (PCP). Verify you're in the LifeWise Primary network before seeing individual plan members.





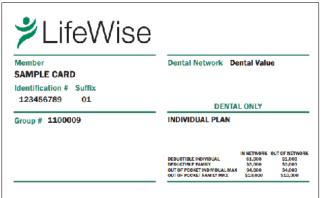
LifeWise also offers Cascade Care and Cascade Select plans. These are qualified health plans designed by WAHBE, and they typically have lower deductibles and more benefits with copays. LifeWise Cascade Care plans use the LifeWise Primary network, while Cascade Select plans use the LifeWise Alpine network. Cascade Care plans are available to residents in 35 counties, while Cascade Select plans are only available to residents in Adams, Benton, or Klickitat counties. Please verify you're in the LifeWise Alpine network before seeing Cascade Select plan members.

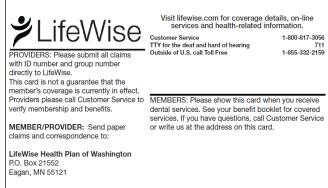




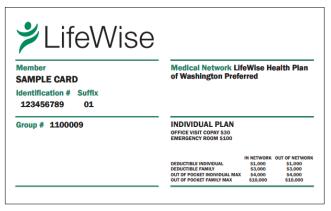


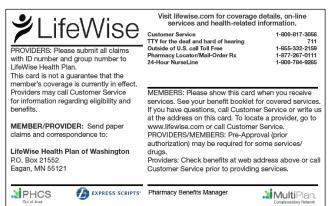
Individual plan members have access to the Dental Value network:





Some members have grandfathered individual health plans. Members with these plans have access to the LifeWise Health Plan of Washington Preferred network. MultiPlan providers outside of the service area of Alaska and Washington are considered in-network for this plan and members pay in-network cost shares for non-emergent services. Emergency services are always paid at the in-network cost share.





# **Medicare Advantage plans**

Medicare Advantage plans are offered in Cowlitz, Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, San Juan, Spokane, Stevens, Thurston, Walla Walla, and Whatcom counties. Customers are offered Medicare Advantage HMO plans in those counties. ID cards are branded Premera Medicare Advantage with the network noted. Per the Centers for Medicare and Medicaid Services (CMS) guidelines, you're required to refer patients only to in-network practitioners for services. All plans have comprehensive dental embedded in the HMO.

You can use our online <u>Find a Doctor</u> tool to locate an in-network practitioner. Use the <u>Medicare</u> <u>Advantage website</u> to access information about Medicare Advantage customers.



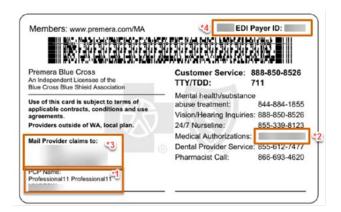


We have agreements with some of our provider groups to manage utilization management and claims processing for our Medicare Advantage members. These delegated provider groups are:

- Optum Care Network: Physician Care Network/The Polyclinic, Northwest Physicians Network, The Everett Clinic
- Physicians of Southwest Washington
- Seoul Medical Group

It's important that you identify these members so that patient care and the processing of claims aren't delayed. To inform you which members are assigned to a delegated provider group, check the back of the member's ID card where you'll find:

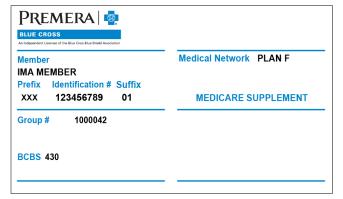
- 1. The name of the primary care provider and clinic where the member is assigned
- 2. The number to call for the member's medical authorizations
- 3. Information for sending a member's claims for payment
- 4. The EDI payer ID number to use



# Medicare Supplement plans

Medicare Supplement plans are offered in all Washington counties, except Clark. ID cards for all members on our Supplement plans have MEDICARE SUPPLEMENT clearly marked on the front of the card. Premera no longer sells F and High Deductible F plans, although members who already have them as of December 31, 2019, are allowed to keep these plans.







# **Washington networks**

#### Medical

- Global
- Heritage
- Heritage and Dental Choice
- LifeWise Health Plan of Washington Preferred
- LifeWise Assurance Company

#### Medical

- Heritage Prime
- Heritage Signature
- Individual Signature
- LifeWise Primary
- LifeWise Alpine
- Tahoma
- Heritage Signature and Dental Choice
- Tahoma and Dental Choice
- Sherwood HMO
- Sherwood HMO and Dental Choice

#### Dental

- Dental Choice
- Dental Select
- Dental Value
- Heritage and Dental Choice
- Heritage Signature and Dental Choice
- Tahoma and Dental Choice
- LifeWise Assurance Company

All contracted participating medical providers are included in the following plan networks. These plan networks can't be separated (see above).

- Global
- Heritage
- Heritage and Dental Choice
- LifeWise Health Plan of Washington Preferred
- LifeWise Assurance Company

In addition, providers can participate in the following medical plan networks. If a provider has admitting privileges to a hospital in that plan network (if hospital privileges are required for the provider), they can participate in that plan network.

Heritage Prime



- Heritage Signature
- Individual Signature
- LifeWise Primary
- LifeWise Alpine
- Tahoma
- Heritage Signature and Dental Choice
- Tahoma and Dental Choice
- Sherwood HMO
- Sherwood HMO and Dental Choice

As a standard process, if a provider participates in the Heritage Signature plan network, the provider must also participate in Heritage Signature and Dental Choice, Individual Signature, and LifeWise Primary plan networks. Note: Exceptions to deviate in the participation in any of these three plan networks must be approved as a custom contract.

All contracted participating dental providers are included in the following plan networks:

- Dental Choice
- Sherwood HMO and Dental Choice
- Heritage and Dental Choice
- Heritage Signature and Dental Choice
- Tahoma and Dental Choice
- LifeWise Assurance Company

In addition, providers can participate in the following dental plan networks:

- Dental Select
- Dental Value

The Heritage and Dental Choice, Sherwood HMO and Dental Choice, Heritage Signature and Dental Choice, and Tahoma and Dental Choice are all plan networks for small group products with embedded pediatric dental benefits. The LifeWise Assurance Company network supports medical and embedded family dental benefits for LifeWise Assurance Company plans. Note: There are no exceptions to deviate in the participation in any of Dental Choice, Heritage and Dental Choice, Tahoma and Dental Choice, and LifeWise Assurance Company networks.

#### 2024 Plans Names and Networks

Individual Plans	
Plan Names	Network Names
Premera Preferred (EPO)	Individual Signature



Gold, Silver, Bronze	Available in Franklin, Grays Harbor, King, Kitsap, Pacific,
	Pierce, Spokane, Yakima
Premera Preferred HSA (EPO)	Individual Signature
Gold, Silver, Bronze	Available in Franklin, Grays Harbor, King, Kitsap, Pacific, Pierce, Spokane, Yakima
Premera Cascade Care (EPO)	Individual Signature
Gold, Silver, Bronze	Available in Franklin, Grays Harbor, King, Kitsap, Pacific, , Pierce, Spokane, Yakima
Premera Blue Cross Group Conversion (PPO)	Heritage (BlueCard included)
(Grandfathered plans)	
LifeWise Cascade Care Select (EPO)	LifeWise Alpine
Gold, Silver, Bronze	Available in Adams, Benton, Chelan, Clark, Cowlitz, Douglas, Ferry, Island, Klickitat, Pend Oreille, Pierce, San Juan, Skagit, Skamania, Thurston, Wahkiakum, Yakima
LifeWise Cascade Care (EPO)	LifeWise Primary
Gold, Silver, Bronze	Available in Asotin, Clallam, Columbia, Garfield, Grant, Jefferson, King, Kittitas, Lewis, Lincoln, Mason, Okanogan, Pierce, Snohomish, Spokane, Stevens, Thurston, Walla Walla, Whitman
LifeWise Essential (EPO)	LifeWise Primary
Gold, Silver, Bronze	Available in Adams, Asotin, Benton, Chelan, Clallam, Clark, Columbia, Cowlitz, Douglas, Ferry, Garfield, Grant, Island, Jefferson, King, Kittitas, Klickitat, Lewis, Lincoln, Mason, Okanogan, Pend Oreille, Pierce, San Juan, Skagit, Skamania, Snohomish, Spokane, Stevens, Thurston, Wahkiakum, Walla Walla, Whatcom, Whitman
LifeWise Essential Bronze HSA (EPO)	LifeWise Primary
	Available in Adams, Asotin, Benton, Chelan, Clallam, Clark, Columbia, Cowlitz, Douglas, Ferry, Garfield, Grant, Island, Jefferson, King, Kittitas, Klickitat, Lewis, Lincoln, Mason, Okanogan, Pend Oreille, Pierce, San Juan, Skagit, Skamania, Snohomish, Spokane, Stevens, Thurston, Wahkiakum, Walla Walla, Whatcom, Whitman
LifeWise Health Plan of Washington	LifeWise Health Plan of Washington Preferred
WiseChoices, WiseEssentials, WiseSavings (Grandfathered plans)	Available in Adams, Asotin, Benton, Chelan, Clallam, Clark, Columbia, Cowlitz, Douglas, Ferry, Garfield, Grant, Island, Jefferson, King, Kittitas, Klickitat, Lewis, Lincoln, Mason, Okanogan, Pend Oreille, Pierce, San Juan, Skagit, Skamania, Snohomish, Spokane, Stevens, Thurston, Wahkiakum, Walla Walla, Whatcom, Whitman, or Yakima
International Student Insurance Plan (ISHIP)	LifeWise Assurance Company (Multiplan included)
LifeWise Individual Pediatric Dental	Dental Value



LifeWise Individual Family Dental	Dental Value	
Small Group Plans (BlueCard included)		
Plan Names	Network Names	
Balance Plans	Heritage Signature and Dental Choice (BlueCard included)	
Choice Plans	Heritage and Dental Choice (BlueCard included)	
Peak Care (EPO)	Tahoma and Dental Choice (BlueCard included)	
	Available in Pierce, Spokane, and Thurston.	
HMO Core Plus (HMO)	Sherwood HMO and Dental Choice (BlueCard included, doesn't cover non-emergency care outside Washington)	
	Available in King, Pierce, Spokane, and Thurston	
Large Employer Group Plans (BlueCard included)		
Plan Names	Network Names	
Your Choice (PPO)	Heritage, Heritage Prime (BlueCard included)	
Your Future (HSA)	Heritage, Heritage Prime (BlueCard included)	
Your Focus (EPO)	Heritage, Heritage Prime (BlueCard included)	
Preferred Choice (PPO)	Heritage, Heritage Prime (BlueCard included)	
Preferred Choice (HSA)	Heritage, Heritage Prime (BlueCard included)	
Essentials Medical Plan (EPO)	Heritage Prime (BlueCard included)	
Premera Pathfinder (EPO)	Heritage Prime (BlueCard included)	
	Tahoma (BlueCard included)	
Preferred Choice Peak Care (EPO)	Available in Pierce, Spokane, and Thurston.	
Dueformed Obesice Death Open (UOA)	Tahoma (BlueCard included)	
Preferred Choice Peak Care (HSA)	Available in Pierce, Spokane, and Thurston.	
Peak Care (EPO)	Tahoma (BlueCard included)	
	Available in Pierce, Spokane, and Thurston.	
Your World (PPO)	Global (BlueCard included)	
(Self-funded groups only)		
Blue HPN (EPO)	Heritage Prime (HPN BlueCard included)	
Blue HPN Preferred Choice (EPO)	Heritage Prime (HPN BlueCard included)	
HMO Core Plus (HMO)	Sherwood HMO (BlueCard included, doesn't cover non- emergency care outside Washington)	
	Available in King, Pierce, Spokane, and Thurston	

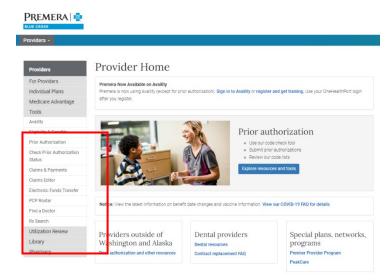


Preferred Choice Dental Optima	Dental Choice
Preferred Choice Dental Optima Flex	Dental Choice
Preferred Choice Dental Optima Voluntary	Dental Choice
Preferred Choice Essentials Dental	Dental Choice
Dental Preference Flex Plus	Dental Choice
Willamette Dental	Willamette Dental Group
Graduate Appointee Insurance Program (GAIP) (PPO)	LifeWise Assurance Company (Multiplan included)
WiseFoundaton (PPO)	LifeWise Health Plan of Washington Preferred (Multiplan
WiseElement (PPO & HSA)	included)
Medicare Advantage Plans	
Plan Names	Network Names
Premera Medicare Advantage (HMO)	Medicare Advantage
	Available in Cowlitz, Island, King, Kitsap, Lewis, Pierce, San Juan, Skagit, Snohomish, Spokane, Thurston, Walla Walla, and Whatcom counties.
Premera Medicare Advantage Classic (HMO)	Medicare Advantage
	Available in Cowlitz, Island, King, Kitsap, Lewis, Pierce, San Juan, Skagit, Snohomish, Thurston, Walla Walla, and Whatcom counties.
Premera Medicare Advantage Total Health (HMO)	Medicare Advantage
	Available in Spokane, Stevens, and Walla Walla counties
Premera Medicare Advantage Alpine (HMO)	Available in King, Pierce, Snohomish, Thurston, and Whatcom counties
Premera Medicare Advantage Peak + Rx (HMO)	Medicare Advantage
	Available in King, Pierce, Snohomish, Thurston, and Whatcom counties
Premera Medicare Advantage Sound + Rx (HMO)	
Premera Medicare Advantage Sound + Rx (HMO)  Medicare Supplement Plans	counties  Available in King, Pierce, Snohomish, Thurston, and Whatcom
	counties  Available in King, Pierce, Snohomish, Thurston, and Whatcom



## **HELPFUL ONLINE TOOLS**

Visit our <u>provider website</u> for Availity tools and information. Access our <u>Medicare Advantage site</u> to find information about Medicare Advantage customers.



# **Availity: Secure provider portal**

We have a single-source solution for all our providers through Availity, is a nationwide, multi-payer secure portal that helps providers and health plans share information efficiently.

Providers have access to the following through Availity:

Availity tool	Description
Eligibility and benefits	The member search feature allows you to search using only a member's plan ID number. Results will include all members associated with that member ID. If you don't have a member's ID, you can search by the member's first name, last name, and DOB.
	View tooth history information from the Services History button of the eligibility and benefits results when you select Premera Dental as a payer.
Claim submission	Claim submission for medical, dental, and facility is available through Availity for free. Express Entry makes adding provider information fast and error-free. Note: You don't need to use Availity as a clearinghouse to use this feature.

Claim status	View the status for a medical, dental, and/or
	facility claim. Color-coded patient cards show
	you the status of a patient's claim. You can
	search by member, claim number, or all claims
	within a specific date range.
Remittance viewer	Premera and FEP EOPs are available from the
	Check/EFT tab. Select the EOP/EOB icon under
	the Actions menu to download a PDF. Note:
	Use "Premera Federal Employee Program
	(FEP)" as a payer to view FEP check
	information.

Providers still need to use Premera's secure provider portal for some transactions not yet available on Availity, such PCP roster and payment policies.

Links to access those tools, as well as all resources on Premera's existing secure and public provider websites, are available on Availity's payer space landing pages for a seamless online experience.

**Availity sign in:** Premera uses <u>Availity</u> as its primary secure provider website for checking eligibility and benefits, submitting prior authorizations, getting claims status, and more.

**Premera - Individual plans sign in:** If your patient's ID card says "Individual Plan," sign in to Premera's Individual Plan website using your <u>OneHealthPort sign in</u>.

**Find a doctor**: Verify your address and specialty information and find providers you can refer to within a customer's network by visiting our Find a Doctor tool. You must use the Medicare Advantage website to access information about Medicare Advantage customers.

Eligibility and benefits: Sign in to Availity to verify a customer's network and eligibility information using our eligibility and benefits tool. Use the Medicare Advantage website to access information about Medicare Advantage customers. Note: Many plans change or renew during the year. We recommend you ask for a patient's ID card if they haven't been seen recently to ensure they still have the same coverage. A copy of the member ID card is available through Availity.

**Prior authorization**: Sign in to Availity to determine what services require authorization or need review (based on the customer's plan). Use the Medicare Advantage website to access information about Medicare Advantage members.

**Plan prefixes**: Use our <u>plan prefix list</u> to determine which plans are within Premera's network or are outside of Washington. This is helpful when determining benefits and eligibility for a customer.

**Training and news:** Find online tool user guides, web-based training modules, and more in our online <u>Learning Center</u>. Get the latest news and policy updates by <u>signing up for monthly Provider News</u> updates.



## **IMPORTANT CONTACTS**

#### Premera Blue Cross provider website

## Premera Blue Cross Medicare Advantage provider website

Premera Provider Customer Service, 877-342-5258, option 2

- Customer benefits and eligibility verification
- Claims payment, payment vouchers, or remittance assistance
- Provide network status confirmation.

Individual Premera plans, 800-607-0546

Individual LifeWise plans, 800-817-3056

BlueCard, 800-676-BLUE (2583) to verify benefits or eligibility for BlueCard customers. Call 888-261-9562 for BlueCard claims customer service.

Premera Blue Cross Medicare Advantage Plan, 888-850-8526

Physician & Provider Relations, 877-342-5258, option 4

- Changing your billing, practice or remittance address
- Adding a practice location
- Updating your tax identification number
- Adding/removing a provider at your office
- Fulfilling application and contract requests
- Verifying contract status
- Requesting copies of past communications

Pharmacy Services: 888-261-1756

- General information on the Preferred Drug List (PDL)
- Exceptions for point-of-sale edits
- Level status confirmation for a specific medication

Care Management: 877-342-5258

- Individual Premera plans, call 844-996-0329
- Individual LifeWise, call 844-996-0333
- Medicare Advantage, call 855-339-8127



## Technical issues related to:

- Availity, 800-282-4548, 8 a.m. to 8 p.m., Eastern Time, Monday Friday
- Medicare Advantage homepage, Find A Doctor, and forms, call 800-722-9780
- Medicare Advantage secure pages and online tools, call 888-850-8526
- Individual Premera plans, call 800-607-0546
- Individual LifeWise plans, call 800-817-3056

