

PREMERA | 

BLUE CROSS

PREMERA EDUCATION PROGRAM

MAKING
HEALTHCARE WORK
BETTER

FOR SCHOOL DISTRICTS IN WASHINGTON STATE

OUR PURPOSE

Making healthcare work better

At Premera Blue Cross, we remind ourselves that Washington's public school employees can't truly do their best for our state's nearly 1.1 million schoolchildren if they don't feel their best – or if worries about their families steal attention from the classroom.

Premera has been part of the lives of teachers, administrators, and support staff in Washington schools since 1962. Today, more than 100,000 school district employees and their families depend on the Premera Education Program. Every day, we work to improve each customer's life by making healthcare work better.

Our passion is driven by 2 million Premera members who tell us:

"I often pay too much for what I get."

"I don't always get what I need."

"Sometimes I get what I don't need."

"Too often, I don't get the experience I want."

Premera employees work together to solve those four problems. In fact, improving customers' lives by making healthcare work better is our purpose.

Our purpose is achieved in part by having Washington's largest network of providers, setting the standard for service excellence, offering personalized consumer tools, providing support from caring personal health support clinicians, or by advocating for better healthcare in Olympia.

Healthcare works better when committed people who know the Washington market work together with passion on behalf of all of our customers.

Wide range of options

Taking great care of our customers is important to us. That's why we support school districts with a range of benefits so they can find the right balance between budget and healthcare needs.

If a school district already has a Premera health plan, we can offer that same plan — as well as other options.

All of our plans offer health support resources, including online tools that help employees and their dependents get and stay healthy. And our discounts on products and services help employees take charge of their health.

To help school districts keep rising pharmacy costs manageable, Premera offers a pharmacy option called the Essentials Drug List. Essentials is a list of prescription drugs that meet basic pharmacy needs and can save groups on pharmacy costs.

For total overall health, good oral health is needed. That's why we also offer dental coverage. Together, our medical and dental plans encourage healthy habits and better outcomes. And by combining both medical and dental, administration is one integrated experience!

FUNDING OPTIONS

Premera offers several funding options for school districts and supports the administration of personal funding accounts that employees can use to save on taxes and pay for qualified healthcare expenses.

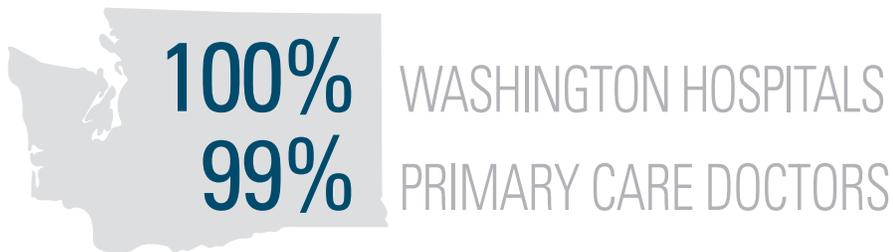
Relationships drive results

For decades, Premera has maintained the largest network of doctors and medical facilities in Washington. It's one reason 7 of the state's 9 Fortune 500 companies, 21 labor and public programs, and several medical systems (including The Everett Clinic and Overlake Hospital) choose Premera as their health plan.

Through strong local relationships, we support providers in delivering low-cost, high-quality care. We also have 71 value-based agreements and physician-led support teams that help providers deliver better healthcare.

IN ADDITION

- We have ACO-like (PersonalCare) contracts with 6 Western Washington health systems focused on delivering lower costs for high-need patients.
- Our Washington-based team regularly meets with local providers to implement evidence-based medicine and identify savings opportunities.
- We offer a broad, open-access PPO that includes:



HEALTHCARE COVERAGE WHEREVER YOU GO

When outside of Washington, customers can take their healthcare benefits with them across the country—with the BlueCard Program® or around the world with Blue Cross Blue Shield Global Core.

Delivering a better healthcare experience

Your health plan should begin working the moment you show your Premera card. We make it easy for you to get the care you need, and we do this in a number of ways:

- We partner with doctors and hospitals statewide to improve the quality of care and overall experience.
- When there's no time to get to the doctor, we offer virtual care that can be accessed anytime, anywhere.
- Our personal health support clinicians help our most vulnerable navigate an often complex system.
- We help providers know more about the healthcare needs of their patients by sharing information.
- The Premera Wellness Program supports a culture of healthy living and productive employees.
- We offer specialized care programs, such as chronic pain management and house calls.

All of these efforts—and more—deliver cost savings, improved safety and quality, greater convenience, and a better healthcare experience for all.

Listening fuels learning

We innovate to simplify the lives of customers and provide a superior experience.

How do we get our next big idea? By listening. In the last 9 months, thousands of customers have shared their opinions with us through Premera Listens, a survey tool that encourages feedback at specific interactions. Customer suggestions are shaping Premera's work now and in the future.

Ideas from our customers and advances in technology will enable us to make healthcare more seamless than ever before. And Premera is making its largest technology investments in decades to respond more quickly to customer needs.



Here are just a few ways we're using technology to make healthcare easier:

- Our next generation mobile app will include touch ID, digital ID card, easy account access, and GPS-enabled care finder.
- Online management tools enable customers to understand how they are spending their healthcare dollars.
- The Find a Doctor tool helps customers find doctors, dentists, and hospitals that are in their plan's network and see cost estimates for common procedures based on their network.
- Customers can order and pay for prescriptions online and get their medications mailed to their homes.

Help with smart healthcare decisions

Premera plans include web-based tools and offer health support programs that help customers maintain healthy lifestyles or navigate health challenges.

HEALTH SUPPORT PROGRAMS

- **Virtual care** gives members immediate and convenient access to care whenever and wherever they need it for health issues such as cold and flu symptoms, ear infections, and bronchitis. Members can get care via phone call or online video.
- **CareCompass** is a whole-person approach to health support that helps customers get easily accessible and appropriate health support services tailored to their health needs.
- **Pregnancy and newborn support programs** promote healthier mothers and babies and reduce costs associated with high-risk pregnancies and newborns who end up in neonatal intensive care units.
- **Exclusive discounts** on fitness club memberships, weight loss programs, and more.
- **My Rx Choices[®]** is an online price-comparison tool that enables a customer to compare costs of current medications and find generic or lower-cost, preferred brand-name alternatives.
- **24-Hour NurseLine** is available around the clock for customers to get free and confidential advice from a registered nurse.

Plan data helps achieve savings

Premera is committed to finding ways to control rising medical costs while ensuring access to quality care. Looking at data and trends specific to your health plan is a great starting point to get the most out of your healthcare dollars.

Our Knowledge Management consulting team helps school districts manage costs by reviewing and analyzing their plan data, and then making recommendations based on the findings. After a consultation with Knowledge Management, one group was able to better understand its escalating emergency room costs. It added a copay and promoted use of the free 24-Hour NurseLine. Within 2 months, emergency room use decreased by more than 20%.

Premera's Utilization Management Program ensures members quickly receive the right care for their condition and avoid unnecessary treatments and costs. The program uses evidence-based medicine guidelines for high-quality, safe, and cost-effective care.

It should be easy

We know plan administrators wear many hats, so we focus on making it as easy as possible for school districts to run their health plans.

With B'link, communicating benefits is simple. B'link connects plan administrators with easy-to-share communication tools for your employees, including:

- Flyer/poster that can be customized with a school district's logo and plan details
- Email templates that are ready to send
- Long, medium, and short versions of a health-related topic that can be copied, pasted, and shared

Plan administrators also get a simple, step-by-step guide to using the employee communication tools each month during the plan year.

With Enrollment Center, school districts can easily manage:

- Premera medical, dental, vision, and pharmacy benefits
- Life events and personal information changes for employees
- COBRA enrollment and more

Local, dependable, experienced

“You take great care of me and make it simple and easy.”

That’s what we want all our customers to say, and that’s what we heard from teachers, administrators, and other employees in the Washington Education Association (WEA) for the past 50 years as the union’s endorsed health plan.

We’re a not-for-profit with more than 80 years of history in our community and a passion for taking great care of our customers.

Here’s how we’ve been making a difference for school districts in Washington state:

37 customer service representatives available to assist with customer questions • **1.6** million claims processed with **99.9%** financial accuracy • **133,000** calls received • **6 a.m. - 6 p.m.** hours of operation to meet educators’ unique schedules • **209** benefit fairs supported

All that adds up to big value for Washington’s public school employees. No one knows the needs of school districts better than Premera.

You appreciate good grades. So do we.



IT'S BEEN A LONG TIME SINCE I HAVE HAD SUCH A POSITIVE EXPERIENCE DEALING WITH HEALTH INSURANCE COVERAGE CONCERNS. I AM STILL SMILING!" "I went through a very difficult, rare and aggressive blood cancer. Premera was absolutely fabulous in quickly approving various treatments. They also saved my family financially." "My case manager, Jocelyn, was superb and helped me when I needed it. At this point I am home and cancer free." "The SCCA considers Premera one of the best companies to work with on behalf of their patients." "Penny was exceptionally kind, thorough and helpful and wasn't satisfied until I had all of my answers to my

questions and that my problem was solved. I could not have been more pleased or impressed." "Karen was fantastic. She was sympathetic, knowledgeable, proactive, and easy to reach, honestly she made a rather poor situation bearable. ABA services are very confusing and our provider did not want to 'go the extra' to get paperwork squared up with Premera. Karen was an excellent liaison and was not afraid to gather info and problem solve." "Spencer even took the time to call the billing department and solved my problem. Thank you Spencer." "Christie has been wonderful! Undergoing breast cancer treatments has been extremely challenging. Christie did everything to alleviate stress and give me peace of mind." "We couldn't have asked for

"SO HAPPY TO SEE THAT PREMERA CARES SO MUCH ABOUT CUSTOMER SERVICE. GOOD JOB!"

