



INDIVIDUALS AND FAMILIES

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# 2024 Preferred Health Plans

PREMERA |   
BLUE CROSS

# Finding the right health plan should be simple

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At Premera Blue Cross, we're passionate about taking great care of our customers. That's why we want to make it easy for you to understand what you get with a Premera individual and family plan.

It all starts with our depth of experience. We've served millions of customers as a local not-for-profit company for more than 80 years.

## Who can get a Premera Preferred health plan?

You can enroll in a Premera Preferred health plan if you live in one of the following counties:  
Franklin, Grays Harbor, King, Kitsap, Pacific, Pierce, Spokane, and Yakima.

# Take advantage of all your options

With a Preferred health plan from Premera, you have our commitment to help make healthcare work better. It starts with putting you in control of your plan.

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## CHOOSE YOUR OWN PROVIDERS AND SPECIALISTS.

Choose from our Individual Signature network of providers for your primary and urgent care, specialists, alternative care, and hospitals. In-network providers include University of Washington Medical Center, Virginia Mason Medical Center, Seattle Children's Hospital, Providence Health Services, Swedish Medical Center, Overlake Medical Center, Kinwell, and EvergreenHealth.\*

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## GET BENEFITS WITHOUT ANY ADDED COSTS.

### **\$0 preventive care services**

Get preventive exams, screenings, and vaccinations at no extra cost to you.

### **\$0 medical advice**

Call the 24-Hour NurseLine at any time to get advice about how to treat symptoms or when to seek additional care.

### **\$0 for the first two office visits with a designated primary care provider (PCP)**

See your designated PCP at no additional cost to you for the first two visits. Then visits, then get unlimited visits at a copay. For health savings account (HSA) eligible plans, the plan's standard cost shares apply to all PCP visits.

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## SEE A PROVIDER, VIRTUALLY ANYWHERE.

### **Virtual care visits for medical and mental health care**

Get virtual visits by phone or video with Doctor On Demand for primary and urgent care for common medical conditions such as cold, flu, allergies, and chronic conditions.

Receive virtual treatment for anxiety, depression, substance use disorder, or other mental health conditions from the privacy of your home with our virtual care providers, Boulder Care and Workit Health.

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## BE COVERED FOR THE IMPORTANT THINGS.

### **10 essential health benefits**

These important benefits—such as maternity and newborn care, mental health support, and prescription drugs—ensure your unique health needs are covered.

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## Get more

As a Premiera member, manage your health plan the way you want with these additional features.

### Secure online Premiera account

Your Premiera account gives you secure, convenient access to your health plan. Access your digital ID card, view plan documents, look up claims, make payments, and more.

### Discounts on fitness programs and memberships

Get access to thousands of fitness centers and digital workout options through the Active&Fit Direct program, starting at just \$28 a month (plus an enrollment fee and applicable taxes).

### Health decision aids

Take control of your healthcare with Healthwise decision support. Research what's right for you with decision-making aids, videos, articles, and the latest medical science news, available on our website.

### Exclusive primary care at Kinwell

Premiera members have access to primary care at Kinwell clinics throughout Washington, in-person or virtually. Learn more at [kinwellhealth.com](https://kinwellhealth.com).

## Get to know our plans

You can select from several types of Preferred health plans: bronze, silver, or gold. These levels refer to the plan cost, not the quality.

When selecting a plan, it's also important to keep in mind the provider network:

- **Health savings account (HSA):** Some plans with a high deductible let you set up an account to save and invest your money for qualified healthcare costs. An HSA has tax advantages.
- **In network:** Keep your costs lower by using an in-network care provider, pharmacy, or hospital.
- **Out of network:** Care outside of your plan's network is not covered, except for emergencies.

## To enroll or find out more

- Visit [premera.com](https://premera.com).
- Call **877-Premera (877-773-6372)**.
- Talk with a producer, a licensed professional also known as an agent or broker.

Depending on your household income, you may be eligible to receive help with part of the cost of your plan. See if you qualify by calling **877-Premera (877-773-6372)**.

Visit [premera.com/visitor/summary-benefits-coverage](https://premera.com/visitor/summary-benefits-coverage) for a Summary of Benefits and a medical glossary.

Find out about our privacy policies at [premera.com/visitor/privacy-practices](https://premera.com/visitor/privacy-practices) or your member rights at [premera.com/visitor/quick-help/policies-practices](https://premera.com/visitor/quick-help/policies-practices).

## Notice of availability and nondiscrimination 800-607-0546 | TTY: 711

Call for free language assistance services and appropriate auxiliary aids and services.

Llame para obtener servicios gratuitos de asistencia lingüística, y ayudas y servicios auxiliares apropiados.

呼吁提供免费的语言援助服务和适当的辅助设备及服务。

呼籲提供免費的語言援助服務和適當的輔助設備及服務。

Gọi cho các dịch vụ hỗ trợ ngôn ngữ miễn phí và các hỗ trợ và dịch vụ phụ trợ thích hợp.

무료 언어 지원 서비스와 적절한 보조 도구 및 서비스를 신청하십시오.

Звоните для получения бесплатных услуг по переводу и других вспомогательных средств и услуг.

Tumawag para sa mga libreng serbisyo ng tulong sa wika at angkop na mga karagdagang tulong at serbisyo.

Звертайтеся за безкоштовною мовною підтримкою та відповідними додатковими послугами.

សូមហៅទូរសព្ទទៅសេវាជំនួយភាសាដោយឥតគិតថ្លៃ ព្រមទាំងសេវាកម្ម និងជំនួយចាំបាច់ដែលសមរម្យផ្សេងៗ។

無料言語支援サービスと適切な補助器具及びサービスをお求めください。

ለነፃ የቋንቋ እርዳታ አገልግሎቶች እና ተገቢ ድጋፍ ሰጪ አጋዥ ሙሳሪዎቻችን እና አገልግሎቶችን ለማግኘት በስልክ ቁጥር

Tajaajiloota deeggarsa afaan bilisaa fi gargaarsaa fi tajaajiloota barbaachisaa ta'an argachuuf bilbilaa.

ਮੁਫਤ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਅਤੇ ਉਚਿਤ ਸਹਾਇਕ ਚੀਜ਼ਾਂ ਅਤੇ ਸੇਵਾਵਾਂ ਵਾਸਤੇ ਕਾਲ ਕਰੋ।

Fordern Sie kostenlose Sprachunterstützungsdienste und geeignete Hilfsmittel und Dienstleistungen an.

ໃຫ້ເພື່ອຮັບການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ ແລະ ການບໍລິການ ແລະ ການຊ່ວຍເຫຼືອພິເສດທີ່ເໝາະສົມແບບບໍ່ເສຍຄ່າ.

Rele pou w jwenn sèvis asistans lengwistik gratis ak èd epi sèvis oksilyè ki apwopriye.

Appelez pour obtenir des services gratuits d'assistance linguistique et des aides et services auxiliaires appropriés.

Zadzwonń, aby uzyskać bezpłatną pomoc językową oraz odpowiednie wsparcie i usługi pomocnicze.

Ligue para serviços gratuitos de assistência linguística e auxiliares e serviços auxiliares adequados.

Chiama per i servizi di assistenza linguistica gratuiti e per gli ausili e i servizi ausiliari appropriati.

اتصل للحصول على خدمات المساعدة اللغوية المجانية والمساعدات والخدمات المناسبة.

برای خدمات کمک زبانی رایگان و کمک‌ها و خدمات امدادی مقتضی، تماس بگیرید.

**Discrimination is against the law.** Premera Blue Cross (Premera) complies with applicable Federal and Washington state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex characteristics, intersex traits, pregnancy or related conditions, sexual orientation, gender identity, and sex stereotypes. Premera does not exclude people or treat them less favorably because of race, color, national origin, age, disability, sex, sexual orientation, or gender identity. Premera provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). Premera provides free language assistance services to people whose primary language is not English, which may include qualified interpreters and information written in other languages. If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact our Civil Rights Coordinator. If you believe that Premera has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity, you can file a grievance with: Civil Rights Coordinator — Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, TTY: 711, Fax: 425-918-5592, Email [AppealsDepartmentInquiries@Premera.com](mailto:AppealsDepartmentInquiries@Premera.com). You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Ave SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>. You can also file a civil rights complaint with the Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint Portal available at <https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status>, or by phone at 800-562-6900, 360-586-0241 (TDD). Complaint forms are available at <https://fortress.wa.gov/oic/onlineServices/cc/pub/complaintinformation.aspx>.