



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).



## 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, sex, gender identity, or sexual orientation. Premera does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera provides free aids and services to people with disabilities 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 services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact the 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, gender identity, or sexual orientation, you can file a grievance with: Civil Rights Coordinator — Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, Fax: 425-918-5592, TTY: 711, 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, the 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>.

## Language Assistance

**ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-607-0546 (TTY: 711).

**注意：**如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 800-607-0546（TTY：711）。

**CHÚ Ý:** Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-607-0546 (TTY: 711).

**주의:** 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-607-0546 (TTY: 711) 번으로 전화해 주십시오.

**ВНИМАНИЕ:** Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-607-0546 (телетайп: 711).

**PAUNAWA:** Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 800-607-0546 (TTY: 711).

**УВАГА!** Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки.

Телефонуйте за номером 800-607-0546 (телетайп: 711).

**ប្រយ័ត្ន:** បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតថ្លៃ គឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ 800-607-0546 (TTY: 711)។

**注意事項：**日本語を話される場合、無料の言語支援をご利用いただけます。800-607-0546 (TTY:711) まで、お電話にてご連絡ください。

**ማስታወሻ:** የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያገዝዎት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ 800-607-0546 (መስማት ለተሳናቸው: 711)።

**XIYYEEFFANNAA:** Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 800-607-0546 (TTY: 711).

**ملحوظة:** إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-607-0546 (رقم هاتف الصم والبكم: 711).

**ਧਿਆਨ ਦਿਓ:** ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 800-607-0546 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

**ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-607-0546 (TTY: 711).

**ໂປດຊາບ:** ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ຄວບຄຸມໃຫ້ທ່ານ. ໂທ 800-607-0546 (TTY: 711).

**ATANSYON:** Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 800-607-0546 (TTY: 711).

**ATTENTION :** Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-607-0546 (ATS : 711).

**UWAGA:** Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-607-0546 (TTY: 711).

**ATENÇÃO:** Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800-607-0546 (TTY: 711).

**ATTENZIONE:** In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-607-0546 (TTY: 711).

**توجہ:** اگر بہ زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 800-607-0546 (TTY: 711) تماس بگیرید.