

Premera Flex Advantage

CONTROL YOUR COSTS AND HAVE
YOUR PICK OF QUALITY DOCTORS

Your Coverage Choices

You have access to Premera’s largest provider network. Doctors in your network are divided into two groups based on their cost effectiveness. You’ll save more out of your pocket by seeing providers in Level 1.

IN-NETWORK

Level 1	Level 2
Highest coverage level with the lowest out-of-pocket costs.	Lower coverage level with higher out-of-pocket costs.

All in-network doctors meet the necessary industry requirements on licensing, education, and ethics standards. Hospitals, facilities, and BlueCard® providers all have Level 1 coverage.

OUT-OF-NETWORK

Lowest coverage level with the highest out-of-pocket costs. Out-of-network providers do not accept Premera’s contracted rates for services.

Your Experience

Broad access

Heritage is Premera’s largest network.

Powerful tools

Mobile and online tools help you find the most cost-effective providers to get the most from your benefits.

Flexibility

You can move between Level 1 and Level 2.

Real savings

By choosing Level 1 providers, you’ll pay less out of your own pocket.

Go to premera.com/flex to find doctors and find out more about your plan.