Premera Flex Advantage

CONTROLLING COSTS, KEEPING CHOICE

FOR EMPLOYERS

Control your costs while meeting employee expectations

Premera Flex Advantage is designed to give your employees broad access to providers. All the while, it uses financial incentives to encourage your employees with a Premera medical plan to select the providers who can deliver the most cost-efficient services.

Premera Flex Advantage divides Premera’s largest network, Heritage, into two groups based on cost efficiency.

<table>
<thead>
<tr>
<th>IN-NETWORK</th>
<th>Level 1</th>
<th>Level 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highest benefit level</td>
<td>Least out-of-pocket cost</td>
<td>Lower benefit level</td>
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</tbody>
</table>

Premera ensures all in-network providers meet the necessary industry requirements on licensing, education, and ethics standards. Hospitals, facilities, and BlueCard® providers are covered at the highest benefit level.

<table>
<thead>
<tr>
<th>OUT-OF-NETWORK</th>
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<tbody>
<tr>
<td>Lowest benefit level</td>
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<tr>
<td>Most out-of-pocket cost</td>
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Find out more at premera.com/wa/flex.

Contact your producer or Premera account manager to get a quote and see the savings you can achieve with Premera Flex Advantage.

The Premera Flex Advantage network does not include pharmacy and dental providers.

Experience

Broad access
Premera Flex Advantage is based on our largest network, Heritage.

Powerful tools
Enhanced mobile and web tools help your employees easily find the most cost-efficient providers to get the most from their benefits. Explore the member tools at premera.com/flex.

Flexibility
Your employees can move between Level 1 and Level 2 any time.

Real savings
When your employees choose Level 1 providers, they will pay less out of pocket, and your company can improve its overall healthcare cost trend.

Simple and easy
We make it easy for you to help your employees understand how to pay less out of pocket with Premera Flex Advantage. Ready-to-share communications are found on our employer resource center, B’link, at blink.premera.com.
Premera Flex Advantage

Level 1 hospitals and practices as of March 1, 2018*

This is not the full list of hospitals, facilities, and BlueCard providers participating in Level 1 for Premera Flex Advantage. Find a full directory with the Premera Flex Advantage Find Care tool at premera.com/flex.

WESTERN WASHINGTON

Seattle
- **Hospitals:** Harborview Medical Center, Northwest Hospital, Seattle Cancer Care Alliance, Seattle Children’s Hospital, Swedish Medical Center (Ballard, Cherry Hill, First Hill), UW Medical Center, Virginia Mason Hospital and Medical Center
- **Practices:** The Polyclinic, Proliance

Eastside
- **Hospitals:** EvergreenHealth, Overlake Medical Center, Swedish Medical Center (Issaquah)
- **Practices:** EvergreenHealth, Overlake Internal Medicine, Overlake Medical Group

Tacoma
- **Hospitals:** Franciscan (St. Anthony Hospital, St. Clare Hospital, St. Elizabeth Hospital, St. Joseph Medical Center), MultiCare (Auburn Medical Center, Good Samaritan, Mary Bridge Children’s Hospital, Tacoma General)
- **Practices:** Pediatrics Northwest, Peninsula Family Medical Center, South Hill Family Medicine

Snohomish
- **Hospitals:** Cascade Valley Hospital, EvergreenHealth Monroe, Providence Regional Medical Center Everett, Swedish Edmonds
- **Practices:** Edmonds Family Medicine,** The Everett Clinic, Western Washington Medical Group

South King
- **Hospitals:** Franciscan (St. Francis Hospital), MultiCare (Auburn and Covington), Valley Medical Center (Renton)
- **Practices:** Various independent clinics

Tri-Cities
- **Hospitals:** Kadlec Regional Medical Center, Lourdes, Trios Health (formerly Kennewick General Hospital)
- **Practices:** Kennewick General Physicians, Tri-City Orthopaedics

Wenatchee
- **Hospitals:** Confluence Health (Central Washington Hospital and Wenatchee Valley Hospital)
- **Practices:** Various independent clinics

EASTERN WASHINGTON

Spokane
- **Hospitals:** Kootenai Medical Center, MultiCare (Deaconess Hospital and Valley Hospital), Providence (Holy Family, Sacred Heart Medical Center)
- **Practices:** Columbia Medical Associates (CMA), Spokane Digestive Disease Center, various independent clinics

Walla Walla
- **Hospitals:** Providence St. Mary Medical Center
- **Practices:** Walla Walla Clinic

*This list is subject to change. **Edmonds Family Medicine will be Level 2 effective July 1, 2018.

Premera Blue Cross is an independent licensee of the Blue Cross Blue Shield Association.