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| *This message is part of an email series offering tips for good health and advice to help you understand and get the most out of your Premera Blue Cross health plan.* |
| Control your costs and have your pick of quality doctors When you shop around for goods and services, you want the best value for your money. Why should healthcare be any different? Healthcare is confusing and it’s expensive. Like any other service you buy, being a smart consumer of healthcare is about being careful how you spend your money.  Your Premera Flex Advantage plan brings a real shopping experience to your healthcare.  **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.   * Level 1 – highest benefit level with the lowest out-of-pocket costs * Level 2 – lower benefit level with higher out-of-pocket costs   All in-network doctors meet the necessary industry requirements on licensing, education, and ethics standards. It’s easy for you to find Level 1 providers by using the Premera mobile app or with the Find Care tool at [premera.com/flex](http://premera.com/flex)  If you find yourself in an emergency situation, don’t worry. Hospitals are all Level 1—so you’re always covered at the highest benefit level. |
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