FOR PIERCE, SPOKANE, AND THURSTON COUNTIES

# Peak Care Health Plan





# What employers are saying about Peak Care

Peak Care offers a journey where both you and your employees will get quality care at a fair price. An integrated collaboration between health plan and provider smooths the path for your employees, allowing them to focus on their health.

"Peak Care is critical to your bottom line and your employees are well taken care of. It's affordable, yet rich in benefits."

- Puyallup Dermatology

"Really the biggest benefit we experience with Peak Care is the ability to provide an attractive and more affordable plan choice for our employees that saves them money."

– Korum Ford-Lincoln-Hyundai

We chose Peak Care because affordable health care is important for our employees. With having 260 employees, everyone is so different in their needs. A PPO plan isn't always the best for someone who is younger and doesn't go to the doctor. An HSA may be the best plan for someone who may have fewer medical issues. It really varies, so we wanted to offer more.

- Olympic Sport and Spine

### What is Peak Care?

Premera Blue Cross and MultiCare, two locally based companies in the Pacific Northwest, have come together in a unique way to develop a health plan. Peak Care offers businesses and their employees a modern, streamlined healthcare experience that reduces costs and increases transparency in healthcare choices, backed by a commitment to delivering optimal healthcare outcomes.

Peak Care is an exclusive provider organization (EPO) plan designed for Pierce, Spokane, and Thurston counties. Together through Peak Care, Premera and MultiCare can help customers take control of their basic health needs, while better managing their costs.

### Benefits designed with your business in mind

That's why we offer plans that help you keep control of your expenses while giving your employees access to quality and affordable care.





## How you benefit with Peak Care

#### Lower costs

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Save as much as 15% on the cost of a comparable preferred provider organization (PPO) plan.\*

#### A transparent and integrated care experience

Depending on your business size, you may benefit from deeper, real-time insights into the way your employees are using their benefits. These insights can help you uncover better ways to engage and meet the needs of your employees.

#### Attract and retain with quality benefits

Offering a rich, robust, and cost-effective benefit plan to your employees helps increase their job satisfaction and helps keep them healthy.

#### Administrative ease and support

- Effortlessly manage your health plans online with our secure employer dashboard.
- · Get ready-to-share resources that make benefits simple to understand for you and your employees.

### How your employees benefit

#### Simple and easy benefits

- Peak Care offers integrated care, without the barriers. This means primary care providers don't serve as gatekeepers, and referrals aren't required for seeing most specialists. Specialists make up more than 85% of the MultiCare Connected Care Clinically Integrated Network.
- Your employees have access to a variety of programs and services to help them where they are in their healthcare journey.

#### Convenient access to care

- The Peak Care provider network, called the Tahoma network, covers everything from pediatrics to cancer care plus more than 40 urgent clinics across the state.
- Peak Care includes coverage for rides to scheduled appointments through transportation services. (Restrictions apply.)
- Your employees have access to virtual care 24/7.

#### Lower costs

- Choose from a variety of deductible options to offer your employees and still save on your bottom line.
- Because customers are required to choose only in-network providers, they may also experience lower overall out-of-pocket costs.





### What is an EPO?

An exclusive provider organization, or EPO, is a hybrid health plan in which a primary care provider referral is not required when seeking most specialty care, but healthcare providers must be chosen from within a predetermined network.

### Programs and services

#### **Preventive healthcare**

Preventive health services are part of every Premera plan. Our secure member website provides your employees with details about what is covered. They'll also find suggested preventive exams, vaccinations, and screenings.

#### MultiCare Virtual Care

Get your own house call with MultiCare's Virtual Health services. There are a number of virtual care options that let members talk to a medical provider from the comfort of home, providing convenient care for both new and existing patients.

#### **Online tools**

Apps and digital tools give your employees more control when it comes to managing their healthcare. They can easily search for doctors, compare costs of services, track medications, review claims, and more.

#### 24-Hour NurseLine

Free, confidential, health services from a registered nurse is available to your employees 24/7.

#### Maternity and newborn care

Our maternity program supports healthy babies and parents with personalized tools, and encourages early discovery of high-risk pregnancies. This helps reduce costs associated with high-risk pregnancies or newborns who end up in neonatal intensive care.

#### Wellness programs

Employees who feel better do better. That's why Premera offers tools for both large and small businesses to develop a culture of well-being within your workplace. Talk to your Premera representative or producer for more information about our wellness programs.

#### Additional personal support programs

A variety of clinical services as well as quality and utilization management programs are available for your employees. These programs are designed to keep your employees engaged, healthy, and productive.



#### **EXCLUSIVE FOR PEAK CARE PLANS**

#### Medical care comes to you

**Dispatch Health**<sup>1</sup> sends medical teams to the member's home or office for on-demand care 7 days a week. This eliminates transportation as a barrier to getting care.

#### Get a free ride

Most member's will be eligible to use SafeRide<sup>2</sup> up to 25 miles to their appointment location!

All your employee needs to do to schedule with SafeRide or Dispatch Health is call the number on the back of their card. Individuals who receive benefits from a federal health program are ineligible.



## Comprehensive provider network

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The Tahoma network includes MultiCare Connected Care Clinically Integrated Network, Physicians of Southwest Washington, Capital Medical Center, and Vivacity Care Clinics. The network also includes contracted healthcare facilities, chiropractors, acupuncturists, naturopaths, and massage therapists. With over 3,800 providers, the breadth of providers available in the Tahoma network ensures access to a full range of services to meet the needs of your employee population in the Pierce, Thurston, and Spokane County areas.

Nine hospitals

Allenmore Hospital

Auburn Medical Center

Capital Medical Center

 Deaconess Hospital Valley Hospital

Covington Medical Center

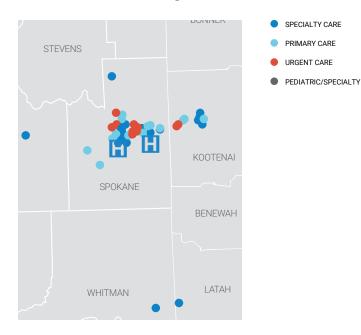
Good Samaritan Hospital

• Tacoma General Hospital

Mary Bridge Children's Hospital



#### Inland Northwest region



#### SPECIALTY CARE

**Puget Sound Region** 

- PRIMARY CARE
- URGENT CARE
- PEDIATRIC/SPECIALTY

#### Alternative care network of contracted providers

More than 100 specialty services providers are available within the Tahoma network. These specialty services providers include chiropractors, acupuncturists, naturopaths, and massage therapists.

More than 40 urgent care

clinics, as well as primary

This includes, but is not limited to.

MultiCare Indigo Urgent Care

Navos Mental Health Solutions

Sea Mar Thurston County Clinic

MultiCare Rockwood Clinic

Pulse Heart Institute

 Westcare Clinic · Vivacity Care Center

the following:

Immediate Clinic

care and specialty services.

#### Nationwide and international coverage

- Virtual care: nationwide (including Washington)
- Emergency department visits: nationwide (including Washington)
- BlueCard<sup>®</sup> coverage: New for 2021! Both emergent and non-emergent healthcare benefits whenever your employees are out of state, across the country or worldwide.





#### **Vivacity Care Centers**

Your employees in the Spokane area shouldn't have to wait months-or even weeks-to see their primary care provider. That's why there is a new, convenient kind of primary care in Spokane just for Premera Blue Cross members.

Visit vivacitycarecenter.com to find out more.

**North Country Homes** 9001 N. Country Homes Blvd. Spokane, WA 99218

**Division and Mission** 1601 N. Division Street Spokane, WA 99207



#### **FIND OUT MORE**

Take a look at our Peak Care plans. Small group (1-50 employees) premera.com/wa/employer/products/small-group-plans

Large group (50+ employees) premera.com/wa/employer/products/large-group-plans

Visit **peakcare.com/employer** Talk with your Premera representative or producer.





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