



PROVIDING YOUR EMPLOYEES  
ACCESS TO THE CARE THEY NEED

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# Medical Transportation Benefits





When your employees need to travel to get care, Premera Medical Transportation Benefits programs make it easy.

Certain travel expenses are covered for the following:

- Seeking treatment for a serious medical condition that can't be treated locally.
- Traveling outside of Alaska to get elective, non-emergent care at lower prices.

# With you every step of the way

Dedicated medical travel experts guide your employees through the process:

- Explain the program benefits
- Confirm approval of medical travel
- Arrange travel for the employee and eligible caregivers

## THREE TYPES OF COVERAGE

Medical Access Transportation	Elective Procedure Travel*	Premera-Designated Centers of Excellence*
For medically necessary care that can't be provided locally. This benefit covers certain travel expenses for your employees. The provider must be in network in Alaska or Seattle.	This benefit is for preapproved, elective surgeries. It covers travel expenses for your employees to get care at an in-network facility in the lower 48 states.	Expands member access to high-performing facilities. Includes personalized health support for specialty surgeries. Covers certain travel expenses for the employee and eligible dependent with the Elective Procedure Travel program.

	Medical Access Transportation	Elective Procedure Travel	Premera Designated Centers of Excellence
✓ <b>Fully insured</b>	Included as part of your plan	Included as part of your plan	Included as part of your plan
✓ <b>OptiFlex</b>	Included as part of your plan	Included as part of your plan*	Included as part of your plan*
✓ <b>Self-funded</b>	Included as part of your plan	Buy-up option	Buy-up option

\*OptiFlex groups with 200+ enrolled employees or with a flexible plan design. Elective Procedure Travel and Premera Designated Centers of Excellence are a buy-up option.





# Medical Access Transportation

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- Preapproval is not required
- Provider note must confirm care is medically necessary
- Member must submit letter with a claim form after receiving care

## TRAVEL EXPENSES COVERED WITH THE MEDICAL ACCESS TRANSPORTATION BENEFIT

Covered*	Not covered
Travel within Alaska	Car rental, taxi, parking fees
Travel outside Alaska, when the closest in-network provider is located in Seattle	Private car, mileage
<p>Airfare (roundtrip economy fare) for the individual getting medical care by licensed commercial carrier:</p> <ul style="list-style-type: none"> <li>• From the location in Alaska where the illness or injury occurred</li> <li>• To the closest in-network provider who can provide appropriate treatment</li> </ul> <p>Refer to your benefit booklet for limits.</p>	Lodging, meals
Airfare (roundtrip economy fare) for a travel companion accompanying a dependent under the age of 19 who is receiving care.	Transportation for routine dental, vision, and hearing services
<p>Ferry and train travel (roundtrip) by licensed commercial carrier (up to \$50 per day per person):</p> <ul style="list-style-type: none"> <li>• From the location in Alaska where the illness or injury occurred</li> <li>• To the closest in-network provider who can provide appropriate treatment</li> </ul>	Travel expenses that exceed <a href="#">IRS guidelines</a>

\*Covered up to [IRS limits](#).

## Steps your employees need to take to use the Medical Access Transportation benefit

1

### Your employee books their medical appointment.

- The appointment must be with the closest in-network doctor who can provide treatment. Travel outside Alaska is limited to Seattle, when the closest in-network provider is located in Seattle.
- Some medical treatments need approval from Premera. Your employee should confirm their approval before traveling by asking their doctor or calling a Premera medical travel expert.

2

### Your employee travels for care. They will ask their doctor for a letter stating the care provided was medically necessary.

3

### Your employee submits the following documentation for reimbursement to the following:

Premera Blue Cross Blue Shield of Alaska  
PO Box 327  
Seattle, WA 98111

- Completed [claim form](#)
- Itemized receipts for [eligible expenses](#)
- Doctor's note

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### We make it easy to tell your employees about the Medical Transportation Benefits program.

Log in to the secure employer website and select the link to the B'link employee communication center site. You'll find ready-to-share flyers, emails, and text you can customize.



# Elective Procedure Travel

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- Non-emergency care
- Hundreds of procedures covered\*

\*Members should check with their provider and Premera if a specific procedure is covered.

## TRAVEL EXPENSES COVERED WITH THE ELECTIVE PROCEDURE TRAVEL BENEFIT

Covered*	Not covered
<p>Travel outside Alaska</p>	<p>Travel within Alaska</p>
<p>Airfare (roundtrip economy fare) for the individual getting medical care and a companion (when medically necessary) by licensed commercial carrier:</p> <ul style="list-style-type: none"> <li>• From the member’s home in Alaska</li> <li>• To the medical facility where services will be provided</li> </ul> <p>Air travel expenses are flexible and fully refundable.</p>	<p>International travel</p> <p>First class travel</p>
<p>Airfare for a travel companion is covered if a letter of medical necessity from the healthcare provider is included with the completed claim form and receipts.</p>	<p>Airline charges, such as baggage fees, meals, booking change charges</p> <p>Reimbursement for mileage rewards and frequent flier coupons</p>
<p>Car rental, taxi, and parking fees between the airport, hotel, and medical facility where services will be provided (up to \$35 per day)</p>	<p>Meals</p> <p>Travel for ineligible medical procedures</p>
<p>Mileage for the member’s personal automobile</p>	<p>Travel in a mobile home, RV, or travel trailer</p> <p>Travel to providers outside their health plan network</p>
<p>Ferry and train travel (roundtrip) by licensed commercial carrier (up to \$50 per day per person):</p> <ul style="list-style-type: none"> <li>• From the member’s home in Alaska</li> <li>• To the medical facility where services will be provided</li> </ul>	<p>Travel expenses that exceed <a href="#">IRS guidelines</a></p> <p>Personal care items</p>
<p>Lodging at a commercial establishment (in hotel or motel for up to \$50 per day per person)</p>	<p>Pet care, except for service animals</p> <p>Phone service and long-distance calls</p>

\*Covered up to [IRS limits](#).



## Steps your employees need to take to use the Elective Procedure Travel benefit

1

**Before traveling for care, your employee should speak to their provider and a Premera medical travel expert.**

- Their provider will let them know if it's safe to travel for medical care and can provide the procedure code for the care they need.
- A Premera medical travel expert can answer questions, confirm that travel is approved, and make travel arrangements. They also can provide personalized information to guide your employees through the process.

2

**Your employee will complete the required forms and activities and return them to Premera.**

- Premera supplies the required forms and guides your employees through the process of completing and turning in the forms.
- Employees have to pre-pay for travel and submit for reimbursement.

# Premera-Designated Centers of Excellence

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- Use with the Elective Procedure Travel program
- Access high-performing facilities in Seattle for specialty procedures

## Key features of Premera-Designated Centers of Excellence (PDCOE)

- ✓ Access to three of the most common specialty procedures:
  - Total joint replacements (knee and hip)
  - Spine surgeries
  - Gynecological procedures
- ✓ Bundled payment arrangements for eligible specialty procedures:
  - Pre-surgical consultations and related services
  - Hospitalization, surgery, and related inpatient care
  - Post-surgical checkups
- ✓ Employee cost shares waived, except for the qualified high-deductible health plan deductible
- ✓ Air travel for your employee and a companion, black car services from airport to hotel, and lodging
- ✓ Dedicated care coordination from Premera Personal Health Support and medical travel experts

## High-quality care at fair prices

The cost for healthcare procedures can vary greatly from one provider to the next. Premera collaborates with select providers in Anchorage and the lower 48 states to help eliminate unpredictable prices for quality care.

PDCOE is built on a foundation of clinical best practices and maximized savings. Rates for the specialty procedures covered by this benefit are bundled to further optimize savings for you and your employees.

## Steps your employees need to take to use a Premera-Designated Center of Excellence

When your employees need one of the qualifying procedures, we encourage them to seek high-quality, affordable care at one of our Premera-Designated Centers of Excellence. To arrange care, your employees can contact Premera directly.

- 1** Before traveling for care, your employee should speak to their doctor and a Premera medical travel expert. Their doctor will let them know if it's safe to travel for medical care and can provide the procedure code for the care they need.
- 2** Premera Personal Health Support will help answer your employees' questions about eligibility, covered services, and costs. They'll support any necessary travel arrangements and handle travel payments. Travel arrangement and pre-payment includes air travel for your employee and a companion, transportation to and from the airport, and lodging at a qualified hotel (up to IRS limits).
- 3** A positive member experience is fortified with end-to-end dedicated support.
  - Premera Personal Health Support will coordinate your employee's care with the Center of Excellence chosen before, during, and after their care. This includes facilitation of medical records transfer, as well as assistance with scheduling appointments, surgery, and follow-up care.
  - Your employee will also receive support from Premera to complete the necessary forms and guide your employee through the process of getting them turned in.

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## GET STARTED

Contact your producer or Premera account manager for more details.

	Medical Access Transportation	Elective Procedure Travel	Premera Designated Centers of Excellence
✓ <b>Fully insured</b>	Included as part of your plan	Included as part of your plan	Included as part of your plan
✓ <b>OptiFlex</b>	Included as part of your plan	Included as part of your plan*	Included as part of your plan*
✓ <b>Self-funded</b>	Included as part of your plan	Buy-up option	Buy-up option



**BLUE CROSS BLUE SHIELD OF ALASKA**

An Independent Licensee of the Blue Cross Blue Shield Association