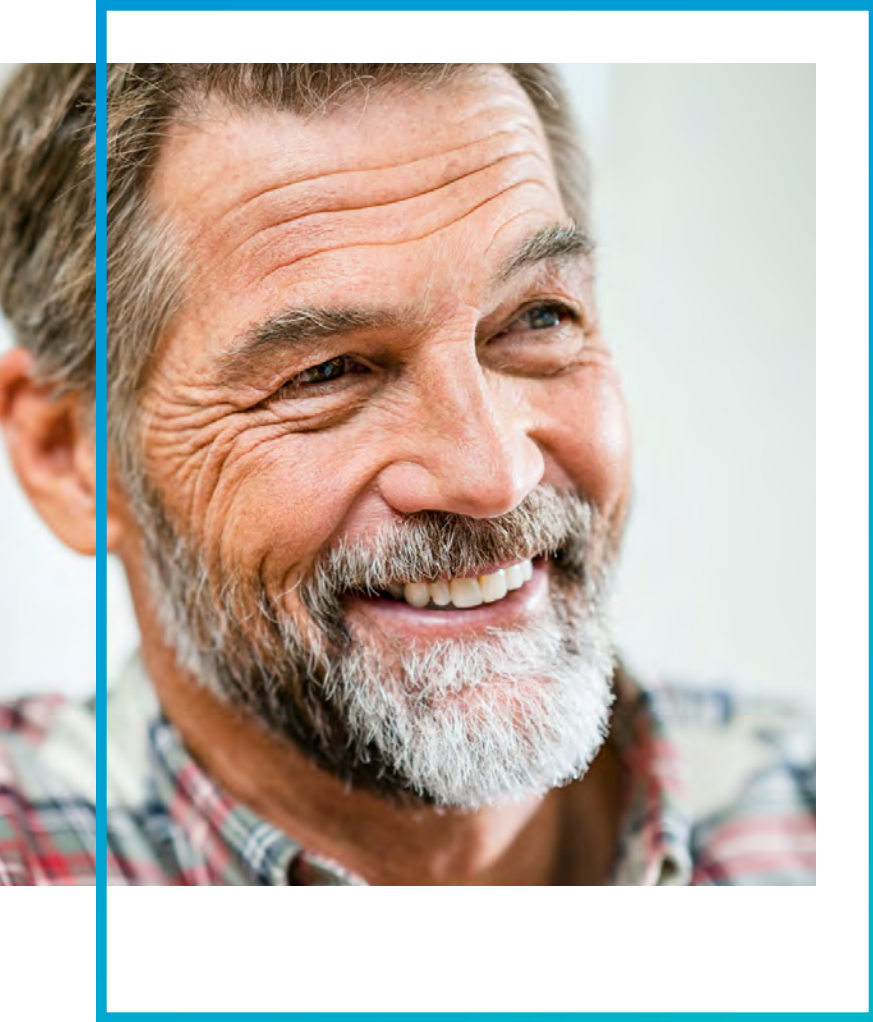




PROVIDING YOUR EMPLOYEES
ACCESS TO THE CARE THEY NEED

Medical Transportation Benefits

PREMERA | 
BLUE CROSS BLUE SHIELD OF ALASKA



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

These programs cover certain travel expenses your employees with a Premera medical plan may incur when:

- They're facing a serious medical condition that can't be treated locally
- They need to travel to the lower 48 to get elective, non-emergent care at lower prices than they'll find in Alaska

The medical travel experience is simplified with Premera medical travel experts, who are dedicated to help guide your employees every step of the way. And when your employee isn't sure which program is right for them, a medical travel expert can help with that, too. All they have to do is call the number on the back of their member ID card.

A medical travel expert can provide your employees with:

- A comprehensive explanation of the program benefits
- Confirmation that the medical travel is preapproved when preapproval is necessary
- Travel assistance, including making travel arrangements and providing a personalized information guide, when using Elective Procedure Travel benefits

Three types of coverage are provided

Medical Access Transportation	Elective Procedure Travel	Premera-Designated Centers of Excellence
<p>Applies to certain travel-related expenses for medically necessary care that your employees' local doctor can't provide. The care must be given at an in-network provider within Alaska or Seattle, if that is the closest location where the care can be provided.</p>	<p>Covers certain travel-related expenses for preapproved, non-emergency (elective) surgeries at an in-network facility located in the lower 48 states.</p>	<p>Includes enhanced services that support your employees and their covered dependents when they seek care from a Premera-Designated Centers of Excellence provider as part of our Elective Procedure Travel program.</p>

There's more good news—if you're a fully insured or OptiFlex employer, these programs are already part of your Premera medical plan. If you're a self-funded employer, Elective Procedure Travel and Premera-Designated Centers of Excellence are available as a buy-up option.



Medical Access Transportation

With the Medical Access Transportation benefit, preapproval for travel is not required. However, your employee must get a doctor's letter stating that the services requiring travel are medically necessary. The letter must be submitted with the claim form after they receive care.

What travel expenses are covered with the Medical Access Transportation benefit?

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

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

What steps do your employees need to take when using the Medical Access Transportation benefit?

1

Your employee books their medical appointment

- The appointment needs to 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:

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

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



Elective Procedure Travel

With the Elective Procedure Travel benefit, hundreds of procedures are covered, including knee replacement, hip replacement, shoulder surgery, lumpectomy, and spine surgery. Before surgery, your employee should check with their doctor or a Premera medical travel expert to find out if it is part of the Elective Procedure Travel benefit.

What travel expenses are 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"> • From the member’s home in Alaska • To the medical facility where services will be provided 	<p>International travel</p>
<p>Air travel expenses are unrestricted, flexible, and fully refundable.</p>	<p>First class travel</p>
<p>Airfare for a travel companion is covered as long as a letter of medical necessity from the healthcare provider is sent along with the completed claim form and receipts.</p>	<p>Airline charges, such as baggage fees, meals, booking change charges</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>Reimbursement for mileage rewards and frequent flier coupons</p>
<p>Mileage for the member’s personal automobile</p>	<p>Meals</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"> • From the member’s home in Alaska • To the medical facility where services will be provided 	<p>Travel for ineligible medical procedures</p>
<p>Lodging at a commercial establishment (in hotel or motel for up to \$50 per day per person)</p>	<p>Travel in a mobile home, RV, or travel trailer</p>
	<p>Travel to providers outside your health plan network</p>
	<p>Travel expenses that exceed IRS guidelines</p>
	<p>Personal care items</p>
	<p>Pet care, except for service animals</p>
	<p>Phone service and long-distance calls</p>

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

What steps do your employees need to take when using the Elective Procedure Travel benefit?

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.
- A Premera medical travel expert can answer their questions, tell them if their travel is approved, and make their travel arrangements. They also can provide personalized information to guide them through the process.

2

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

- Premera will supply the necessary forms and guide your employee through the process of getting them filled out and turned in.
- Employees will have to pre-pay for travel and submit for reimbursement.

Get to know our medical travel experts. To make sure the medical travel experience is as smooth as possible, a medical travel expert is dedicated to supporting your employees every step of the way. They can tell your employees if they're preapproved for medical travel and can even help book their airline tickets!

Premera medical travel experts can be reached at **800-364-2994**.

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.



Premera- Designated Centers of Excellence

It's no surprise Alaskans often experience high healthcare costs and difficulty finding local providers who provide specialty medical services¹. With Premera-Designated Centers of Excellence as part of the Elective Procedure Travel program, your employees and their dependents receive specialty medical services at facilities in Anchorage or Seattle that deliver better patient outcomes at fair prices.

¹Anchorage Daily News, www.adn.com/opinions/2020/07/12/tackling-alaskas-high-health-care-costs/

What's included with 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 medical procedures which include:
 - 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
- ✓ Predictive analytics, targeting, and outreach to identify eligible members, increase awareness, and educate members on the benefits of using a PDCOE provider for eligible services
- ✓ Air travel for your employee and a companion, black car services from airport to hotel, and lodging
- ✓ Dedicated care coordination from Premera medical travel experts and clinical programs clinicians during and after your employee's procedure

High-quality care at fair prices

Because the cost for the same healthcare procedure can vary greatly from one provider to the next, Premera collaborates with select providers in Seattle and Anchorage to help eliminate unpredictable prices for quality care.

PDCOE is built on a foundation of clinical best practices and maximized savings. To be recognized as a PDCOE, facilities must first apply, and providers are evaluated by a third party for better patient outcomes and higher efficiency than their peers. Rates for the specialty procedures covered by this benefit are then bundled to further optimize savings for both you and your employees.

Centers of Excellence

Providence Alaska Medical Center at Creekside Surgery Center

Alaska members who want to stay in state for total joint replacements have access to the Creekside Surgery Center located in Midtown Anchorage on the Providence Alaska Medical Center campus, specializing in a number of surgical procedures since 2010. It participates in the American Joint Replacement Registry and is recognized by the Accreditation Association for Ambulatory Health Care, Inc. (AAAHC). AAAHC advocates for high-quality healthcare through nationally recognized standards. Recognition indicates an organization's commitment to providing safe, high-quality services to its patients.¹

Virginia Mason Medical Center

For Alaska members who choose to travel out of state for total joint replacements or need certain spinal surgeries or gynecological procedures, the Virginia Mason Medical Center in Seattle has been identified as a center of excellence for this care. Named a 2020 and 2021 Top Hospital² for its achievements in care quality and patient safety, its network of specialty care medical centers and providers offer superior treatment results.

¹ Accreditation Association for Ambulatory Health Care, <https://www.aaahc.org/>

² The Leapfrog Group, <https://www.leapfroggroup.org/ratings-reports/top-hospitals>

What steps do your employees need to take when using a Premera-Designated Center of Excellence?

When your employees need one of the qualifying procedures, we use predictive analytics to engage them at the right time and encourage them to seek high-quality, affordable care at one of our Premera-Designated Centers of Excellence. Or if your employee already knows they need a qualifying procedure, they may reach out to us 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

A Premera Clinical Programs clinician will help answer your employee's questions about eligibility, covered services, and costs. They'll also provide travel assistance, including making any necessary travel arrangements as well as handling 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.

- A Premera clinician 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, assistance 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.

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 communications center site. You'll find ready-to-share flyers, emails, and text you can customize.

GET STARTED

Contact your producer or Premera account manager for more details.

The Medical Transportation Benefits program is available as a buy-up option for self-funded employers and is already included in all medical plans for fully insured and OptiFlex employers.