

MEDICARE ADVANTAGE (HMO)



2023 Benefit Highlights

PREMERA | 

BLUE CROSS

An Independent Licensee of the Blue Cross Blue Shield Association

Table of contents



Introduction 2

PREMERA BLUE CROSS MEDICARE ADVANTAGE (HMO) PLANS

Option 1 – Total Health (HMO)
Serving Spokane, Stevens, and Walla Walla counties 3

Option 2 – HMO
Serving all Premera Medicare Advantage counties except Stevens County 4

Option 3 – Peak + Rx
Serving King, Pierce, Snohomish, Thurston, and Whatcom counties 5

Option 4 – Sound + Rx (HMO)
Serving King, Pierce, Snohomish, Thurston and Whatcom Counties..... 6

Option 5 – Classic (HMO)
Serving Cowlitz, Island, King, Kitsap, Lewis, Pierce, San Juan, Skagit, Snohomish,
Thurston, Walla Walla, and Whatcom counties 7

Network overview 8

Additional benefits 9

Contact us 11

Your good health is everything



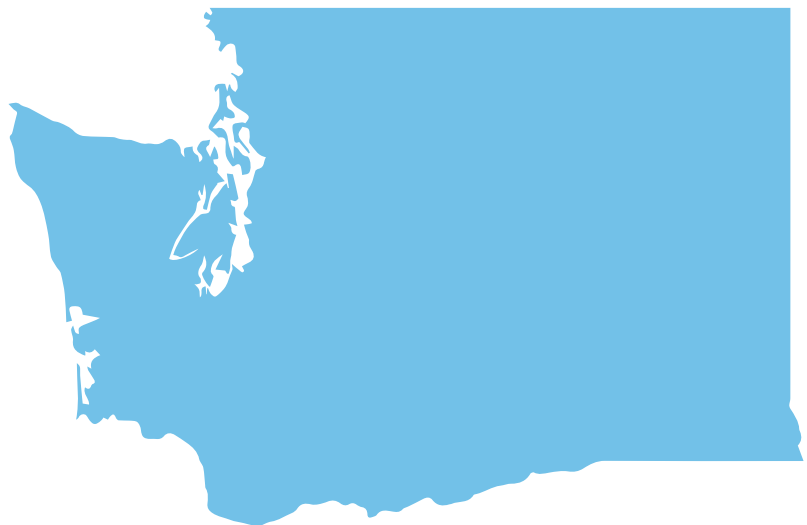
Supporting your whole-body health and well-being is our focus. And you deserve peace of mind about your Medicare Advantage plan coverage.

Because we believe your good health is everything, our plans include the following head-to-toe benefits to help support the whole you:

- Whole-body benefits like comprehensive dental, vision eyewear allowance, hearing aid allowance, acupuncture, chiropractic, and much more*
- \$0* monthly premiums and drug deductibles
- Flat-dollar copays on benefits like outpatient surgery, diagnostic testing, radiology, and hospital observation to better predict expenses
- \$0 cost-share on diabetic supplies*
- \$35 copay on a variety of select insulins**
- More than 67,000 national pharmacy locations
- 60-day readmission hospital benefit (one per benefit period)

With service in 14 counties, we're confident you can find a plan to fit your needs.

- Cowlitz
- Island
- King
- Kitsap
- Lewis
- Pierce
- San Juan
- Skagit
- Snohomish
- Spokane
- Stevens
- Thurston
- Walla Walla
- Whatcom



*Not available on all plans and not all plans are available in all counties.

**Low Income Subsidy (LIS) members are excluded from the Senior Savings Model (PDSS insulin program)

Eastern WA

Total Health (HMO)

Spokane, Stevens, and Walla Walla Counties

Plan benefits	In network only
Premium	\$23
Annual out-of-pocket maximum	\$5,000
Office visits	
Primary care provider (PCP) / Specialist	\$0 / \$30
Physical therapy	\$10
Mental health	\$30
Telehealth / Telemental health	\$0-\$25 / \$20
Annual exam / Preventive care	\$0
Diagnostic	
Labs / Xrays	\$0 / \$10
Testing / Radiology	\$30 / \$160
Hospital coverage	
Inpatient hospital	\$350 (days 1-4) / \$0 (days 5-90+)
Outpatient / Ambulatory surgical center	\$275 / \$250
Outpatient hospital observation	\$90
Skilled nursing facility No prior hospitalization required	Days 1-20 \$0 Days 21-60 \$160 Days 61-100 \$0
Emergency and Urgent care	\$90, worldwide / \$35 in US, \$50 worldwide
Ambulance (including air)	\$370 each way
Routine Benefits	
Routine naturopathic / Podiatry	\$30 / 6 of each per year
Routine chiropractic / Acupuncture	\$20 / 10 of each per year
Annual routine eye exam	\$0
Vision hardware allowance	\$200 per calendar year
Dental – preventive and comprehensive	\$1,500 annual maximum, \$75 deductible for comprehensive
Additional benefits	
Gym membership	Silver&Fit
Routine hearing exam	\$0-\$30 /1 per year
Hearing aid allowance (Hearing Care Solutions)	\$1,000 per ear each year
Over the counter (OTC) benefit	\$50 per quarter
Prescription	
30-day supply	
Drug deductible	\$0
Part D Senior Savings Plan (PDSS)*	\$35 cap on insulin
Tier 1 – Preferred generic	\$2 copay
Tier 1 - Mail order	\$0 for 90-day mail order
Tier 2 – Generic	\$10 copay
Tier 3 – Preferred brand	\$40 copay
Tier 4 – Non-preferred drug	\$100 copay
Tier 5 – Specialty	33% coinsurance

Eastern and Western WA

(HMO)

All Premera Blue Cross Medicare Advantage counties except Stevens

Plan benefits		In network only
Premium		\$0
Annual out-of-pocket maximum		\$6,500
Office visits		
Primary care provider (PCP) / Specialist		\$5 / \$40
Physical therapy		\$20
Mental health		\$30
Telehealth / Telemental health		\$0–\$35 / \$20
Annual exam / Preventive care		\$0
Diagnostic		
Labs / Xrays		\$10 / \$15
Testing / Radiology		\$60 / \$180
Hospital coverage		
Inpatient hospital		\$450 (days 1–4) / \$0 (days 5–90+)
Outpatient / Ambulatory surgical center		\$350 / \$250
Outpatient hospital observation		\$90
Skilled nursing facility No prior hospitalization required		Days 1–20 \$0 Days 21–60 \$160 Days 61–100 \$0
Emergency and Urgent care		\$90, worldwide / \$35 in U.S., \$50 worldwide
Ambulance (including air)		\$300 each way
Routine benefits		
Routine naturopathic / Podiatry		Naturopathic not available, \$40 / 6 podiatry per year
Routine chiropractic / Acupuncture		\$20 / 6 of each per year
Annual routine eye exam		\$20
Vision hardware allowance		\$150 per calendar year
Dental – preventive and comprehensive		\$1,000 annual maximum, \$75 deductible for comprehensive
Additional benefits		
Gym membership		Silver&Fit
Routine hearing exam		\$0–\$35 / 1 per year
Hearing aid allowance (Hearing Care Solutions)		\$1,000 per ear each year
Over the counter (OTC) benefit		\$25 per quarter
Prescription		30-day supply
Drug deductible		\$160 on tiers 3–5
Part D Senior Savings Plan (PDSS)*		\$35 cap on insulin
Tier 1– Preferred generic		\$4 copay
Tier 1– Mail order		\$0 for 90-day mail order
Tier 2– Generic		\$12 copay
Tier 3– Preferred brand		\$42 copay
Tier 4– Non-preferred drug		\$100 copay
Tier 5– Specialty		30% coinsurance

*Low Income Subsidy (LIS) members are excluded from the Senior Savings Model (PDSS insulin program).

Western WA

Peak + Rx (HMO)

King, Pierce, Snohomish, Thurston
and Whatcom Counties

Plan benefits		In network only
Premium		\$0
Annual out-of-pocket maximum		\$6,700
Office visits		
Primary care provider (PCP) / Specialist		\$5 / \$40
Physical therapy		\$20
Mental health		\$30
Telehealth / Telemental health		\$0-\$35 / \$20
Annual exam / Preventive care		\$0
Diagnostic		
Labs / Xrays		\$10 / \$15
Testing / Radiology		\$60 / \$180
Hospital coverage		
Inpatient hospital		\$450 (days 1–4) / \$0 (days 5–90+)
Outpatient / Ambulatory surgical center		\$350 / \$250
Outpatient hospital observation		\$90
Skilled nursing facility No prior hospitalization required		Days 1–20 \$0 Days 21–60 \$160 Days 61–100 \$0
Emergency and Urgent care		\$90, worldwide / \$35 in U.S., \$50 worldwide
Ambulance (including air)		\$280 each way
Routine benefits		
Routine naturopathic / Podiatry		Naturopathic not available, \$40 copay / 6 per year
Routine chiropractic / Acupuncture		\$20 / 6 of each per year
Annual routine eye exam		\$20
Vision hardware allowance		\$150 per calendar year
Dental – preventive and comprehensive		\$1,000 annual maximum, \$75 deductible for comprehensive
Additional benefits		
Gym membership		Silver&Fit
Routine hearing exam		\$0–\$35 / 1 per year
Hearing aid allowance (Hearing Care Solutions)		\$1,000 per ear each year
Over the counter (OTC) benefit		\$25 per quarter
Prescription		30-day supply
Drug deductible		\$160 on tiers 3–5
Part D Senior Savings Plan (PDSS)*		\$35 cap on insulin
Tier 1– Preferred generic		\$3 copay
Tier 1– Mail order		\$0 for 90-day mail order
Tier 2– Generic		\$12 copay
Tier 3– Preferred brand		\$42 copay
Tier 4– Non-preferred drug		\$100 copay
Tier 5– Specialty		30% coinsurance

Western WA

Sound + Rx (HMO)

King, Pierce, Snohomish, Thurston
and Whatcom Counties

Plan benefits		In network only
Premium		\$34
Annual out-of-pocket maximum		\$6,500
Office visits		
Primary care provider (PCP) / Specialist		\$0 / \$45
Physical therapy		\$35
Mental health		\$35
Telehealth / Telemental health		\$0-\$40 / \$20
Annual exam / Preventive care		\$0
Diagnostic		
Labs / Xrays		\$5 / \$10
Testing / Radiology		\$25 / \$170
Hospital coverage		
Inpatient hospital		\$450 (days 1-4) / \$0 (days 5-90+)
Outpatient / Ambulatory surgical center		\$350 / \$275
Outpatient hospital observation		\$90
Skilled nursing facility No prior hospitalization required		Days 1-20 \$0 Days 21-60 \$160 Days 61-100 \$0
Emergency and Urgent care		\$90, worldwide / \$40 in U.S., \$50 worldwide
Ambulance (including air)		\$285 each way
Routine benefits		
Routine naturopathic / Podiatry		Naturopathic not available, \$45 / 6 podiatry per year
Routine chiropractic / Acupuncture		\$20 / 6 of each per year
Annual routine eye exam		\$20
Vision hardware allowance		\$150 per calendar year
Dental – preventive and comprehensive		\$1,300 annual maximum, \$75 deductible for comprehensive
Additional benefits		
Gym membership		Silver&Fit
Routine hearing exam		\$0-\$45 / 1 per year
Hearing aid allowance (Hearing Care Solutions)		\$1,000 per ear each year
Over the counter (OTC) benefit		\$50 per quarter
Prescription		30-day supply
Drug deductible		\$0
Part D Senior Savings Plan (PDSS)*		\$35 cap on insulin
Tier 1– Preferred generic		\$2 copay
Tier 1– Mail order		\$0 for 90-day mail order
Tier 2– Generic		\$12 copay
Tier 3– Preferred brand		\$42 copay
Tier 4– Non-preferred drug		\$100 copay
Tier 5– Specialty		33% coinsurance

*Low Income Subsidy (LIS) members are excluded from the Senior Savings Model (PDSS insulin program).

Western WA & Rural Counties

Classic (HMO)

Cowlitz, Island, King, Kitsap, Lewis, Pierce, San Juan, Skagit, Snohomish, Thurston, Walla Walla, and Whatcom Counties

Plan benefits		In network only
Premium		\$54
Annual out-of-pocket maximum		\$5,000
Office visits		
Primary care provider (PCP) / Specialist		\$0 / \$30
Physical therapy		\$10
Mental health		\$30
Telehealth / Telemental health		\$0-\$25 / \$20
Annual exam / Preventive care		\$0
Diagnostic		
Labs / Xrays		\$0 / \$10
Testing / Radiology		\$30 / \$160
Hospital coverage		
Inpatient hospital		\$350 (days 1-4) / \$0 (days 5-90+)
Outpatient / Ambulatory surgical center		\$300 / \$250
Outpatient hospital observation		\$90
Skilled nursing facility No prior hospitalization required		Days 1-20 \$0 Days 21-60 \$160 Days 61-100 \$0
Emergency and Urgent care		\$90, worldwide / \$35 in U.S., \$50 worldwide
Ambulance (including air)		\$330 each way
Routine benefits		
Routine naturopathic / Podiatry		\$30 / 6 of each per year
Routine chiropractic / Acupuncture		\$20 / 10 of each per year
Annual routine eye exam		\$0
Vision hardware allowance		\$250 per calendar year
Dental – preventive and comprehensive		\$1,500 annual maximum, \$75 deductible for comprehensive
Additional benefits		
Gym membership		Silver&Fit
Routine hearing exam		\$0-\$30 / 1 per year
Hearing aid allowance (Hearing Care Solutions)		\$1,000 per ear each year
Over the counter (OTC) benefit		\$50 per quarter
Prescription		30-day supply
Drug deductible		\$0
Part D Senior Savings Plan (PDSS)*		\$35 cap on insulin
Tier 1– Preferred generic		\$2 copay
Tier 1– Mail order		\$0 for 90-day mail order
Tier 2– Generic		\$10 copay
Tier 3– Preferred brand		\$40 copay
Tier 4– Non-preferred drug		\$100 copay
Tier 5– Specialty		33% coinsurance

*Low Income Subsidy (LIS) members are excluded from the Senior Savings Model (PDSS insulin program).

Your doctors. Our network.

ACCESS WHEN AND WHERE YOU NEED IT

You can find doctors and hospitals across our expansive service area.

As a Premera Medicare Advantage customer, you can also receive care from any doctor or hospital in our Medicare Advantage network, even if they are located outside your county. Just ask your primary care provider (PCP) for a referral to the provider you wish to see.

Western Washington

- Associates in Family Medicine
- Eastside Health Network
- EvergreenHealth
- Family Care Network (FCN)
- Kinwell Medical Group
- Morton Medical Center
- MultiCare Health System
- Optum Washington Network (OWN)
- Overlake Medical Center & Clinics
- Pacific Medical Centers
- PeaceHealth
- Physicians of Southwest Washington (PSW)
- Providence Health and Services
- Seoul Medical Group
- Skagit Valley Hospital
- Swedish Health Services
- The Everett Clinic
- The Polyclinic
- UW Medicine
- Virginia Mason Franciscan Health System
- Western Washington Medical Group

Eastern Washington

- CHAS Health
- Deer Park Family Care Clinic
- MultiCare Deaconess Hospital
- MultiCare Rockwood Clinic
- MultiCare Spokane Internal Medicine
- MultiCare Valley Hospital
- Providence Health and Services
- Providence Holy Family Hospital
- Providence Sacred Heart Medical Center
- The Doctors Clinic
- Vivacity Care Center
- Walla Walla Clinic

This is a partial list of providers in the Medicare Advantage (HMO) network. Our full provider directory can be found online at premera.com/ma.

Additional Benefits

FROM THE TOP OF YOUR HEAD TO THE TIP OF YOUR TOES, YOUR HEALTH MATTERS

Joining a Premera Medicare Advantage plan gives you access to exclusive benefits designed to help improve your life.

Dental

Keep your mouth looking and feeling young! All 2023 plans have preventive and comprehensive dental embedded. You can expect the following, and more:

- A \$0 copay for preventive and comprehensive dental services
- An annual comprehensive deductible applies for in-network and out-of-network services
- A maximum annual allowance ranging from \$1,000–\$1,500 depending on plan choice

Vision

Maintain your vision and eye health as you age with Premera vision benefits. Vision plans include:

- A routine eye exam once per calendar year
- A diabetic retinopathy screening once per calendar year
- Up to a \$250 hardware reimbursement allowance on select plans

Hearing services with Hearing Care Solutions (HCS)*

Premera Medicare Advantage plans help you keep your retirement money safe by paying for costs not covered by Original Medicare alone, like hearing aids. Hearing Care Solutions delivers quality hearing care and hearing instruments at the greatest value to meet your lifestyle needs and includes an annual benefit of **\$1,000 per ear per year toward hearing aids**.

To use this benefit, call Hearing Care Solutions at **866-344-7756**.

90-day prescription mail order*

Enjoy the convenience of having long-term drugs delivered right to your home! Through the CVS mail-order pharmacy home delivery service, pay a **\$0 copay for a 90-day supply** of preferred generic drugs. To use this benefit, visit **caremark.com** or print and complete the paper form found on **premera.com/ma** and mail to CVS. You can also call us at the number on your member ID card.

Over the counter (OTC) products

Receive up to a **\$50 quarterly benefit** for over-the-counter health and wellness products available through OTC Health Solutions. This benefit provides you with an easy way to get generic personal care items, bath and safety supplies, hearing aid batteries and more.

To use this benefit, browse the OTC Health Solutions catalog premera.com/ma. Then, place your order over the phone at **888-628-2770**, or online at cvs.com/otchs/premera.

The Silver&Fit Program

All Premera Medicare Advantage members can stay active with their **no-cost** Silver&Fit membership. With the Silver&Fit program, you can feel supported on your healthy aging journey with:

- **A membership** at thousands of participating fitness centers or select YMCAs**
- **Access to the standard fitness network**
- **One-on-one Silver&Fit healthy aging coaching sessions** by phone, video, or chat where a trained coach will give you guidance in fitness, nutrition, brain health, and other lifestyle areas
- **One home fitness kit per benefit year.** Choose from several options, including wearable fitness tracker kits, yoga kits, strength kits, and more!
- **Access to a variety of on-demand workout videos** on the Silver&Fit website and the ASHConnect mobile app.
- **Access to the Well-Being Club** where you can connect with others, view exclusive articles and videos, and join live-streaming classes and events.

Visit SilverandFit.com to learn more about the Silver&Fit program, or call **877-427-4788** (TTY/TDD: 711), Monday through Friday, 5 a.m. to 6 pm. Pacific Time. You can create an account after your plan starts.

24-Hour NurseLine

All Premera Medicare Advantage members have access to free confidential help from a nurse **24 hours a day, 7 days a week, 365 days a year**. Nurses are available through this service to answer questions about medications, help you decide when and where to seek care, or simply provide reassurance when you need it.

To use this benefit, call **855-339-8123**.

Call **911 or go to the emergency room** in the case of a life-threatening emergency, such as a heart attack or stroke.

*Not included with all plans. Refer to the Summary of Benefits to see what is included in each plan.

**You may need to sign a membership agreement with the fitness center or YMCA, even if you have a current membership agreement or have had one in the past.

Contact Us

We're here to help make Medicare easy

For questions, or to enroll in a plan, call us toll free at 888-868-7767 (TTY/TDD: 711),

October 1 – March 31, 7 days a week, 8 a.m. to 8 p.m.

April 1 – September 30, Monday through Friday, 8 a.m. to 8 p.m.

You can also:



ENROLL IN PERSON:

Contact your producer or local sales representative



ENROLL BY MAIL:

Return your paper application to:

Premera Blue Cross

PO Box 262548

Plano, TX 75026



ENROLL ONLINE:

Go to **premera.com/ma**

Hearing Care Solutions is an independent company that provides the hearing aid benefit on behalf of Premera Blue Cross. On behalf of Premera Blue Cross, CVS Health, its subsidiaries and affiliates, including CVS Caremark Part D Services, LLC, is an independent provider of pharmacy benefit management services.

Silver&Fit is an independent company that provides a fitness program benefit on behalf of Premera Blue Cross.

The Silver&Fit® program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a trademark of ASH and used with permission herein. Kits are subject to change. Participating facilities and fitness chains may vary by location and are subject to change. Other names may be trademarks of their respective owners.

Premera Blue Cross is an HMO plan with a Medicare contract. Enrollment in Premera Blue Cross depends on contract renewal.

To join a Premera Blue Cross Medicare Advantage Plan, you must have Medicare Part A and Part B and live in the Premera Blue Cross Medicare Advantage service area (Cowlitz, Island, King, Kitsap, Lewis, Pierce, San Juan, Skagit, Snohomish, Spokane, Stevens, Thurston, Walla Walla, and Whatcom counties in Washington).

Members must select a PCP from the Premera Blue Cross Medicare Advantage Plans provider network.