In Your Corner

YESTERDAY, TODAY, IN THE YEAR AHEAD

premera.com/sebb
At a time when so much is up in the air, you can continue to count on the support of Premera Blue Cross.

And while much may feel out of your control, we put the choice in your hands to pick the plan and provider that work best for you.

LET US HELP YOU SELECT THE RIGHT PLAN!

— SEBB Premera member

CUSTOMER QUOTE

“My case manager went above and beyond her duties to help last year. I am so very grateful for her help, advice, and compassion. She helped me get through very difficult days. I will never forget her.”
The benefits of Premera health plans

1. **Best-in-class customer service**
   - Our customer service team is here for you! They can help when the task is simple, like finding an in-network doctor, or more complex, like managing a newly diagnosed medical condition.

2. **Large nationwide network**
   - Access a large nationwide network of more than 1.7 million unique, in-network providers and 8,900 hospitals.* All plans are also supported by virtual care and telehealth providers.

3. **Virtual care**
   - If your doctor isn’t available, you have options for care anytime, day or night. Speak to a nurse or consult a U.S. board-certified doctor by phone, video chat, or text. Doctors can consult with you and provide a diagnosis, if applicable. They can also prescribe most medications—saving you a trip to the urgent care clinic or the emergency room.

4. **Zero-cost preventive care**
   - Annual exams, preventive vaccinations, and cancer screenings are all considered preventive care and are covered at 100%.

5. **Mental health**
   - Feeling anxious, listless, or angry? Dealing with a mental health diagnosis or substance use? With Premera, you have access to therapists and psychiatrists in-person, by video and by text.
   - Find out more.

6. **Pharmacy benefits**
   - Access to 63,000+ pharmacies across the country and copays as low as $0 for preventive medications and devices. Use this guide to find out if your prescriptions are covered.

7. **Personalized support from clinicians**
   - Our personal health support clinicians work with members to facilitate recovery and treatment plans for chronic and complex conditions.

8. **No referrals needed**
   - Have back pain? Choose a back specialist you like. Need a massage? Go get one. No permission needed. All Premera SEBB plans let you self-refer to specialists in your plan’s network. With Peak Care EPO, you must choose providers within the MultiCare System (Tahoma Network). With the Standard PPO or High PPO plan, you can see providers in the broader Heritage Prime Network.

*Based on Net Promoter Score and Call Satisfaction.
**The nationwide network applies to the Standard and High PPO plans only.

---

We want to hear from you! Call us with your questions about Premera SEBB health plans at 800-807-7310 (TRS: 711), Monday–Friday, 5 a.m. to 8 p.m. Pacific Time, or visit us at premera.com/sebb.
Premera health plans are supported by a network of providers offering value and quality. Find out more about the networks that come with Premera SEBB health plans below:

**Heritage Prime Network**
Supporting the High PPO and Standard PPO plans

- Access to over 38,000 in-network providers across the state
- Access to a large nationwide network of more than 1.7 million unique, in-network providers and 8,900 hospitals
- Coverage while traveling across the country and worldwide
- 24-hour access to nurses and U.S. board-certified doctors
- Major hospitals and medical systems in the Heritage Prime network include: EvergreenHealth Medical Center, The Everett Clinic, Overlake Hospital Medical Center, UW Medicine, Lourdes Medical Center, MultiCare Health System, Virginia Mason, The Polyclinic, SHC Medical Center, Seattle Children's Hospital, Harborview, Seattle Cancer Care Alliance, Peace Health, and Northwest Physicians Network

**Tahoma Network**
Supporting the Peak Care EPO plan (available in Pierce, Spokane, and Thurston counties only)

- Access to the MultiCare Health System, MultiCare Connected Care Network, MultiCare Rockwood Clinics, and Vivacity Care Centers in Washington state
- Nationwide emergency coverage
- 24-hour access to nurses and U.S. board-certified doctors
- Hospitals in the MultiCare Health System and Tahoma Network include: Auburn Medical Center, Covington Medical Center, Good Samaritan Hospital, Deaconess Hospital, Valley Hospital, Mary Bridge Children's Hospital, Allenmore Hospital, MultiCare Capital Medical Center, and Tacoma General Hospital

To search a full list of providers in either the Heritage Prime or Tahoma networks, visit [premera.com/sebb](http://premera.com/sebb).
Choosing the right health plan is critical. Use this handy guide to help you select a School Employees Benefits Board (SEBB) health plan:

- **Location, location, location**
  Pick a plan based on the county where you live OR where you work.

- **Individual or family coverage**
  Do you plan to cover only yourself or your whole family? This will affect your monthly premium contribution.

- **In-network doctors**
  Is your current doctor in network? Check if your primary care provider and local hospital are in network with the health plan you are considering.

- **Pharmacy coverage**
  Do you take medications regularly? It’s important to understand the pharmacy benefit connected to the health plan.

- **Monthly premium contribution**
  Would you rather pay more out of pocket on your monthly premium or more when you need care? Some plans cost more each month but have a lower deductible and/or costs when you need care.

- **Out-of-state coverage**
  Are you covering dependents living out of state, or do you like to travel during school breaks? Make sure you pick a plan that provides a broad nationwide network of doctors and hospitals. Note: The Peak Care EPO does not provide coverage nationwide, except for emergency care.

Premera is here to make your plan selection simple and easy. Contact us with questions about Premera SEBB health plans at 800-807-7310 (TRS: 711), Monday–Friday, 5 a.m. to 8 p.m. Pacific Time, or visit premera.com/sebb.

### What’s new for 2022—Key plan changes

#### Tobacco cessation program
Quit for Life has helped over 500,000 tobacco users. Coaches and aids help people quit using all types of tobacco. Free. Confidential.

#### Welcome, Kittitas County
Premera plans are now available for SEBB employees who live or work in Kittitas County.

---

**CUSTOMER QUOTE**

“We appreciate the support of Premera as I face my cancer care!”

— SEBB Premera member
### 2022 PLAN OPTIONS

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Monthly Employee (EM) Premium Contribution</th>
<th>Standard PPO Plan</th>
<th>High PPO Plan</th>
<th>Peak Care EPO Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employee Only / Employee+Spouse* / Employee+Spouse+Child(ren)</td>
<td>$377 / $74 / $65 / $111</td>
<td>$878 / $174 / $152 / $261</td>
<td>$441 / $82 / $72 / $123</td>
</tr>
<tr>
<td>Annual medical deductible</td>
<td></td>
<td>$1,250 / $1,125 / $2,000 / $5,000</td>
<td>$375 / $1,875 / $1,500 / $3,750 / $750 / $1,875</td>
<td>$1,250 / $1,125 / $2,000 / $5,000</td>
</tr>
<tr>
<td>Out-of-pocket maximum (OOP max)</td>
<td></td>
<td>$5,000 / $9,000 / Unlimited</td>
<td>$12,500 / $7,000 / Unlimited</td>
<td>$5,000 / $9,000 / Unlimited</td>
</tr>
<tr>
<td>Office visit copay: Includes specialty services (deductible waived)</td>
<td></td>
<td>$20 copay / $40 copay / Deductible, then 50%</td>
<td>$20 copay / $40 copay / Deductible, then 50%</td>
<td>$20 copay / $40 copay / Deductible, then 50%</td>
</tr>
<tr>
<td>Urgent care</td>
<td></td>
<td>Deductible, then 25%</td>
<td>Deductible, then 25%</td>
<td>Deductible, then 25%</td>
</tr>
<tr>
<td>Alternative care</td>
<td></td>
<td>$5 copay / $20 copay / Not covered</td>
<td>Deductible, then 25%</td>
<td>Deductible, then 25%</td>
</tr>
<tr>
<td>Emergency services</td>
<td></td>
<td>$150 copay, then deductible, then 20%</td>
<td>$150 copay, then deductible, then 25%</td>
<td>$150 copay, then deductible, then 25%</td>
</tr>
<tr>
<td>Rehabilitation and habilitative services and devices</td>
<td>Inpatient: Physical, speech, occupational (45 days combined PCY) / Neurodevelopmental therapy (45 days PCY)</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 25%</td>
<td>Deductible, then 25%</td>
</tr>
<tr>
<td>Laboratory services</td>
<td></td>
<td>Deductible, then 25%</td>
<td>Deductible, then 25%</td>
<td>Deductible, then 25%</td>
</tr>
<tr>
<td>Preventive and wellness services</td>
<td></td>
<td>$250 / $750</td>
<td>$125 / $312 / $125 / $312</td>
<td>$250 / $750</td>
</tr>
<tr>
<td>Prescription drugs</td>
<td></td>
<td>Applies to medical OOP max for in-network prescriptions. The member pays the difference when requesting a brand-name drug.</td>
<td>Applies to medical OOP max for in-network prescriptions. The member pays the difference when requesting a brand-name drug.</td>
<td>Applies to medical OOP max for in-network prescriptions. The member pays the difference when requesting a brand-name drug.</td>
</tr>
<tr>
<td>Mail order: 90-day supply</td>
<td></td>
<td>$7 / $14 copay (deductible waived) / (to allowable amount)</td>
<td>$7 / $14 copay (deductible waived) / (to allowable amount)</td>
<td>$7 / $14 copay (deductible waived) / (to allowable amount)</td>
</tr>
<tr>
<td>Preferred generic</td>
<td></td>
<td>Cost share, then 40%</td>
<td>Cost share, then 40%</td>
<td>Cost share, then 40%</td>
</tr>
<tr>
<td>Preferred brand</td>
<td></td>
<td>40%</td>
<td>40%</td>
<td>40%</td>
</tr>
<tr>
<td>Preferred specialty (30-day supply)</td>
<td>Mail order only</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Non-preferred drugs</td>
<td></td>
<td>$4 / Not covered for mail order</td>
<td>$4 / Not covered for mail order</td>
<td>$4 / Not covered for mail order</td>
</tr>
<tr>
<td>Drug list (view full E4 drug list at premera.com/sebb)</td>
<td></td>
<td>$35 / $60 copay / $50 copay</td>
<td>$35 / $60 copay / $50 copay</td>
<td>$35 / $60 copay / $50 copay</td>
</tr>
<tr>
<td>Plans available in these counties:</td>
<td></td>
<td>$300 / $520 / $520 / $930</td>
<td>Not covered for mail order</td>
<td>Not covered for mail order</td>
</tr>
</tbody>
</table>

### Summary of Benefits and Coverage (SBC), and benefits booklets.

Monthly premium contribution information can be found at hca.wa.gov/sebb-employee.
Rx benefits when and where you need them

All Premera SEBB health plans come with access to a large number of in-network pharmacies. Key pharmacy benefits include:

Zero-cost preventive medications and devices
Preventive medications, including breast cancer prevention drugs, cholesterol medications, vitamins, women’s and men’s contraception, smoking cessation, and digestive regimens are covered in full for Premera members.

Access to over 63,000 in-network and mail-order pharmacies
The large Premera pharmacy network makes it easy to get your medications nationwide. Traveling for work or have a child away at college? No matter where life takes you, Premera has you covered!

Covered prescriptions
Our pharmacy benefit provides access to a large variety of affordable and safe medications for all conditions.

The Premera specialty pharmacy program
Premera delivers your specialty medication promptly to your door, while also giving you access to a clinical pharmacist who specializes in your condition. They can help you with any questions you may have about your medication.

Premera in your pocket
You’re busy and always on the go. Premera lets you manage your health plan from your smartphone. Mobile app benefits allow you to:

• View detailed claims information.
• Show your Premera ID card or send it directly to your doctor.
• Find nearby in-network doctors, hospitals, urgent care centers, and more.
• Use virtual care to connect with a doctor by phone, video, or text.
• Track your medical deductible usage.
• See a list of your prescriptions in the Medicine Cabinet.
Supporting our community

Premera Blue Cross is a Washington-based health plan. Your community is our community.

We invest in Washington to:

• Improve rural health
• Destigmatize behavioral health
• Combat homelessness

Premera’s Social Impact Program has helped bridge gaps in community care by supporting groups underserved due to race, ethnicity, gender, geographic distance, and economics.

We are honored to be in your corner in good times and tough times.
Discrimination is Against the Law

Premera Blue Cross (Premera) complies with applicable Federal and Washington state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). Premera provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact the Civil Rights Coordinator. If you believe that Premera has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with: Civil Rights Coordinator — Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, Fax: 425-918-5592, TRS: 711, Email AppealsDepartmentInquiries@Premera.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office of the Insurance Commissioner Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Ave SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html. You can also file a civil rights complaint with the Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint Portal available at https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status, or by phone at 800-562-6900, 360-586-0241 (TDD).

Complaint forms are available at https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx.

Language Assistance

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-807-7310 (TRS: 711).

주요: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-807-7310 (TRS: 711) 번으로 전화해 주십시오.

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-807-7310 (TRS: 711).