# OPEN ENROLLMENT

Meeting Minutes

**What you get with Premera Blue Cross**

* Access to the largest network in the United States1
	+ More than 1.7 million doctors and hospitals1
	+ Diverse virtual care options
* Award-winning customer service2
* Access to the best case management in the country3
* Visit [choose.premera.com](https://choose.premera.com/) to learn more

**Your costs**

* *Premium:* As part of your benefits package, your employer pays most of your premium. You contribute the rest through payroll deductions.
* *Deductible:* The amount you pay in a given plan year before your plan starts paying
* *Copay:* Fixed cost you pay for a service (applies to certain services in certain plans)
* *Coinsurance:* Percentage you pay for a service (applies to certain services in certain plans)
* *Out-of-pocket maximum:* The most you will pay out of pocket in a given plan year

**Save money by seeing an in-network doctor**

* *In network:* Providers, hospitals, and pharmacies that are connected to your health plan. Premera negotiates discounts with these providers for the benefit of our members. If you receive care from in-network providers, the discounts get passed to you.
* *Out of network:* Providers, hospitals, and pharmacies that are NOT connected to your health plan. Premera does not have negotiated discounts with these providers, so you will have a higher out-of-pocket cost for their services.
* All preventive care is free.
* Use Find Care to search for in-network providers on [Premera Mobile](https://www.premera.com/visitor/go-mobile) or on [premera.com](https://www.premera.com/). Look up providers by name or specialty.

**Types of plans**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Bronze/Bronze+** | **Silver** | **Gold/Platinum** |
| **Network** | **Same** |
| **Payroll deduction** | **$** | **$$** | **$$$** |
| **Coinsurance/copay** | *
 | *
 | *
 |
| **Deductible** | **$$$** | **$$** | **$** |
| **HSA eligible** | *
 | * **X**
 | **X** |
| **Tax benefits** | *
 | * **X**
 | **X** |

|  |  |  |
| --- | --- | --- |
|  | PPO | HDHP |
| Payroll deduction | $$ | $ |
| Deductible | $ | $$ |
| Tax benefits |  |  |
| HSA eligible |  |  |

**Benefits and plans**

* **Virtual care**
	+ Virtual care is available anytime, anywhere.
	+ Phone, video, and text options for primary care, mental health, and some specialty care.
	+ Visit [premera.com>Find Care>Virtual Care](https://www.premera.com/visitor/virtual-care) to learn more.
* **Pharmacy**
	+ *Formulary:* A list of covered drugs
	+ *Tiers:* drug coverage levels that determine your prescription out-of-pocket cost and commonly include generic drugs, brand-name drugs, non-preferred/low-value drugs, and/or specialty drugs.
	+ Save money by choosing generic drugs.
	+ Save money by choosing mail order pharmacy and get a 90-day supply of your medication delivered to your home from Express Scripts Pharmacy.
* **Mental health**
	+ Wide variety of options for mental health and substance use disorder, including inpatient and outpatient, in-person and virtual care
* **Personal Health Support**
	+ Personal health support clinicians help members with complex or chronic health conditions navigate the healthcare system and reduce costs.
* **Premera benefits**
	+ Starting <Effective Date>, Premera will administer these benefits:
		- Medical plans
			* Plan 1
			* Plan 2
			* Plan 3
		- Dental plans
			* Dental Plan 1
			* Dental Plan 2
		- Pharmacy

**Member experience**

* **Create a Premera account**
	+ Create an account on [premera.com](https://www.premera.com/sign-in)
	+ Download [Premera Mobile](https://www.premera.com/visitor/go-mobile) for iOS or Android
	+ Track claims and deductibles
	+ Find out about products and services
	+ Get information to optimize your benefits
* **Get ongoing support** from our award-winning customer service team
	+ Phone: 800-722-1471 (TTY: 711)
	+ Email (current members [sign in](https://www.premera.com/sign-in) to your account on [premera.com](https://www.premera.com/visitor))
* **Privacy, policies & practices**
	+ Read our Notice of Privacy Practices here: [premera.com/visitor/privacy-practices](https://www.premera.com/visitor/privacy-practices)
	+ Get information on coverage, health plan information, and your rights and resources here: [premera.com/visitor/quick-help/policies-practices](https://www.premera.com/visitor/quick-help/policies-practices)