

2025 Provider Networks

This document provides an overview of the networks associated with each of our companies.

Premera is a not-for-profit company that offers health plans under a family of companies. These companies include Premera Blue Cross, Premera Blue Cross HMO, LifeWise Health Plan of Washington, and LifeWise Assurance company. Premera Blue Cross and Premera Blue Cross HMO are independent licensees of the Blue Cross Blue Shield Association.

To check your networks:

- Refer to you Provider Contract Network Attachment
- Use the provider directory links below:
 - [Premera Blue Cross Provider Directory](#)
 - [Premera Blue Cross HMO Provider Directory](#)
 - [LifeWise Health Plan of Washington Provider Directory](#)
 - [LifeWise Assurance Company Provider Directory](#)
- Contact us using the [Provider contacts](#) list or via Physician & Provider Relations: Provider.Relations@premera.com

Washington Networks

<p>Medical</p> <p>All contracted providers are included in this group:</p> <ul style="list-style-type: none">• Global• Heritage• Heritage and Dental Choice• LifeWise Health Plan of Washington Preferred• LifeWise Assurance Company	<p>Medical</p> <p>Most providers are also included in these networks:</p> <ul style="list-style-type: none">• Heritage Prime• Heritage Signature• Individual Signature• LifeWise Primary• Heritage Signature and Dental Choice <p>Providers also may be included in these networks:</p> <ul style="list-style-type: none">• LifeWise Alpine• Sherwood HMO• Sherwood HMO and Dental Choice	<p>Dental</p> <p>All contracted dental providers are included in all Medical networks and this Dental network:</p> <ul style="list-style-type: none">• Dental Choice <p>Dental providers also may be included in these dental networks:</p> <ul style="list-style-type: none">• Dental Select• Dental Value
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Alaska Networks

Medical All contracted providers are included in this group: <ul style="list-style-type: none">• Global• Heritage• Yukon• Heritage and Dental Choice• Legacy and Dental Select	Dental All contracted dental providers are included in all Medical networks and this Dental network: <ul style="list-style-type: none">• Dental Choice All Alaska dental providers are also included in these dental networks: <ul style="list-style-type: none">• Dental Select
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Premera offers different types of insurance plans:

- **Preferred Provider Organization (PPO):** PPO plans include coverage for in and out-of-network services. However, members pay higher cost shares for out-of-network services.
- **Exclusive Provider Organization (EPO):** EPO plans generally only cover emergent services out-of-network.
- **Health Savings Account (HSA):** HSA accounts are high-deductible health plans that are tax qualified so that members can have a health savings account.
- **Health Maintenance Organization (HMO):** HMO plans generally require a primary care provider (PCP) referral for non-emergent services to be covered.
- **Dental:** We offer dental plans for our Individual and Group plans. All our medical plans include dental providers to cover medical services such as accidental dental injury services. Some medical plans have embedded dental benefits.
- **Medicare Supplement Plans:** Medicare Supplement plans pay after Medicare and do not use a Premera network. Members can use any provider that accepts Medicare anywhere in the country.


Service Area: Indicates where we will sell the product and therefore requires network adequacy. Generally, members need to live or work in the service area.

Out-of-Area Coverage: If a plan includes network providers outside of Washington.


- Premera Blue Cross ID card will indicate they have BlueCard and include a suitcase logo. The suitcase may be blank, have a PPO or HPN inside. If there is no suitcase, members only have emergency care available outside Washington. For more information about BlueCard [view BlueCard Resources](#).
- LifeWise Health Plan of Washington or LifeWise Assurance Company ID cards will indicate if their plan includes MultiPlan. If there is no MultiPlan information, the plan only covers emergency care outside of Washington.


Washington Networks and Plans by Company

[Premera Blue Cross HMO Provider Directory](#)


	An independent Licensee of the Blue Cross Blue Shield Association
Premera HMO MEDICAL Networks	Description
<p>Sherwood HMO (For groups with 51 or more employees)</p> <p>Plan that uses this network:</p> <ul style="list-style-type: none">HMO Core Plus	<ul style="list-style-type: none">PCP designation required. Most services require PCP referral.There are certain services that don't require a referral. View direct access services list.BlueCard not included. Emergency services covered outside Washington.Large health systems include MultiCare, Virginia Mason, EvergreenHealth, Kinwell, Seattle Children's Hospital, Mary Bridge Children's Hospital.For more information, view Sherwood Provider Directory quick reference guide.Service area includes King, Pierce, Spokane, and Thurston counties (as of January 1, 2024).
<p>Sherwood HMO and Dental Choice (For groups with 1-50 employees)</p> <p>Plan that uses this network:</p> <ul style="list-style-type: none">HMO Core Plus	<ul style="list-style-type: none">PCP designation required. Most services require PCP referral.There are certain services that don't require a referral. View direct access services list.BlueCard is not included. Emergency services covered outside Washington.Large health systems include MultiCare, Virginia Mason, EvergreenHealth, Kinwell, Seattle Children's Hospital, Mary Bridge Children's Hospital.For more information, view Sherwood Provider Directory quick reference guide.Service area includes King, Pierce, Spokane, and Thurston counties (as of January 1, 2024).

Premera Blue Cross Provider Directory


	An independent Licensee of the Blue Cross Blue Shield Association
Premera Medical Networks	Description
<p>Heritage (For groups with 51 or more employees)</p> <p>Plans that use this network:</p> <ul style="list-style-type: none"> • Your Choice (PPO) • Your Choice Split Copay (PPO) • Your Future Aggregate (PPO) • Your Future Embedded (PPO) • Your Focus (EPO) 	<ul style="list-style-type: none"> • Includes all contracted medical and dental providers. • Same providers as Global, LifeWise Health Plan of Washington Preferred, LifeWise Assurance Company. • Most plans include BlueCard PPO. • Service area includes all Washington counties except Clark County.
<p>Heritage Prime (For groups with 51 or more employees)</p> <p>Plans that use this network:</p> <ul style="list-style-type: none"> • Your Choice (PPO) • Your Choice Split Copay (PPO) • Your Future Aggregate (PPO) • Your Future Embedded (PPO) • Essentials Medical Plan (EPO) • Your Focus (EPO) • Premera Pathfinder (EPO) • Blue HPN (EPO) • Blue HPN Preferred Choice (EPO) 	<ul style="list-style-type: none"> • Smaller network to provide value. • Examples of major medical systems that are not included in this medical provider network are Providence Health. Systems (including Swedish) and most CHI Franciscans providers. • Most plans include BlueCard PPO. Blue HPN plans use BlueCard HPN. • Service area includes all Washington counties except Clark County.
<p>Global Note: Only a few groups use Global. This network is not sold to new groups.</p> <p>Plan that uses this network:</p> <ul style="list-style-type: none"> • Your World (PPO) 	<ul style="list-style-type: none"> • Same providers as Heritage, LifeWise Health Plan of Washington Preferred, LifeWise Assurance Company. • Includes BlueCard Traditional. • Service area includes all Washington counties except Clark County.
<p>Heritage and Dental Choice (For groups 1-50 employees)</p> <p>Plans that use this network:</p> <ul style="list-style-type: none"> • Choice (PPO) • Choice (PPO and HSA) 	<ul style="list-style-type: none"> • Includes Dental Choice providers for the embedded pediatric or family dental benefits. • Service area: All WA counties except Clark County. • Pharmacy network: Express Scripts National 2.0. • Includes the same medical providers as Heritage, Global, LifeWise Health Plan of Washington Preferred, LifeWise Assurance Company. • BlueCard PPO included. • Service area includes all Washington counties except Clark County.


<p>Heritage Signature and Dental Choice (For groups 1-50 employees)</p> <p>Plans that use this network:</p> <ul style="list-style-type: none"> • Balance (PPO) • Balance (EPO) • Balance (PPO & HSA) 	<ul style="list-style-type: none"> • Includes Dental Choice providers for the embedded pediatric or family dental benefits. • Same medical providers as Individual Signature. • BlueCard PPO included. • Service area includes all Washington counties except Clark County.
<p>Individual Signature (For Individual and Family plans sold in the Washington Health Benefit Exchange)</p> <p>Plans that use this network:</p> <ul style="list-style-type: none"> • Premiera Preferred (EPO & HSA) • Premiera Cascade Care (EPO) 	<ul style="list-style-type: none"> • Same medical providers as Heritage Signature and Dental Choice. • BlueCard not included. Emergency services covered outside Washington. • Service area includes Franklin, Grays Harbor, King, Kitsap, Pacific, Pierce, Spokane, and Yakima Counties (Providers are contracted in many additional counties).
 <p>Premera DENTAL Networks</p>	<p>An independent Licensee of the Blue Cross Blue Shield Association</p> <p>Description</p>
<p>Dental Choice (For all groups)</p> <p>Plans that use this network:</p> <ul style="list-style-type: none"> • Preferred Choice Dental Optima • Preferred Choice Dental Optima Flex • Preferred Choice Dental Optima Voluntary • Preferred Choice Dental • Dental Preference Flex Plus 	<ul style="list-style-type: none"> • Our largest, broadest dental network. • Includes all contracted dental providers. • Service area includes all Washington counties except Clark County.
<p>Willamette Dental Group (For groups with 51 or more employees)</p> <p>Plan that uses this network:</p> <ul style="list-style-type: none"> • Willamette Dental 	<ul style="list-style-type: none"> • Single provider group network, Willamette Dental. • Service area includes all Washington counties except Clark County.

<p>Dental Select (for Individual and Family plans sold in the Washington Health Benefit Exchange)</p> <p>Plan that uses this network:</p> <ul style="list-style-type: none"> None. All plans discontinued 12/31/2022. 	<ul style="list-style-type: none"> Smaller network to provide value. Same providers as Dental Value. Service area includes no counties, but providers are contracted throughout Washington state.
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 <p>Premera Medicare Supplement</p>	<p>An independent Licensee of the Blue Cross Blue Shield Association</p>
<p>Medicare Supplement (For individuals enrolled in Medicare)</p> <p>Plans:</p> <ul style="list-style-type: none"> Currently marketed plans include A, G, High Deductible G, N Members remain on pre-standardized and frozen Medicare Supplement plans 	<p>Description</p> <ul style="list-style-type: none"> Medicare Supplement plans pay after Medicare and do not use a Premera network. Service area includes all Washington counties, except Clark County.

LifeWise Health Plan of Washington Provider Directory

	
LWWA Medical Networks	Description
<p>LifeWise Alpine (For Individual & Family plans sold in the Washington Health Benefit Exchange)</p> <p>Plan that uses this network:</p> <ul style="list-style-type: none"> LifeWise Cascade Select (EPO) 	<ul style="list-style-type: none"> Supports the Cascade public option plans. The Cascade public option plans are sold through the Washington Health Benefit Exchange (WAHBE). Cascade Select plans typically have lower deductible and more benefits with copays. MultiPlan not included. Out-of-area benefits for emergency care only. Service area includes Adams, Benton, Chelan, Clark, Cowlitz, Douglas, Ferry, Grays Harbor, Island, Klickitat, Lincoln, Pend Oreille, Pierce, San Juan, Skagit, Skamania, Spokane, Thurston, Wahkiakum, Whatcom, and Yakima Counties (Providers are contracted in many additional counties).
<p>LifeWise Primary (For Individual and Family plans sold in the Washington Health Benefit Exchange)</p> <p>Plans that use this network:</p> <ul style="list-style-type: none"> LifeWise Cascade Care (EPO) LifeWise Essentials (EPO) LifeWise Essentials (EPO & HSA) 	<ul style="list-style-type: none"> Uses Federally Qualified Health Centers for primary care. Supports standard Cascade plans (not public option). MultiPlan not included. Out-of-area benefits for emergency care only. LifeWise Cascade Care service area includes Asotin, Columbia, Garfield, Grant, King, Kittitas, Lewis, Lincoln, Okanogan, Pierce, Snohomish, Spokane, Stevens, Thurston, Walla Walla, and Whitman counties. LifeWise Essentials service area includes Adams, Asotin, Benton, Chelan, Clark, Columbia, Cowlitz, Douglas, Ferry, Garfield, Grant, Island, King, Kittitas, Klickitat, Lewis, Lincoln, Okanogan, Pend Oreille, Pierce, San Juan, Skagit, Skamania, Snohomish, Spokane, Stevens, Thurston, Wahkiakum, Walla Walla, Whatcom, and Whitman counties.


<p>LifeWise Health Plan of Washington Preferred (For Individual Grandfathered plans sold prior to March 23, 2010)</p> <p>Plans that use this network:</p> <ul style="list-style-type: none"> • WiseChoices (PPO) • WiseEssentials (PPO) • WiseSavings (PPO & HSA) <p>(for Groups of 51 or more enrollees sold on or after January 1, 2024)</p> <p>Plans that use this network:</p> <ul style="list-style-type: none"> • WiseFoundation (PPO) • WiseElement (PPO & HSA) 	<ul style="list-style-type: none"> • Same providers as Heritage, Global, and LifeWise Assurance Company. • MultiPlan included for out-of-area. • Service area includes all Washington counties.
<div data-bbox="126 911 505 1047">  <p>LifeWise Health Plan of Washington</p> </div> <p>LWWA Dental Networks</p>	<p>Description</p>
<p>Dental Value (For Individual and Family plans sold in the Washington Health Benefit Exchange)</p> <p>Plans that use this network:</p> <ul style="list-style-type: none"> • LifeWise Individual Pediatric Dental • LifeWise Individual Family Dental 	<ul style="list-style-type: none"> • Same providers as Dental Select. • Service area includes all Washington state counties.

LifeWise Assurance Company Provider Directory


 LifeWise Assurance Company Medical and Dental Network	Description
<p>LifeWise Assurance Co. (For University of Washington plans)</p> <p>Plans that use this network:</p> <ul style="list-style-type: none"> • Graduate Appointee Insurance Program (GAIP) - (PPO) • International Student Insurance Plan (ISHIP) – (PPO) 	<ul style="list-style-type: none"> • Same providers as Premera Heritage, Global, and LifeWise Health Plan of Washington Preferred. • ISHIP is a student insurance plan. Per the regulation student plans must be sold by disability insurance carriers only. LifeWise Assurance Company plan is a disability insurance carrier. • GAIP is an insured employer group. • MultiPlan included for out-of-area. • Includes same providers as Dental Choice for embedded family (adult and pediatric) dental benefits. • Service area includes all Washington counties.


Alaska Networks & Plans by Company

Premera Blue Cross Blue Shield of Alaska Provider Directory

 Premera Blue Cross Blue Shield of Alaska MEDICAL Networks	An independent Licensee of the Blue Cross Blue Shield Association Description
<p>Global Note: Only a few groups use Global. This network is not sold to new groups.</p>	<ul style="list-style-type: none"> • Includes all contracted medical providers. • Includes BlueCard Traditional. • Service area includes all Alaska Boroughs.
<p>Heritage (For groups with 51 or more employees)</p>	<ul style="list-style-type: none"> • Includes all contracted medical providers. • Most plans include BlueCard PPO. • Service area includes all Alaska Boroughs.

Yukon (For self-funded groups with 51 or more employees)	<ul style="list-style-type: none"> Includes all contracted medical providers. Most plans include BlueCard PPO. Service area includes all Alaska Boroughs.
Heritage and Dental Choice (For groups 1-50 employees)	<ul style="list-style-type: none"> Includes all contracted medical and dental providers. Includes Dental Choice providers for the embedded pediatric and family dental benefits. BlueCard PPO included. Service area includes all Alaska Boroughs.
Legacy and Dental Select (For Individual & Family plans sold in the Federally Facilitated Exchange)	<ul style="list-style-type: none"> Includes all contracted medical and Alaska dental providers. Includes Dental Select providers for the embedded pediatric and family dental benefits. BlueCard PPO included. Service area includes all Alaska Boroughs.

 <p>Premera Blue Cross Blue Shield of Alaska DENTAL Networks</p>		An independent Licensee of the Blue Cross Blue Shield Association
		Description
Dental Choice (For groups with 51 or more employees, also included in plans for groups with 1-50 employees)	<ul style="list-style-type: none"> Includes all contracted dental providers. Service area includes all Alaska Boroughs. 	
Dental Select (For Individual & Family plans sold in the Federally Facilitated Exchange)	<ul style="list-style-type: none"> Includes all contracted Alaska dental providers and most contracted Washington dental providers. Service area includes all Alaska Boroughs. 	

 <p>Premera Medicare Supplement</p>	<p>An independent Licensee of the Blue Cross Blue Shield Association</p> <p>Description</p>
<p>Medicare Supplement (For individuals enrolled in Medicare)</p> <p>Plans:</p> <ul style="list-style-type: none"> • Currently marketed plans include A, C, G, High Deductible G, N • Members remain on pre-standardized and frozen Medicare Supplement plans 	<ul style="list-style-type: none"> • Medicare Supplement plans pay after Medicare and do not use a Premera network. • Service area includes all of Alaska.