



Premera Pathfinder



Delivering a balance of savings, access, and flexibility

Introducing our cost-effective, primary care focused health plan. Premera Pathfinder is designed to remove financial barriers to care while reinforcing the value of the primary care provider (PCP) relationship.

About Premera Pathfinder™

It's an exclusive provider organization (EPO) plan with \$0 primary care office visit copays. It supports primary care usage that can lead to overall lower costs and better health outcomes for your business and your workforce.¹

- Provide \$0 virtual and in-person office visits with a designated PCP
- Promote primary care usage for better long-term health outcomes
- Offer choice to employees in how they seek care

Premera Pathfinder uses the Heritage Prime network, providing access to care throughout Washington state. It includes national BlueCard access, and advanced primary care with Kinwell clinics just for Premera members. At Kinwell, the enhanced patient experience includes the following:

- Timelier appointment availability
- Longer appointment times
- Primary and behavioral health care that work together

Contact your producer or a Premera representative to find out how Premera Pathfinder can meet the needs of your employees and your business. For more information, visit pathfinder.premera.com

¹ National Library of Medicine, 2012, ncbi.nlm.nih.gov/pmc/articles/PMC3820521/.
² Savings based on Premera underwriting and actuarial calculations, 2023.
³ National Library of Medicine, 2016, ncbi.nlm.nih.gov/pmc/articles/PMC5012576/.



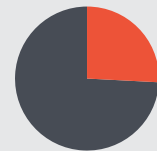
Save up to
10%

over a traditional
Premera preferred provider
organization (PPO) plan²



VALUE OF PRIMARY CARE

Employees with a PCP
relationship **spend less time
in the hospital and less on
overall medical costs¹**



There are
26%

fewer emergency room visits
with increased primary
care usage³

PREMERA |

BLUE CROSS

An Independent Licensee of the Blue Cross Blue Shield Association