



Premera Pathfinder



Delivering a balance of savings, access, and flexibility

Introducing our cost-effective, primary care focused, exclusive provider organization (EPO) 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™

With \$0 primary care office visit copays, Premera Pathfinder supports primary care usage that can lead to overall lower costs and better health outcomes for your business and your workforce.¹

- Save up to 7% over a traditional preferred provider organization (PPO) plan
- Provide \$0 virtual and in-person office visits with a designated PCP
- Promote primary care usage for better long-term health outcomes
- Offer the flexibility of broad statewide access to care and coverage

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

- Timely appointments—10% of patients seen same day, 60% within 10 days, and 80% within 30 days
- Appointments up to 60 minutes long
- Coordinated virtual and in-person care options
- Preventive 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.



Save up to
7%
over a traditional
Premera PPO plan²



VALUE OF PRIMARY CARE

Employees with a PCP relationship **spend less time in the hospital and less on overall medical costs**¹



26%

fewer emergency room
visits with increased
primary care usage³

¹ National Library of Medicine, 2012, ncbi.nlm.nih.gov/pmc/articles/PMC3820521/.

² Savings based on Premera underwriting and actuarial calculations, 2024.

³ National Library of Medicine, 2016, ncbi.nlm.nih.gov/pmc/articles/PMC5012576/.

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BLUE CROSS

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