

Highlights of your Health Care Coverage

Effective Date: 01/01/2026

Any deductibles, copays, and coinsurance percentages shown are amounts for which you're responsible.

Medical Benefits apply after the calendar-year deductible is met unless otherwise noted, or if the cost share is a copay.

MEDICAL PLAN			PC - HP HSA QUALIFIED EMB SHARED NO VISION \$4500/20%/\$6000 - ESSENTIALS RX		
		HERITAGE IN-NETWORK		OUT-OF-NETWORK	
MEDICAL COST SHARES					
Individual Deductible PCY (Family embedded deductible 2X Individual)		\$4,500 PCY		Shared with In-Network	
Coinsurance (Member's percentage of costs after deductible based on allowable charges)		20% Preferred/40% Participating		Hospital & Professional: 60% Non-Participating	
Individual Out of Pocket Maximum PCY, includes deductible, coinsurance, copay and pharmacy if applicable (Family embedded OOP max 2X Individual)		\$6,000 PCY		Shared with In-Network	
Office Visit Cost Share		In Network Deductible, then 20% Preferred		Out of Network Deductible, then Hospital & Professional: 60% Non-Participating	
PREVENTIVE CARE OPTIONS AND HEALTH EDUCATION					
Preventive Office Visit (Unlimited, subject to standard medical guidelines)		Covered in Full		Out of Network Deductible, then Hospital & Professional: 60% Non-Participating	
Immunizations (Unlimited, subject to standard medical guidelines)		Covered in Full		Out of Network Deductible, then Hospital & Professional: 60% Non-Participating	
Health Education (HE) (Unlimited)		Covered in Full		Covered In Full	
Diabetes Health Education (DE) (Unlimited)		Covered in Full		Covered In Full	
CHRONIC CONDITION MANAGEMENT PROGRAMS					
Diabetes Management Plus		Included		Included	
Diabetes Prevention Plus		Excluded		Excluded	
Hypertension Plus		Excluded		Excluded	
Weight Management		Excluded		Excluded	
PROFESSIONAL CARE					
Professional Office Visit (Includes Telemedicine)		In Network Deductible, then 20% Preferred		Out of Network Deductible, then Hospital & Professional: 60% Non-Participating	

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		HERITAGE IN-NETWORK	OUT-OF-NETWORK
APP-BASED VIRTUAL CARE SERVICES			
Telemedicine - General Medical (Virtual Care Only)		In Network Deductible, then 20% Preferred	Not Covered
Telemedicine - Mental Health (Virtual Care Only)		Subject to Mental Health Outpatient Professional Care In-Network Cost Share	Not Covered
Telemedicine - Chemical Dependency (Virtual Care Only)		Subject to Chemical Dependency Outpatient Office Visit Cost Share	Not Covered
DIAGNOSTIC SERVICES			
Preventive Imaging and Laboratory		Covered in Full	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating
Diagnostic Laboratory		In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating
Basic Diagnostic Imaging		In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating
Major Diagnostic Imaging		In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating
Preventive Mammography		Covered in Full	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating
Diagnostic Mammography		Covered in Full	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating
Supplemental Breast Exam		Covered in Full	Covered as any other service
FACILITY CARE			
Inpatient Facility		In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating
Inpatient Professional Services		In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating
Hospital Outpatient Surgery Facility		In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating
Ambulatory Surgery Center		In Network Deductible, then 10%	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating
Outpatient Facility		In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating
Skilled Nursing Facility (60 days PCY)		In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating
HOSPICE & HOME HEALTH CARE			
Hospice Inpatient Facility (Unlimited)		In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating
Hospice Care (Home Health and Respite) (Unlimited)		In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating

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Home Health Visits (130 visits PCY)	In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating	
MATERNITY & REPRODUCTIVE CARE			
Birth Center	In Network Deductible, then 10%	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating	
Contraceptive Management Services (Unlimited)	Covered in Full	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating	
Sterilization - Female (Unlimited)	Covered in Full	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating	
Sterilization - Male (Unlimited)	In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating	
MEDICAL CARE COORDINATION AND TRAVEL SERVICES			
Centers of Excellence Packaged Services (Eligible Services Include: Total Joint Replacement (Knee & Hip Replacement), Spine & Gynecology)	In Network Deductible, then 0%	Covered as any other service	
Centers of Excellence Travel and Care Coordination (See Elective Procedure Travel)	See Elective Procedure Travel	See Elective Procedure Travel	
Medical Access Transportation (3 round trips PCY for patient (includes 3 round trips PCY for parent or guardian if pt. under 19 yrs of age))	In Network Deductible, then 20% Preferred	In Network Deductible, then 20% Preferred	
Transplants (Unlimited; \$75,000 donor)	Covered as any other service	Not Covered	
Transplant Travel & Lodging (\$7,500 travel and lodging)	Subject to Deductible, then 0%	Subject to Deductible, then 0%	
Elective Procedure Travel (Prior Approval Required: Member & Medically Necessary Companion - Air: 1 round-trip per episode; Surface Transportation & Parking: \$35/day; Ferry Transportation \$50 per person each way; Lodging \$50/day per person)	In Network Deductible, then 0%	In Network Deductible, then 0%	
Medical Services from Elective Procedure Travel	Covered as any other service	Covered as any other service	
EMERGENCY CARE			
Emergency Care	In Network Deductible, then 20% Preferred	In Network Deductible, then 20% Preferred	
Emergency Room Physician	In Network Deductible, then 20% Preferred	In Network Deductible, then 20% Preferred	
Urgent Care Center	In Network Deductible, then 20% Preferred	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating	
Ambulance Transportation (Unlimited)	In Network Deductible, then 20% Preferred	In Network Deductible, then 20% Preferred	
Non-Emergent Ground Ambulance (Unlimited)	In Network Deductible, then 20% Preferred	In Network Deductible, then 20% Preferred	
Air Ambulance (Unlimited)	In Network Deductible, then 20% Preferred	In Network Deductible, then 20% Preferred	
Non-Emergent Air Ambulance (Unlimited)	In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then 60% Non-Participating	
ALTERNATIVE CARE			
Acupuncture (12 visits PCY)	In Network Deductible, then 20% Preferred	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating	

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Manipulations (Spinal and other) (12 visits PCY)	In Network Deductible, then 20% Preferred	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating	
CHEMICAL DEPENDENCY & MENTAL HEALTH			
Chemical Dependency Inpatient Facility Care (Unlimited)	In Network Deductible, then 20% Preferred	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating	
Chemical Dependency Outpatient Professional Care (Unlimited)	In Network Deductible, then 20% Preferred	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating	
Mental Health Inpatient Facility Care (Unlimited)	In Network Deductible, then 20% Preferred	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating	
Mental Health Outpatient Professional Care (Unlimited)	In Network Deductible, then 20% Preferred	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating	
PHARMACY			
Formulary Drug List	E1 Essentials Formulary No Tiers	E1 Essentials Formulary No Tiers	
Enhanced Preventive Drug List (PV Core)	Covered in Full	Covered in Full	
Prescription Drugs - Retail (Retail: 90 Days, if applicable one copay every 30 day supply; Mail: 90 Days; Specialty: 30 Days)	In Network Deductible, then 20% Preferred	In Network Deductible, then 20% Preferred	
Prescription Drugs - Mail (Retail: 90 Days, if applicable one copay every 30 day supply; Mail: 90 Days; Specialty: 30 Days)	In Network Deductible, then 20% Preferred	Specialty Drugs: Same as in-network cost share; All other Drugs: Not Covered	
REHABILITATION & NEURODEVELOPMENTAL THERAPY			
Inpatient Rehab (30 days PCY)	In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating	
Outpatient Rehab, Including Physical and Occupational Therapy; Cardiac and Pulmonary Rehab (45 visits PCY)	In Network Deductible, then 20% Preferred	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating	
Outpatient Massage Therapy (Applies to the outpatient rehab limit)	In Network Deductible, then 20% Preferred	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating	
Outpatient Speech Therapy (Applies to the outpatient rehab limit)	In Network Deductible, then 20% Preferred	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating	
Inpatient Neurodevelopmental Therapy	In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating	
Outpatient Neurodevelopmental Therapy (45 visits PCY)	In Network Deductible, then 20% Preferred	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating	
OTHER SERVICES			
Allergy/Therapeutic Injections	In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating	
Medical Supplies, Equipment, Prosthetics (MS: Unlimited, ME: Unlimited, Pro: Unlimited)	In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital & Professional: 60% Non-Participating	
SUPPLEMENTAL BENEFITS			

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Routine Hearing Exam (1 PCY)		In Network Deductible, then 20%		In Network Deductible, then 20%	
Hearing Hardware (1 device per ear every 3 years)		In Network Deductible, then 20%		In Network Deductible, then 20%	
ANNUAL PLAN MAXIMUM					
Annual Plan Maximum		Unlimited		Unlimited	

Benefits provided at 100% of allowable charges; not subject to deductible or coinsurance.

Seasonal immunizations provided at a pharmacy will be covered in full up to maximum allowable amount.

Autism: Mental Health, Psychological & Neuropsychological Testing, Outpatient Professional & Facility Care covered as any other service.

Copays are not subject to the deductible unless otherwise noted.

Prior Authorization is required for many services to be covered. For more information please refer to your benefit booklet.

PCY = Per Calendar Year. Balance billing may apply if a provider is not contracted with Premiera Blue Cross Blue Shield of Alaska. Members are responsible for amounts in excess of the allowable charge.

This is not a complete explanation of covered services, exclusions, limitations, reductions or the terms of the plan. This benefit highlight is not a contract and may change. Please see your benefit booklet or call Customer Service for full coverage information including a description of waiting periods, limitations, and exclusions.

Notice of availability and nondiscrimination 800-508-4722 | TTY: 711

Call for free language assistance services and appropriate auxiliary aids and services.

Tumawag para sa mga libreng serbisyo ng tulong sa wika at angkop na mga karagdagang tulong at serbisyo.

Llame para obtener servicios gratuitos de asistencia lingüística, y ayudas y servicios auxiliares apropiados.

무료 언어 지원 서비스와 적절한 보조 도구 및 서비스를 신청하십시오.

Hu thov kev pab txhais lus pub dawb thiab lwm yam khoom pab dawb thiab kev pab cuam ua tsim nyog.

Звоните для получения бесплатных услуг по переводу и других вспомогательных средств и услуг.

呼吁提供免费的语言援助服务和适当的辅助设备及服务。

呼籲提供免費的語言援助服務和適當的輔助設備及服務。

Vala'au mo auaunaga tau fesoasoani mo gagana e leai ni totogi ma fesoasoani fa'aopo'opo talafeagai ma auaunaga.

ໂທເພື່ອຮັບການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ ແລະ ການບໍລິການ ແລະ ການຊ່ວຍເຫຼືອພິເສດທີ່ເໝາະສົມແບບບໍ່ເສຍຄ່າ.

無料言語支援サービスと適切な補助器具及びサービスをお求めください。

Tumawag para kadagiti libre a serbisio iti tulong iti pagsasao ken dagiti nakanada nga aid ken serbisio iti komunikasion.

Gọi cho các dịch vụ hỗ trợ ngôn ngữ miễn phí và các hỗ trợ và dịch vụ phụ trợ thích hợp.

Звертайтеся за безкоштовною мовною підтримкою та відповідними додатковими послугами.

ติดต่อขอบริการช่วยเหลือด้านภาษาฟรีพร้อมความช่วยเหลือและบริการอื่นๆ เพิ่มเติม

Fordern Sie kostenlose Sprachunterstützungsdienste und geeignete Hilfsmittel und Dienstleistungen an.

Zadzwoń, aby uzyskać bezpłatną pomoc językową oraz odpowiednie wsparcie i usługi pomocnicze.

Rele pou w jwenn sèvis asistans lengwistik gratis ak èd epi sèvis oksilyè ki apwopriye.

Appelez pour obtenir des services gratuits d'assistance linguistique et des aides et services auxiliaires appropriés.

Ligue para serviços gratuitos de assistência linguística e auxiliares e serviços auxiliares adequados.

Chiama per i servizi di assistenza linguistica gratuiti e per gli ausili e i servizi ausiliari appropriati.

اتصل للحصول على خدمات المساعدة اللغوية المجانية والمساعدات والخدمات المناسبة.

برای خدمات کمک زبانی رایگان و کمک‌ها و خدمات امدادی مقتضی، تماس بگیرید.

Discrimination is against the law. Premera Blue Cross Blue Shield of Alaska (Premera) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex characteristics, intersex traits, pregnancy or related conditions, sexual orientation, gender identity, and sex stereotypes. Premera does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex. Premera provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services 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 assistance services to people whose primary language is not English, which may include qualified interpreters and information written in other languages. If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact our 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, or sex, you can file a grievance with: Civil Rights Coordinator — Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, TTY: 711, Fax: 425-918-5592, Email AppealsDepartmentInquiries@Premera.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our 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 for Civil Rights 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>.