

# Premera Blue Cross HMO Core Plus



Personalized, affordable healthcare for Washington employers.

**The HMO is a great option for employers who meet the following criteria:**

- Their employees live or physically work in the HMO service area
- They want predictable and effective ways to manage healthcare costs over time
- They desire competitive benefits that meet the needs of all employees and their families

**We take care of Premera Blue Cross HMO members with the following perks:**

- Low copays for primary care, behavioral health care, and prescription drugs
- Affordable prescription drugs with savings opportunities like Rx Savings Solutions
- Dedicated customer service agents, care managers, and clinical pharmacists who coordinate care and anticipate member needs
- Enhanced digital tools that help members manage their HMO plan, including changing their primary care provider and tracking referrals and prior authorizations
- Urgent and emergency care while traveling out of network is covered

Save an average of

**15%**

on premiums compared to PPO plans.

Benefit from a

**growing  
network**

within Washington.

Enjoy improved overall health with

**whole-person  
care.**



**Interested to learn more?**

Visit <https://hmo.premera.com/employer>  
and reach out to your Premera  
representative or producer.

Savings calculations are based on a similar plan design.  
Rx Savings Solutions is an independent company that provides lower-cost alternative alerts on behalf of Premera Blue Cross HMO.

**PREMERA**   
**HMO**

## The Sherwood HMO network

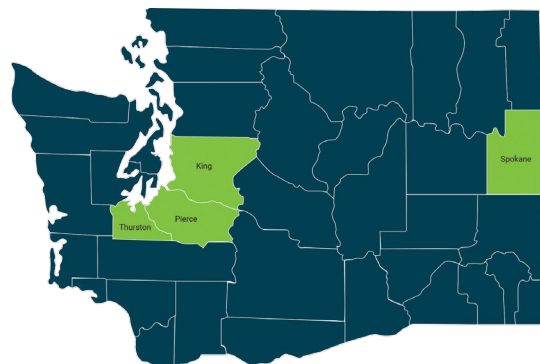
Employers can offer the HMO to employees who live or physically work in King, Pierce, Thurston, and Spokane counties.

The Sherwood HMO network includes 29 hospitals, 122 urgent care clinics, more than 4,400 PCPs, and 15,700+ specialists. Members can choose from a variety of primary care providers and specialists:

- Kinwell Medical Group
- MultiCare Health System
- Virginia Mason Health System\*
- EvergreenHealth
- Optum\*\*
- Seattle Children's Hospital
- Wellfound Behavioral Health Hospital
- Greater Lakes Mental Healthcare

### New for 2025!

- Overlake Hospital and Medical Clinics



The Sherwood HMO network also includes access to all 16 Kinwell clinics across the state.

Contact a Premera Blue Cross HMO sales representative to learn more.

*"They are really easy to work with, and when I call for help, **someone is always there to answer.**"*  
– Premera Blue Cross HMO member feedback

## Commonly asked questions

### Who is eligible to offer Premera Blue Cross HMO?

The current HMO service area includes King, Pierce, Thurston, and Spokane counties. Both small (1-50) and large employers (51+) with employees who live or physically work in the HMO service area can offer the HMO. Dual option (HMO/PPO) is also available to large groups with five or more employees who live or work within the HMO service area.

### What is unique about Premera Blue Cross HMO compared to competitors?

- Close partnership with local, high-value providers who share our commitment to high-quality care.
- Lower cost than traditional PPO or EPO plans.

### What is different for members with an HMO plan compared to PPO or EPO plans?

There are a few key differences with Premera Blue Cross HMO:

- 1 Specially trained customer service agents who work across operations, pharmacy, and care management ensure that **members have one point of contact for their healthcare**. This new advocacy model has been specifically designed to take care of HMO members in a holistic way.
- 2 A **primary care provider (PCP)** is assigned to each HMO member. **PCPs establish a close partnership with members** and coordinate their care. They also submit a referral if the member needs to see a specialist.
- 3 There are limited out-of-network benefits for the HMO product, except for emergency and urgent care while traveling.

\*Does not include Franciscan Health System

\*\*Only includes obstetrical or transplant services if obstetrician or transplant surgeon has admitting privileges at a hospital in the Sherwood HMO network.