



Provider Guide:
Networks, Plans, and Member ID Cards

(effective January 1, 2026)

PREMERA

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ABOUT PREMERA

Premera is a not-for-profit company that offers health plans under a family of companies. These companies include the following:

- Premera Blue Cross
- Premera Blue Cross Health Maintenance Organization (HMO)
- Premera Blue Cross Blue Shield of Alaska

Premera Blue Cross, Premera Blue Cross HMO, and Premera Blue Cross Blue Shield of Alaska are independent licensees of the Blue Cross Blue Shield Association.

HEALTH PLANS, NETWORKS, AND MEMBER ID CARDS

- **Preferred provider organization (PPO):** Covers in and out-of-network services. Members pay higher cost shares for out-of-network services.
- **Exclusive provider organization (EPO):** Covers emergent out-of-network services.
- **Health savings account (HSA):** High-deductible health plan that's tax qualified so members can have this.
- **Health maintenance organization (HMO):** Requires a primary care provider (PCP) referral for non-emergent services to be covered.

Preferred provider organization and high-deductible plans offer both in-network and out-of-network coverage, with copay and coinsurance amounts shown on the member ID card.

Exclusive provider organization and HMO plans use limited networks and generally don't cover non-emergency care outside the state. Emergency care is covered out of state and out of network. This is noted on the back of the ID card.

Members must live or work in the designated service area, which determines product availability and network adequacy. Out-of-area coverage includes network providers outside Washington.

Nationwide Blue Cross Blue Shield Networks

- **Dental Choice (includes GRID+)**
 - All providers directly contracted in Washington and Alaska are part of the Dental Choice network (includes GRID+).
 - Providers in Washington and Alaska can see members who have access to GRID+. It's available to Blue Cross and/or Blue Shield members nationwide.
- **BlueCard®**
 - A member may be a customer of a Blue Cross and/or Blue Shield plan from another state.
 - BlueCard lets members get care while living in another blue plan's service area.
 - A Premera ID card shows if a member has BlueCard. Look for the suitcase logo. The suitcase may be blank or display PPO or HPN.
- **Blue High Performance Network® (BlueHPN)**
 - National network that offers lower-cost, high-quality care through a select group of providers.
 - Focuses on providers that meet cost and quality standards.

Washington Networks

Medical

Contracted providers are included in this group:

- Global
- Heritage
- Heritage and Dental Choice

Most providers are also included in these networks:

- Heritage Prime
- Heritage Signature and Dental Choice
- Individual Signature

Providers may also be included in these networks:

- Sherwood HMO
- Sherwood HMO and Dental Choice

Medical

Most providers are also included in these networks:

- Heritage Prime
- Heritage Signature and Dental Choice
- Individual Signature

Providers may also be included in these networks:

- Sherwood HMO
- Sherwood HMO and Dental Choice

Dental

Contracted providers in Washington and Alaska are included in these networks:

- Dental Choice (includes GRID+)
- Heritage and Dental Choice
- Heritage Signature and Dental Choice

Providers may also be included in these networks:

- Dental Select




BLUE CROSS

An Independent Licensee of the Blue Cross Blue Shield Association

Premera Blue Cross has different types of medical health plans.

- **Individual:**
 - This marketplace EPO plan is for individuals and their families who don't have employer-based insurance.
- **Group/commercial:**
 - Usually employer-based plans are PPO, EPO, HSA, or HMO.

Example 1:

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Member

Prefix Identification # Suffix
ZKR 123456789 01

Group # 1234567 Rx Formulary E4
Rx Group # BCWAPDP BCBS 430
BIN# 610014


Medical Network **HERITAGE**
Dental **CHOICE**

OFFICE VISIT COPAY \$35
EMERGENCY ROOM \$150

	In Network	Out of Network
Deductible Individual	\$2000	\$4000
Deductible Family	\$6000	\$12000
Out of Pocket Max Individual	\$4500	
Out of Pocket Max Family	\$13500	

RETAIL RX \$15/\$30/\$50/30%
MAIL-ORDER RX \$37.50/\$75/\$50/30%

Rx

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Visit www.premera.com for coverage details, on-line services and health-related information.

Customer Service 1-800-722-1471
TTY for the deaf and hard of hearing 1-855-639-0967
Outside of U.S. call Toll Free 1-800-810-BLUE (2583)
BlueCard Provider Locator 1-800-876-BLUE (2583)
Provider BlueCard Eligibility 1-800-841-8343
24-Hour NurseLine 1-800-841-8343
Wellness Discount www.blue365dental.com

PROVIDERS: Please submit all medical claims with ID number, prefix and group number to the local Blue Cross Blue Shield Plan. Send dental claims directly to Premera Blue Cross.
Providers may call BlueCard Eligibility to verify membership and coverage.

PREMERA DENTAL PROVIDERS: Premera uses the **Grid+** to supplement our Choice dental network. Check eligibility and benefits, claim status, and submit claims through **Availity.com** using Premera Dental as a payer. This card is not a guarantee that the member's coverage is currently in effect.

MEMBERS: Please show this card when you receive services. See your benefit booklet for covered services. If you have questions, call Customer Service or write us at the address on this card.
PROVIDERS/MEMBERS: Pre-Approval (prior authorization) may be required for some services/drugs. **PREMERA PROVIDERS:** Verify eligibility and benefits, check claim status, or submit a prior authorization at **Availity.com** or call Customer Service prior to providing services.

Premera Blue Cross
P.O. Box 91059
Seattle, WA 98111-9159

Print Dt

Premera Blue Cross provides administrative services only and does not assume financial risk or obligation with respect to claims.

PPO

The suitcase image, with PPO noted, indicates that the customer's plan includes BlueCard benefits. BlueCard providers outside Alaska and Washington are considered in network for this plan. Members pay in-network cost shares for non-emergency services. Emergency services are always paid at the in-network cost share.

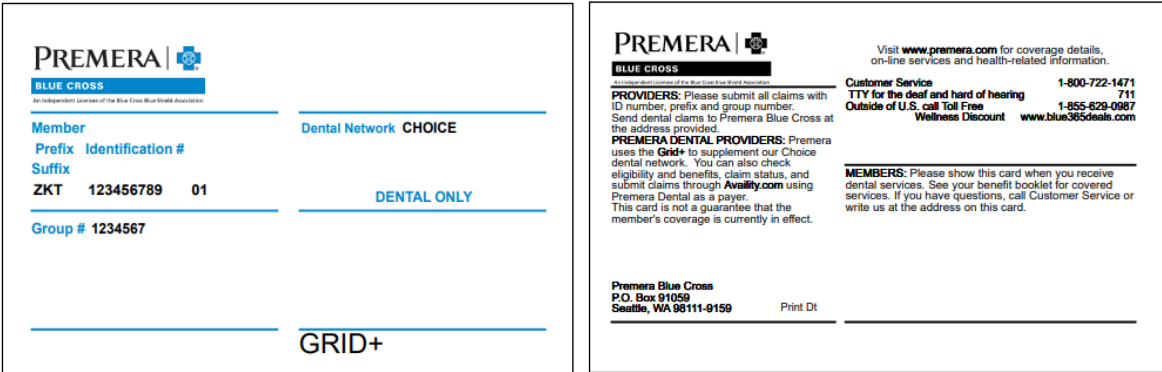
<p style="text-align: center;">Premera Blue Cross Medical Networks and Plans</p>	<p style="text-align: center;">Description</p>
<p>Heritage</p> <p>Plans:</p> <ul style="list-style-type: none"> • Your Choice (PPO) • Your Future (HSA) • Your Focus (EPO) • Preferred Choice (PPO) • Premera Pathfinder (EPO) • Premera Pathfinder Preferred Choice (PPO) • Essentials Medical Plan (EPO) 	<ul style="list-style-type: none"> • Includes BlueCard. • Plans are sold in the following counties: all Washington counties except Clark County.
<p>Heritage Prime</p> <p>Plans:</p> <ul style="list-style-type: none"> • Your Choice (PPO) • Your Future (HSA) • Your Focus (EPO) • Preferred Choice (PPO) • Essentials Medical Plan (EPO) • BlueHPN (EPO) • BlueHPN Preferred Choice (EPO) 	<ul style="list-style-type: none"> • Most plans include BlueCard. • BlueHPN plans use BlueCard HPN. • Plans are sold in the following counties: all Washington counties except Clark County.
<p>Global</p> <p>Plans:</p> <ul style="list-style-type: none"> • Your World (PPO) 	<ul style="list-style-type: none"> • Includes BlueCard. • Plans are no longer sold with this network.

<p>Heritage and Dental Choice</p> <p>Plans:</p> <ul style="list-style-type: none"> • Choice (PPO) • Choice (PPO and HSA) 	<ul style="list-style-type: none"> • Includes BlueCard. • Includes Dental Choice providers in Washington and Alaska for embedded pediatric or family dental benefits. • Does not include GRID+. GRID+ providers are out of network for these plans and there is no dental network available outside of Washington and Alaska. • Plans are sold in the following counties: all Washington counties except Clark County.
<p>Heritage Signature and Dental Choice</p> <p>Plans:</p> <ul style="list-style-type: none"> • Balance (PPO) • Balance (PPO and HSA) 	<ul style="list-style-type: none"> • Includes BlueCard. • Includes Dental Choice providers in Washington and Alaska for embedded pediatric or family dental benefits. • Does not include GRID+. GRID+ providers are out of network for these plans and there is no dental network available outside of Washington and Alaska. • Plans are sold in the following counties: all Washington counties except Clark County.
<p>Individual Signature</p> <p>(individual and family plans sold in the Washington Health Benefit Exchange)</p> <p>Plans:</p> <ul style="list-style-type: none"> • Premera Preferred (EPO and HSA) • Premera Cascade Care (EPO) 	<ul style="list-style-type: none"> • Does not include BlueCard. • Emergency services covered outside Washington. • Plans are sold in the following counties: Franklin, Grays Harbor, King, Kitsap, Lincoln, Pacific, Pierce, Spokane, and Yakima counties.

Outside Washington, BlueCard providers count as in network for non-emergency care. Members pay in-network cost shares. Emergency care is always covered at the in-network cost share

Premera Blue Cross has different types of dental plans.

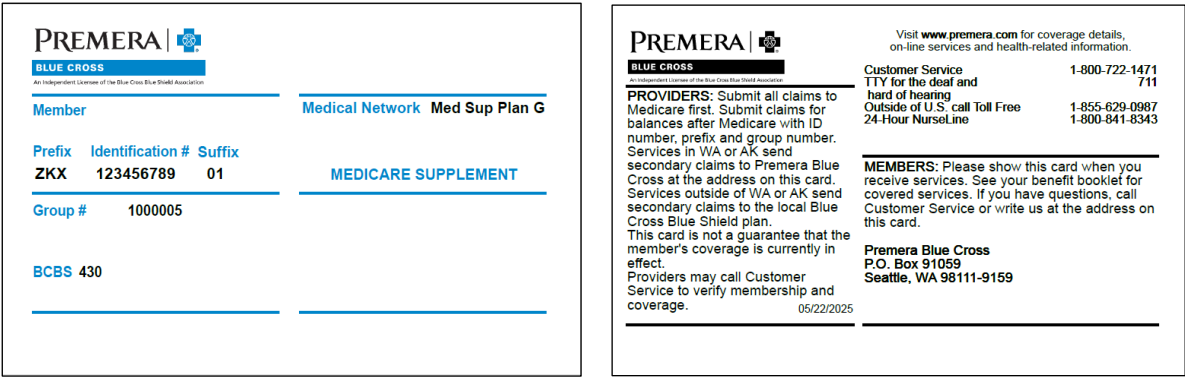
Example 2:



Premera Blue Cross Dental Networks and Plans	Description
<p>Dental Choice (includes GRID+)</p> <p>Plans:</p> <ul style="list-style-type: none"> • Preferred Choice Dental Optima • Preferred Choice Dental Optima Flex • Preferred Choice Dental Optima Voluntary • Dental Optima • Dental Optima Flex • Dental Optima Voluntary 	<ul style="list-style-type: none"> • Plans are sold in the following counties: all Washington counties except Clark County.
<p>Dental Select</p>	<ul style="list-style-type: none"> • The Dental Select network is currently not attached to any Premera products. It may be used in the future.

Medicare Supplement plans are available in all Washington counties, except Clark County. Member ID cards clearly show Medicare Supplement on the front. Premera no longer sells F and High Deductible F plans. Members who had these plans before December 31, 2019, can keep them.

Example 3:



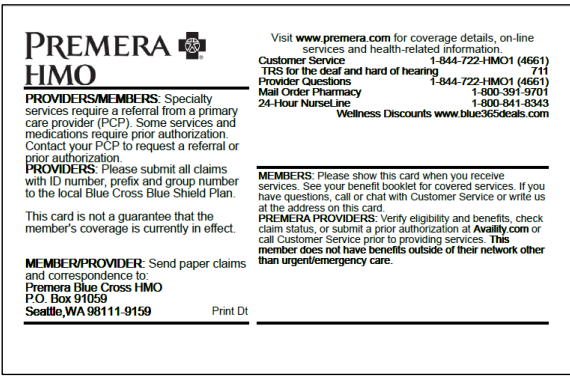
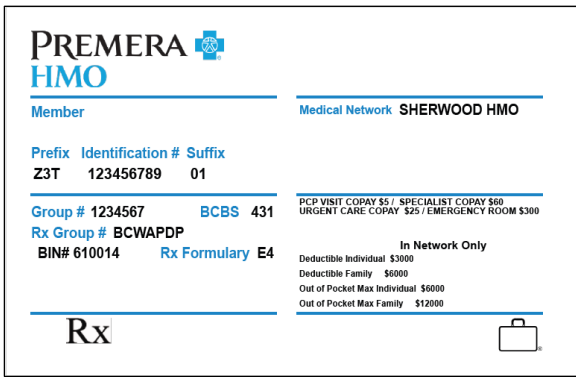
<p style="text-align: center;">Premera Blue Cross Medicare Supplement</p>	<p style="text-align: center;">Description</p>
<p>Medicare Supplement (individuals enrolled in Medicare)</p> <p>Plans:</p> <ul style="list-style-type: none"> Plans include A, C, G, High Deductible G, and N. <p>Members remain on pre-standardized and frozen Medicare Supplement plans.</p>	<ul style="list-style-type: none"> Medicare Supplement plans pay after Medicare and do not use a Premera network. Plans are sold in the following counties: all Washington counties, except Clark County.



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Health maintenance organization plans are limited networks and typically don't cover non-emergency care out of the state. Emergency care is covered out of state and out of network. This restriction is noted on the back of the ID cards.

Example 4:



Member ID cards with HMO plans have the empty suitcase in the lower right corner.

<p style="text-align: center;">Premera Blue Cross HMO Medical Networks and Plans</p>	<p style="text-align: center;">Description</p>
<p>Sherwood HMO Plan:</p> <ul style="list-style-type: none"> HMO Core Plus (HMO) 	<ul style="list-style-type: none"> See our website for specific details about this network: Premera Blue Cross HMO Resources for Providers Provider Premera Blue Cross Excludes BlueCard. Only emergency services are covered outside Washington. Plans are sold in the following counties: King, Pierce, Spokane, and Thurston.

<p>Sherwood HMO with Dental Choice (groups with 1 to 50 employees)</p>	<ul style="list-style-type: none">• See our website for specific details about this network: Premera Blue Cross HMO Resources for Providers Provider Premera Blue Cross• Excludes BlueCard. Only emergency services are covered outside Washington.• Includes Dental Choice providers in Washington and Alaska for embedded pediatric or family dental benefits.• Does not include GRID+. GRID+ providers are out of network for these plans and there is no dental network available outside of Washington.• Plans are sold in the following counties: King, Pierce, Spokane, and Thurston.
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Alaska Networks

Medical

All contracted providers are included in this group:

- Global
- Heritage
- Heritage and Dental Choice
- Legacy
- Legacy and Dental Select
- Yukon

Dental


All contracted dental providers are included in all medical networks and this dental network:

- Dental Choice (includes GRID+)
- Dental Select



BlueCard providers outside Alaska are considered in-network for this plan and members will pay in-network cost shares for non-emergent services. Emergency services are always paid at the in-network cost share.

Example 5:



Member

Prefix Identification # Suffix
Y3K 123456789 01

Group # 1234567 Rx Formulary A1
Rx Group # BCWAPDP BCBS 430
BIN# 610014


RETAIL RX \$0
MAIL-ORDER RX \$0


Rx

Medical Network YUKON

Dental CHOICE

	In Network	Out of Network
Deductible Individual	\$6500 Shared	
Deductible Family	\$13000 Shared	
Out of Pocket Max Individual	\$6500	\$45000
Out of Pocket Max Family	\$13000	\$90000

GRID+ 



PROVIDERS: Please submit all medical claims with ID number, prefix and group number to the local Blue Cross Blue Shield Plan. Send dental claims directly to Premera Blue Cross. Providers may call BlueCard Eligibility to verify membership and coverage. **PREMERA DENTAL PROVIDERS:** Premera uses the **Grid+** to supplement our Choice dental network. Check eligibility and benefits, claim status, and submit claims through Avality.com using Premera Dental as a payer. This card is not a guarantee that the member's coverage is currently in effect.

Premera Blue Cross Blue Shield of Alaska
P.O. Box 91059
Seattle, WA 98111-9159

Visit www.premera.com for coverage details, on-line services and health-related information.

Customer Service 1-800-508-4722
TTY for the deaf and hard of hearing 711
Outside of U.S. call Toll Free 1-855-390-6514
BlueCard Provider Locator 1-800-910-BLUE (2583)
Provider BlueCard Eligibility 1-800-676-BLUE (2583)
Pharmacy Locator / Mail Order Rx 1-800-391-9701
24-Hour NurseLine 1-800-841-8343
Medical Travel 1-800-354-2594
Wellness Discounts www.blue365deals.com


MEMBERS: Please show this card when you receive services. See your benefit booklet for covered services. If you have questions, call Customer Service or write us at the address on this card.
PROVIDERS/MEMBERS: Pre-Approval (prior authorization) may be required for some services/drugs. **PREMERA PROVIDERS:** Verify eligibility and benefits, check claim status, or submit a prior authorization at Avality.com or call Customer Service prior to providing services.


Premera Blue Cross Blue Shield of Alaska provides administrative services only and does not assume financial risk or obligation with respect to claims.

Premera Blue Cross Blue Shield of Alaska Medical Networks	Description
Global	<ul style="list-style-type: none"> • Includes BlueCard Traditional.
Heritage	<ul style="list-style-type: none"> • Most plans include BlueCard PPO. • Service area includes all Alaska boroughs.
Yukon	<ul style="list-style-type: none"> • Most plans include BlueCard PPO. • Service area includes all Alaska boroughs.
Heritage and Dental Choice	<ul style="list-style-type: none"> • Includes all contracted medical and dental providers. • Does not include GRID+. GRID+ providers are out of network for these plans and there is no dental network available outside of Washington and Alaska. • Includes Dental Choice providers for the embedded pediatric and family dental benefits. • Includes BlueCard PPO. • Service area includes all Alaska boroughs.
<p style="text-align: center;">Legacy and Dental Select (individual and family plans sold in the Federally Facilitated Exchange)</p>	<ul style="list-style-type: none"> • Includes BlueCard PPO. • Includes Dental Select providers for the embedded pediatric and family dental benefits. • Service area includes all Alaska boroughs.

There are two types of dental networks offered in Alaska.

Example 6:



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BLUE CROSS BLUE SHIELD OF ALASKA

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Member Dental CHOICE


Prefix Identification # Suffix

ZKT 123456789 01 DENTAL ONLY

Group # 1234567

GRID+



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Visit www.premera.com for coverage details, on-line services and health-related information.

BLUE CROSS BLUE SHIELD OF ALASKA

An Independent Licensee of the Blue Cross Blue Shield Association

PROVIDERS: Please submit all claims with ID number, prefix and group number.

Customer Service 1-800-508-4722
TTY for the deaf and hard of hearing 711
Outside of U.S. call Toll Free 1-855-390-6514

Send dental claims to Premera Blue Cross Blue Shield of Alaska at the address provided.

PREMERA DENTAL PROVIDERS: Premera uses the **Grid+** to supplement our Choice dental network. You can also check eligibility and benefits, claim status, and submit claims through **Availity.com** using Premera Dental as a payer.

MEMBERS: Please show this card when you receive dental services. See your benefit booklet for covered services. If you have questions, call Customer Service or write us at the address on this card.

This card is not a guarantee that the member's coverage is currently in effect.

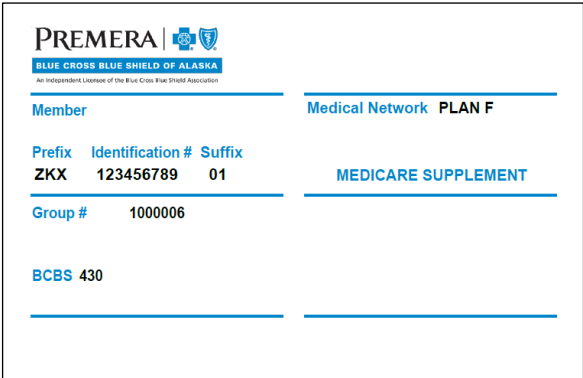
Premera Blue Cross Blue Shield of Alaska

P.O. Box 91059

Seattle, WA 98111-9159
Print DT

Premera Blue Cross Blue Shield of Alaska Dental Networks	Description
<p>Dental Choice (includes GRID+) (groups with 51+ employees, also included in plans for groups with 1-50 employees)</p>	<ul style="list-style-type: none"> Includes all contracted dental providers. Service area includes all Alaska Boroughs.
<p>Dental Select (individual and family plans sold in the Federally Facilitated Exchange)</p>	<ul style="list-style-type: none"> Includes all contracted Alaska dental providers. Service areas include Anchorage, Chugach, Denali, Fairbanks North Star, Haines, Juneau, Kenai Peninsula, Ketchikan Gateway, Kodiak Island, Matanuska Susitna, Petersburg, Sitka, Skagway, Wrangell, Yakutat, Bethel, Dillingham, Northwest Arctic, Prince of Wales Hyder, and Kusilvak.

Example 7:



Premera Blue Cross Blue Shield of Alaska Medicare Supplement	Description
<p>Medicare Supplement (individuals enrolled in Medicare)</p> <p>Plan names:</p> <ul style="list-style-type: none"> • Currently marketed plans include A, C, G, High Deductible 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.

ONLINE TOOLS

Availity Essentials

We have a single-source solution for all our providers through Availity Essentials. The secure multi-payer portal helps providers and health plans share information efficiently. Visit our for Availity Essentials tools and information.

For plans served through Availity Essentials, providers have access to the following online tools:

Tool	Description
Eligibility and benefits	<ul style="list-style-type: none"> • Search by plan ID to see all members linked to that ID. • If you don't have a member's ID number, search by their name and date of birth. • Select Premera Dental as a payer in the services history tab to view tooth history.
View patient ID cards	<ul style="list-style-type: none"> • View member ID cards through eligibility and benefits transactions.

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Claim submission	<ul style="list-style-type: none"> • Submit medical, dental, and facility claims free through Availity Essentials. • Express entry speeds up provider info and reduces errors. • No clearinghouse required to use this feature.
Claim status	<ul style="list-style-type: none"> • Check claim status for medical, dental, or facility claims. • Color-coded cards show claim status. • Search by member, claim number, or date range.
Claim attachments	<ul style="list-style-type: none"> • Upload attachments for pending or finalized claims. • Additional vendor information requests aren't supported.
Claim corrections	<ul style="list-style-type: none"> • Edit claims already accepted for processing.
Remittance viewer	<ul style="list-style-type: none"> • View Premera and Federal Employee Program (FEP) explanation of payments (EOP) under the electronic funds transfer (EFT) tab. • Select the EOP/EOB icon from the actions menu to download PDFs. • Use Premera Federal Employee Program (FEP) as a payer to view FEP check information.
Fee schedules	<ul style="list-style-type: none"> • Download standard fee schedules. No need to email Provider Relations.
Prior authorizations and referrals	<ul style="list-style-type: none"> • Submit and check prior authorizations, referrals, and more.
Code check	<ul style="list-style-type: none"> • Use code check for accurate, enhanced data. • Find it under Premera payer spaces or authorizations and referrals.

Providers need to use the secure portal for transactions not yet available on Availity Essentials. This includes PCP rosters and payment policies. Find links on Availity Essentials' payer space landing pages for easy access. This includes all resources from secure and public provider sites.

- **Availity Essentials sign-in:** We use [Availity Essentials](#) as the primary secure provider website for checking eligibility and benefits, submitting prior authorizations, getting claims status, and more.

PREMERA

- **Premera individual plans sign in:** If your patient's ID card says "individual plan," use your [Evolent account](#) to sign in to the Premera individual plan website.
- **Find care:** Verify your address and specialty information and find providers you can refer to within a customer's network by visiting our find care tool.
- **Eligibility and benefits:** Sign in to [Availity Essentials](#) to verify a customer's network and eligibility information using our [eligibility and benefits tool](#).
- **Prior authorization:** Sign in to [Availity Essentials](#) to determine what services require authorization or need review (based on the patient's plan).
- **Plan prefixes:** Determine which plans are within the Premera network or outside of Washington. This is helpful when determining benefits and eligibility for a customer. You'll find this list on our [reference information page](#).

Some plans are **not** served through Availity Essentials and use a different secure portal for prior authorizations:

- Premera individual for [Washington](#) and [Alaska](#)
- [Medicare Advantage](#)
- Some shared administrative

Provider News

Sign up for Provider News to get monthly updates and policy changes. You can also explore user guides and training modules in the learning center libraries:

- [Washington](#)
- [Alaska](#)

Directories

Reference the following provider directories for network and plan information:

- [Premera Blue Cross](#)
- [Premera Blue Cross HMO](#)
- [Premera Blue Cross Blue Shield of Alaska](#)

CONTACTS

Provider customer service

- Premera Blue Cross: 877-342-5258
- Premera individual plans: 800-607-0546
- Premera Blue Cross Blue Shield of Alaska: 800-722-4714

Claims and payments

- Claims payment and remittance support: 877-342-5258
- Remittance viewer (EOP/EOB): Access via [Availity Essentials](#)

Provider relations and contracting

- Updates, contract status, and requests: [provider relations](#)

Network and benefits verification

- BlueCard benefits and eligibility: 800-676-BLUE
- BlueCard claims customer service: 888-261-9562

Pharmacy services

- Pharmacy services: 888-261-1756

Care management

- Premera individual plans: 844-996-0329

Technical support

- Premera individual plans: 800-607-0546