



FOR BUSINESSES WITH 1-50 EMPLOYEES

2024 health plan guide

PREMERA  HMO

We care for our customers

Premera Blue Cross HMO is a forward-thinking health plan that delivers cost-effective, whole-person care through committed provider relationships and an integrated clinical team.



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The power of Core Plus



Lower prescription costs

Proactive, targeted communications to members about lower cost medications and prescription price comparisons.



HMO Plus Team

HMO-trained customer service agents who work across the organization to proactively support members and providers.



Integrated clinical team

Dedicated case management and pharmacy clinicians who partner with members and providers to ensure a coordinated healthcare journey.



In-home urgent care

Same-day care to members' homes for urgent health issues. Arrives fully equipped to test and treat everything an urgent care center can.



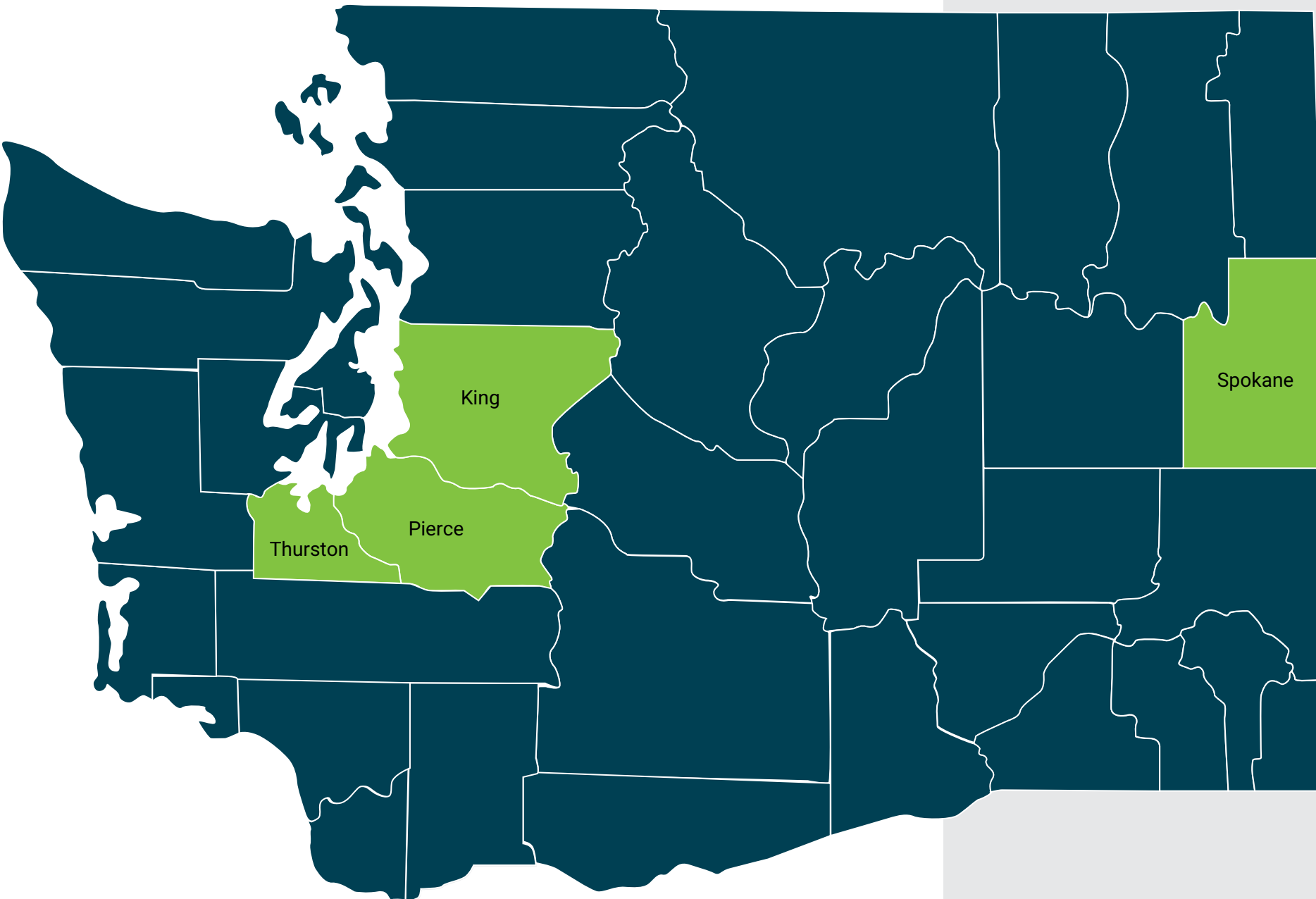
Matchmaker for Behavioral Health

Members receive a highly personalized list of behavioral health providers based on their plan, needs, and preferences.



Personalized digital feed

Delivers HMO plan information through an interactive, scrollable feed. No app download required.



Beginning January 1, 2024, the HMO is expanding into King County.



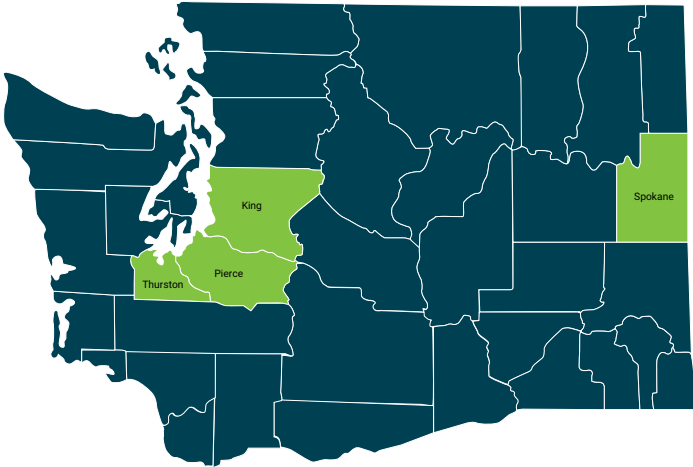
Meet Premera Blue Cross HMO

For fully insured Washington employers

Providing lower cost alternatives

Premera Blue Cross HMO is a forward-thinking health plan that delivers cost-effective, whole-person care through strong provider relationships and an integrated clinical team. Employers and members alike can recognize savings without sacrificing quality care. Premera Blue Cross HMO is available in King, Pierce, Spokane, and Thurston counties.

WHAT MAKES PREMERA BLUE CROSS HMO DIFFERENT



A high-value growing network

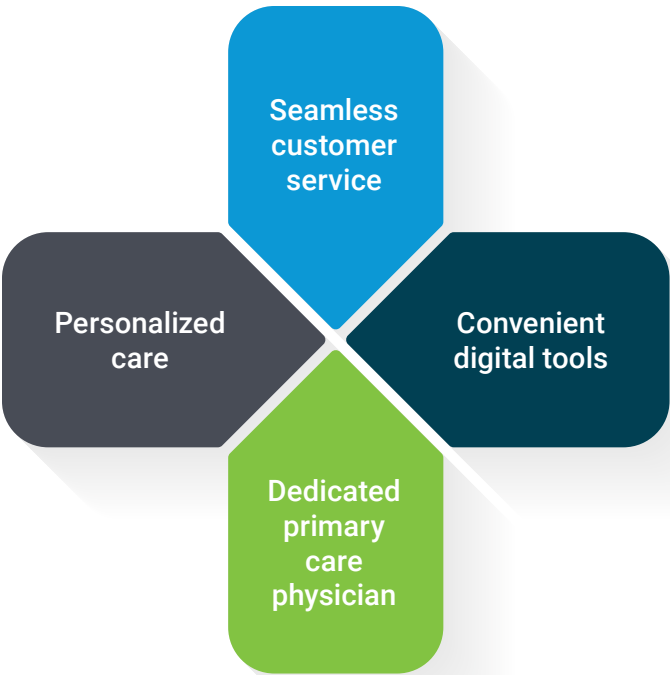
The Sherwood HMO network supports King, Pierce, Spokane, and Thurston counties, offering your employees provider options near where they live or work.

Average savings of
15%
compared to
PPO plans

Save more with Premera Blue Cross HMO

The HMO suite of plans has notable savings for the member and the employer. Employers can save up to 15% compared to preferred provider organization (PPO) plans. HMO members have all preventive care covered at 100%.

AN INNOVATIVE APPROACH



HMO Plus Team

The HMO Plus Team provides members with an unparalleled customer service experience to help them navigate their healthcare journey.



Traveling?

Premera Blue Cross HMO plans cover urgent and emergency care wherever you go.



Referrals

Most specialty care needs a referral from your primary care provider (PCP). If you seek specialty care without a referral—even from providers in the Sherwood HMO network—you may be responsible for the total cost.



Advanced primary care starts here

Access to high-quality primary care and improved health outcomes go hand in hand. With a Premera Blue Cross HMO health plan, you can be sure your employees have access to primary care with the Sherwood HMO network and primary care clinics designed just for HMO members.

Creating access

In 2022, Premera invested in the Kinwell Medical Group to aid the expansion and access to high-quality primary care across Washington. Kinwell now has 16 clinics located across the state with more than 300,000 members located within five miles of their local Kinwell.

Providing an integrated care model

Kinwell cares for patients from head to toe. The integrated care model makes it possible for primary care providers and behavioral health providers to connect quickly and easily when a patient presents with physical symptoms that may be a manifestation of mental illness.



Curious about Kinwell?

Scan the QR code to find out more.



- 1 Bellingham
- 2 Federal Way
- 3 Lynnwood
- 4 Mill Creek
- 5 Olympia
- 6 Pasco
- 7 Poulsbo
- 8 Redmond
- 9 Renton
- 10 Seattle—Ballard
- 11 Seattle—Denny Way
- 12 Seattle—Westlake
- 13 Spokane—West 6th
- 14 Spokane—North Country Homes
- 15 Spokane Valley
- 16 Wenatchee

Care when you need it

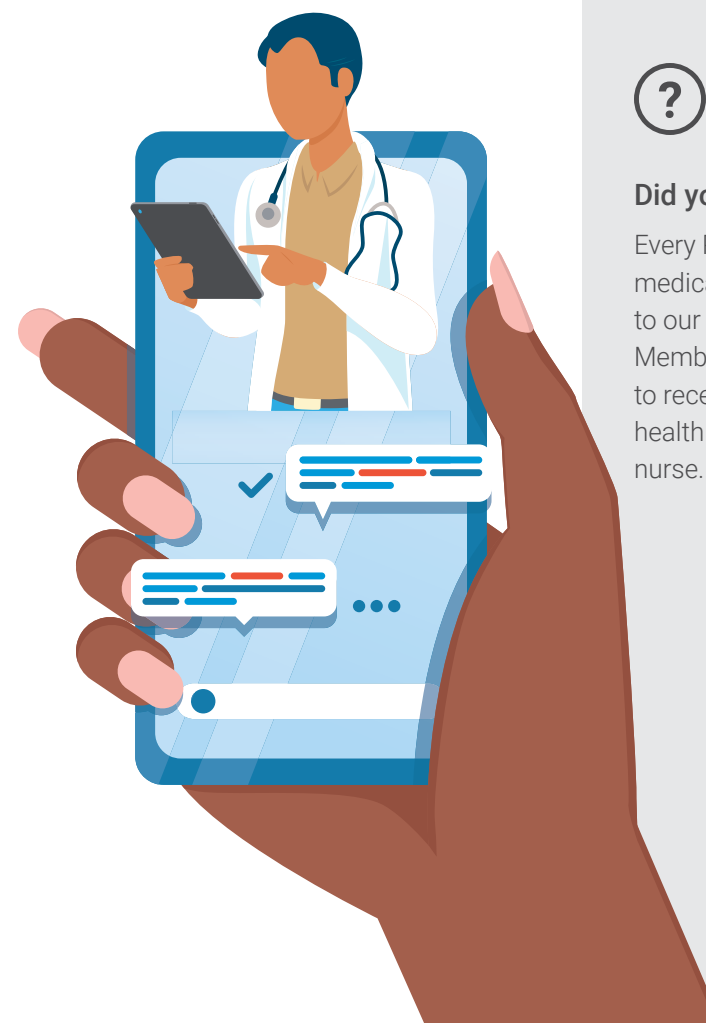
For the times when you can't wait for an in-person visit, virtual care is there. Virtual care providers offer secure text or video visits to treat a variety of primary care needs.

Virtual care can help with the following and more:

- Common cold symptoms
- COVID-19 treatments
- Follow-up visits with a physician
- Sinus infections
- Urinary tract infections (UTIs)

Urgent care to your doorstep

DispatchHealth is an expansion of our provider network and a unique medical service that brings care to our members' front doors. Head, shoulders, knees, toes, and nearly everything in between can be treated at home with the DispatchHealth care team, which includes a physician assistant or a nurse practitioner and a medical technician. Keep your members healthy and out of the emergency room with DispatchHealth.



Preventive health

Preventive healthcare services are part of every Premera Blue Cross HMO plan. Our secure member website provides suggested preventive routine exams, vaccinations, and screenings.



Did you know?

Every Premera Blue Cross HMO medical plan includes access to our 24-Hour NurseLine. Members can call day or night to receive free and confidential health advice from a registered nurse.



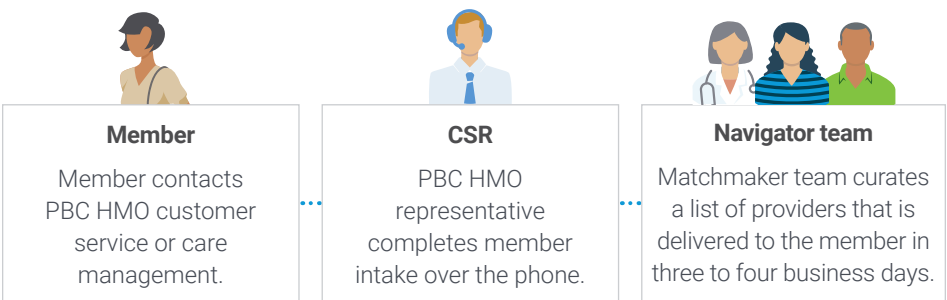
Mind over matter

Two out of three employers rank employee mental health as a top health priority.¹ Premera Blue Cross HMO has made it easier than ever for members to access behavioral health services virtually or in person.

NEW FOR 2024!

Matchmaker™ for Behavioral Health

Matchmaker for Behavioral Health is an expansion of our commitment to improve access and lessen the hurdles that members face when seeking behavioral health services. With Matchmaker for Behavioral Health, members receive a highly personalized list of behavioral health providers based on their plan, needs, and preferences.



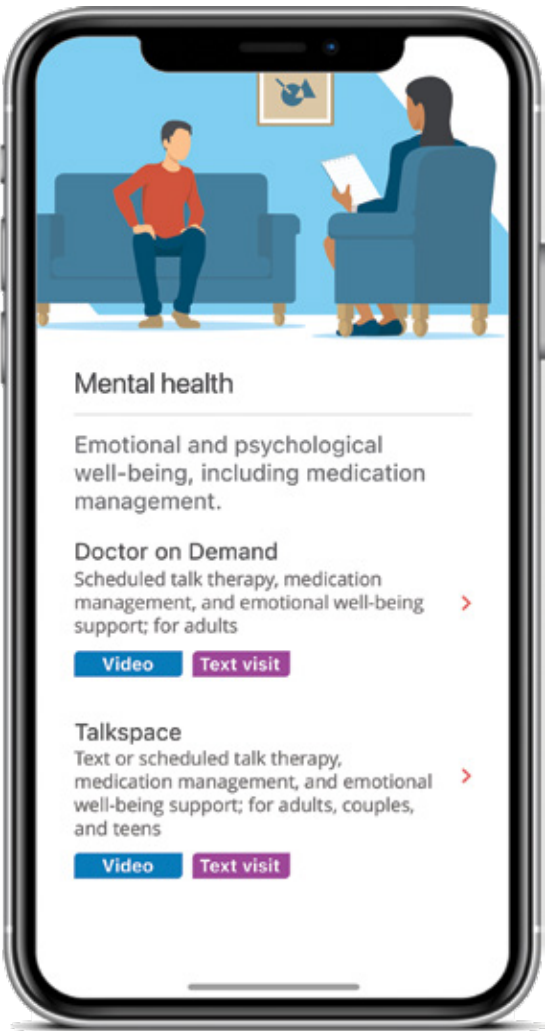
The Matchmaker for Behavioral Health intake asks members for their information and their appointment preferences:

- In-person or virtual attendance
- Language
- Gender, race, and ethnicity
- Religious affiliation
- And more

Every Matchmaker for Behavioral Health list includes a minimum of two in-network clinicians.

Behavioral health in the palm of your hand

Premera Blue Cross HMO has partnered with industry-leading behavioral health virtual care vendors to ensure our members get the care they need, when they need it, and in a way that works for them.



83%

of employers offer behavioral health services through virtual care.¹



Virtual behavioral health care can support members with the following:

- Generalized anxiety
- Depression
- Adjustment disorders
- And more



Members struggling with substance use disorder (SUD) have access to confidential and high-quality virtual care including medically assisted treatment (MAT) depending on their location. **Contact your Premera Blue Cross HMO account representative for more information.**

¹2022 Best Practices in Healthcare Employer Survey, 2022 Global Benefit Attitudes Survey



Medical plan snapshot

King, Pierce, Spokane, and Thurston counties

PCP = Primary care provider
PCY = Per calendar year
D = Deductible

	HMO CORE PLUS PLANS Sherwood HMO and Dental Choice Network				
	HMO Core Plus 500 Gold	HMO Core Plus 1500 Gold	HMO Core Plus 2000 Silver	HMO Core Plus 3000 Silver	HMO Core Plus 5000 Silver
Deductible Family = 2x individual	\$500	\$1,500	\$2,000	\$3,000	\$5,000
Coinsurance	20%		30%		
Out-of-pocket maximum Family = 2x individual	\$8,000		\$8,550		
Emergency room	\$200 copay, then deductible / coinsurance		\$300 copay, then deductible / coinsurance		
Office visit	Designated PCP: \$25; Specialist/Non-designated PCP: \$55		Designated PCP: \$35; Specialist/Non-designated PCP: \$70		
Basic imaging and lab services	Subject to deductible / coinsurance	Waive deductible, subject to coinsurance	Subject to deductible / coinsurance		
Retail Rx 30-day supply cost (mail order 3x retail)	\$20 / \$50 / \$80 / D25%		\$35 / \$75 / D30% / D30%	\$30 / \$75 / D30% / D30%	

Hearing (included in your plan)

	HMO CORE PLUS
Exam in network only	Specialist office visit copay (1 exam every 2 calendar years)
Hardware in network only	Covered in full (\$1,000 every 3 calendar years)



NETWORK	PLAN TYPE	TOTAL PRACTITIONERS	PRIMARY CARE PROVIDERS	HOSPITALS
Sherwood HMO*	HMO	22,000	4,000	28

*Network counts as of September 2023

Introducing Rx Savings Solutions

Members receive personalized alerts regarding savings opportunities including generic drugs, combination fills, pharmacy changes, and more. The Rx Savings Solutions concierge team can manage the change on behalf of the member, by request, enabling a seamless transition to the new prescription.

Rx Savings Solutions is an independent company and does not provide Blue Cross Blue Shield products or services.



Find out more:

Visit hmo.premera.com/employer.

Talk with your producer or general agency partner.



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This brochure is not a contract. It is only a summary of the major benefits provided by these plans. For full coverage provisions, including a description of waiting periods, limitations, and exclusions, please contact your producer.