

FOR BUSINESSES WITH 51+ EMPLOYEES

2024 Preferred Choice 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.

For fully insured businesses with 51–199 employees enrolled on the plan.



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The Power of 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.



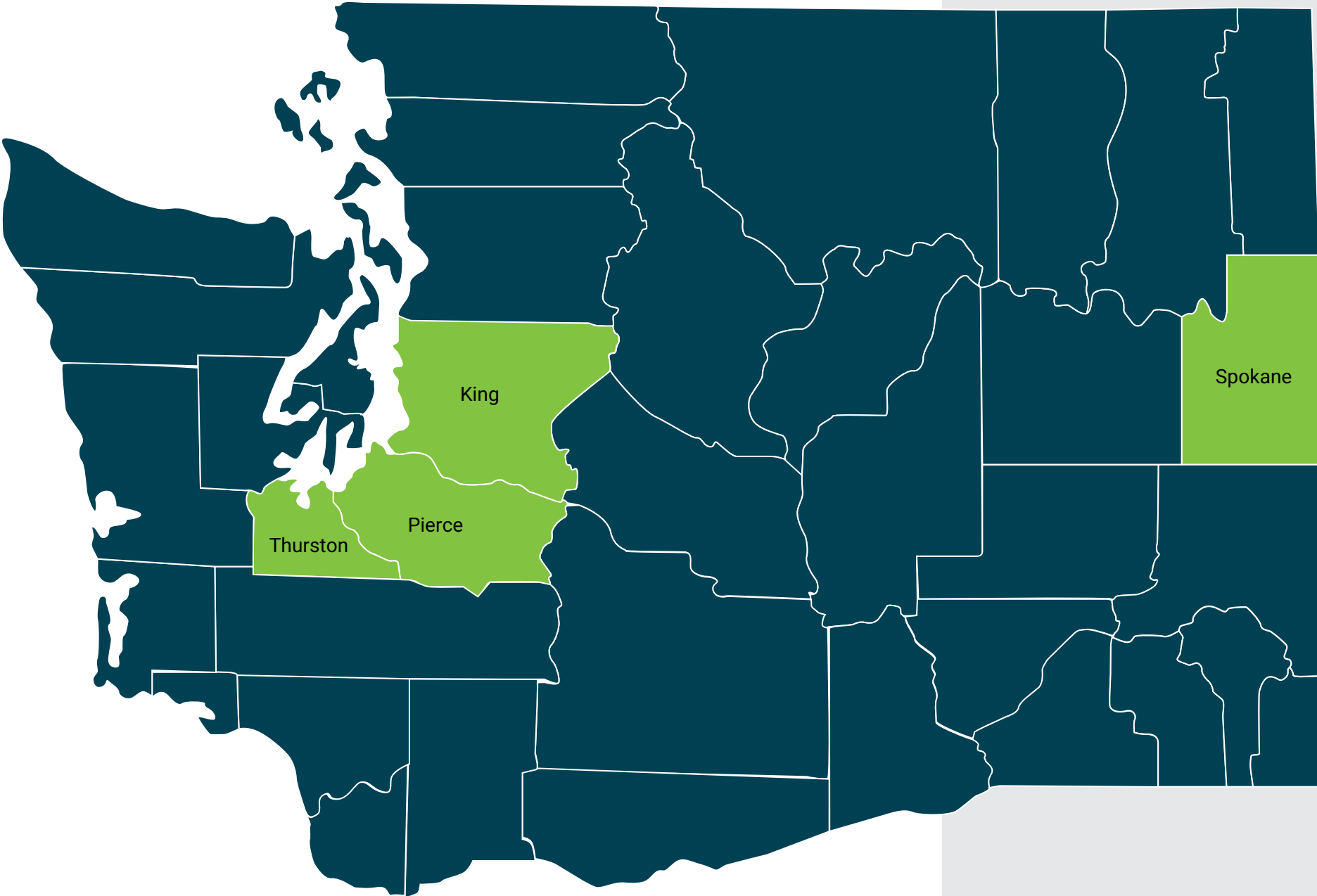
Matchmaker™ for Behavioral Health

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.



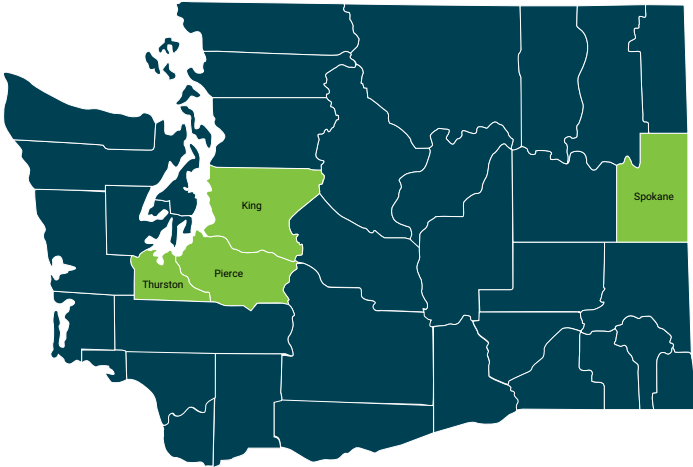
Meet Premera Blue Cross HMO

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

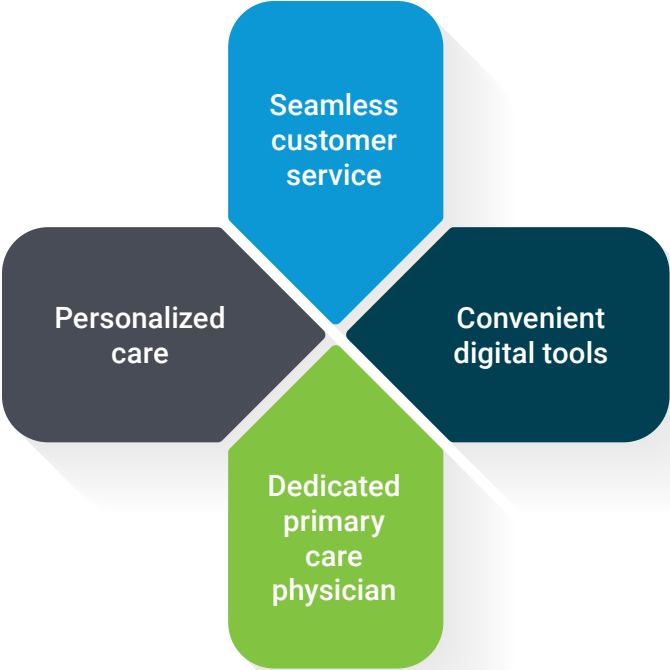
The Sherwood HMO network supports King, Pierce, Spokane, and Thurston counties, offering your employees provider options near where they live or work.

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.



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

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.

Care when you need it

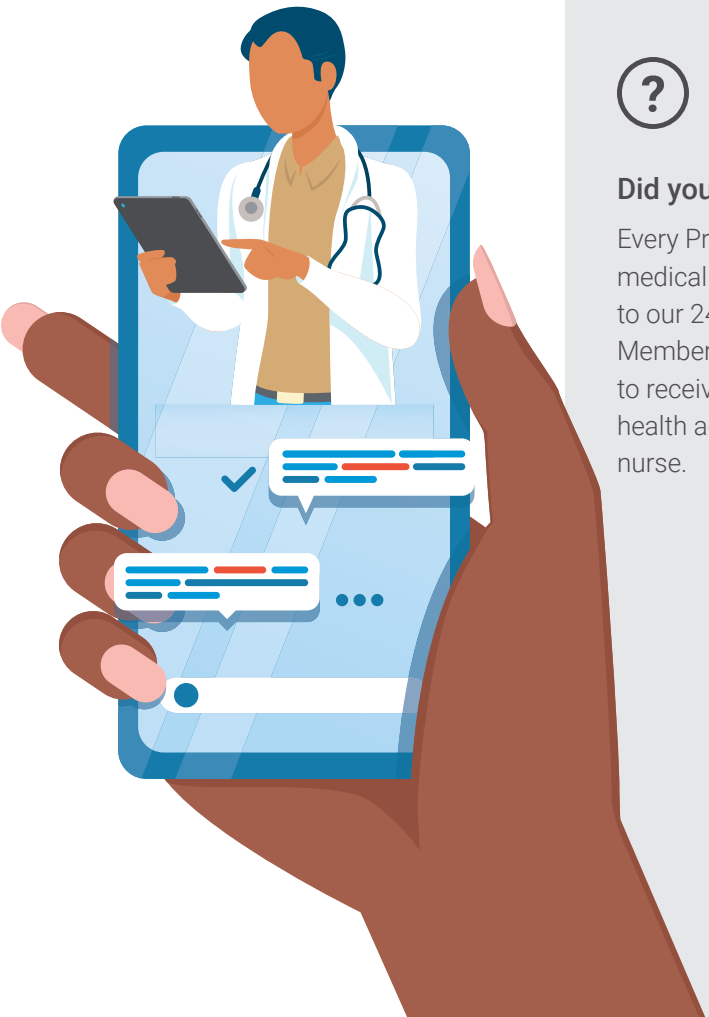
For the times when you can't wait for an in-person visit, virtual care is there. Virtual care providers offer secure text or video visits to treat a variety of primary care needs.

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's 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.

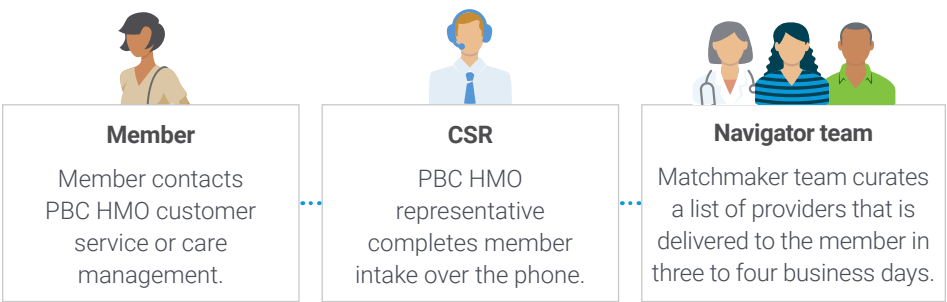
Mind over matter

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.



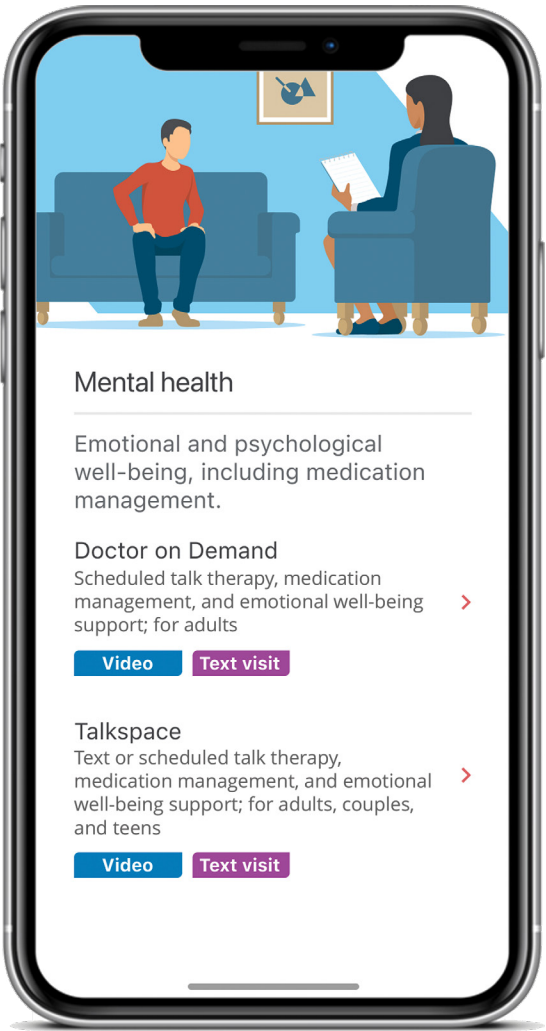
The Matchmaker for Behavioral Health intake asks members their information and their appointment preferences:

- 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

Choosing your health plan is as easy as 1, 2, 3

You select the medical, pharmacy, and dental plans that work best for your business needs and budget. At the same time, you provide great benefits to your employees and their eligible dependents.

STEP 1 Choose up to 2 medical plans.

STEP 2 Choose a pharmacy plan.

STEP 3 Choose a dental plan, available with **Premera Blue Cross**.



All medical plans include these great support programs

Preventive health: Preventive health services are part of every HMO plan. Our secure member website provides your employees with details about what is covered. It also lists suggested preventive routine exams, vaccinations, and screenings.

24-Hour NurseLine: Free, confidential, health services from a registered nurse, available to your employees 24/7.

Pregnancy and newborn support: Our maternity program supports healthy babies and parents with personalized tools and encourages early discovery of high-risk pregnancies. Our newborn program helps reduce costs associated with high-risk pregnancies, such as when newborns spend time in neonatal intensive care.



Vision is included

With a Preferred Choice plan, the vision benefit is included.



The power of choice

Talk to your Premera Blue Cross HMO representative or producer to determine which plans best meet your needs.

STEP 1

Your medical plan options

Eight Premera Blue Cross HMO Core Plus plans

- For King, Pierce, Spokane, and Thurston counties
- Uses the Sherwood HMO network
- Covers services when your employees use in-network providers

INN: In network OON: Out of network

Core Plus medical plans	Deductible	Coinsurance		Network available	Office visit copay	INN out-of-pocket maximum	OON out-of-pocket maximum	Emergency room cost share
		In network	Out of network					
HMO Core Plus \$500	\$500	20%	Not covered	Sherwood HMO	PCP: \$0; Specialist: \$50	\$4,000	Not covered	\$200 copay, then deductible and coinsurance
HMO Core Plus \$1,000	\$1,000				PCP: \$5; Specialist: \$60	\$4,500		
HMO Core Plus \$1,500	\$1,500					30%		\$6,000
HMO Core Plus \$2,000	\$2,000				PCP: \$10; Specialist: \$65			
HMO Core Plus \$3,000	\$3,000	\$7,000						
HMO Core Plus \$4,000	\$4,000							
HMO Core Plus \$5,000	\$5,000							
HMO Core Plus \$6,000	\$6,000							

Note: Deductible spread between the two plans cannot exceed \$3,000. Dual network offerings are available to groups with 51 or more employees; rate load may apply.

¹ Aggregate deductible and embedded out of pocket.
² Embedded deductible and embedded out of pocket.

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

*Network counts as of September 2023



Your medical plan options CONTINUED

Covered services (in network)

Deductible, copay, and coinsurance percentages shown represent customer's cost share.
Medical benefits apply after the calendar-year deductible is met unless otherwise noted,
or if the cost share is a copay.
PCY = per calendar year

	MEDICAL PLAN	
	HMO Core Plus	
	IN NETWORK	
Preventive office visit unlimited (subject to standard medical guidelines)	Covered in full	
Vaccinations unlimited (subject to standard medical guidelines)		
Health education unlimited		
Nicotine dependency programs unlimited		
Type 2 diabetes health education unlimited		
Professional office visit	Office visit cost share	
Virtual care	PCP copay	
Inpatient professional services	Deductible/Coinsurance	
Contraceptive management services unlimited	Covered in full	
Preventive professional diagnostic imaging and laboratory services including mammogram and PAP test, prostate-specific antigen (PSA) test	Covered in full	
Other professional diagnostic imaging	Deductible/Coinsurance	
Professional diagnostic major imaging		
Other professional diagnostic laboratory and pathology tests		
Diagnostic mammography	Covered in full	
Inpatient facility	Deductible/Coinsurance	
Outpatient surgery facility		
Skilled nursing facility 60 days PCY; includes room and board, and facility billed professional and ancillary fees		
Hospice inpatient facility 10 days inpatient; within the 6-month lifetime maximum		
Emergency room physician	Deductible/Coinsurance	
Urgent care center	\$25 copay	
Ambulance transportation unlimited	Deductible/Coinsurance	
Air ambulance unlimited		

Covered services (in network)

Deductible, copay, and coinsurance percentages shown represent customer's cost share.
Medical benefits apply after the calendar-year deductible is met unless otherwise noted,
or if the cost share is a copay.
PCY = per calendar year

	MEDICAL PLAN	
	HMO Core Plus	
	IN NETWORK	
Allergy and therapeutic injections	Deductible/Coinsurance	
Mental health inpatient facility care unlimited	Deductible/Coinsurance	
Mental health outpatient professional care unlimited	PCP office visit cost share	
Chemical dependency inpatient facility care unlimited	Deductible/Coinsurance	
Chemical dependency outpatient professional care unlimited	PCP office visit cost share	
Rehab inpatient facility 30 days PCY	Deductible/Coinsurance	
Rehab outpatient care 45 visits PCY, including physical, occupational, speech, massage therapy, and chronic pain management	Specialist office visit cost share	
Rehab outpatient care chronic conditions, including cardiac, pulmonary rehab, and cancer		
Medical supplies, equipment, and prosthetics unlimited	Deductible/coinsurance	
Foot orthotics, orthopedic shoes, and accessories \$300 PCY; includes orthotics and orthopedic shoes		
Home health visits 130 visits PCY		
Hospice care includes hospice home visits: unlimited; Respite: 240 hours within the 6-month lifetime maximum	Covered as any other service	
Temporomandibular joint disorder (TMJ) unlimited; Medical and dental cost shares based on type of service		
Transplants unlimited; \$7,500 travel and lodging limits		
Manipulations 12 visits PCY; Spinal and other	PCP office visit cost share	
Acupuncture 12 visits PCY		
Routine vision exam 1 PCY	\$25 copay	
Vision hardware \$150 every 2 consecutive calendar years	Covered in full	
Pediatric vision exam 1 PCY for those under age 19	\$25 copay	
Pediatric vision hardware for those under age 19: 1 pair of glasses, including frames and lenses PCY or 12-month supply of contacts in lieu of glasses PCY	Covered in full	
Hearing exam 1 every 36 months	\$25 copay	
Hearing hardware \$3,000 per ear with hearing loss every 36 months	Covered in full	
Annual plan maximum	Unlimited	

*Talk with your producer or Premiera representative to find out if this plan is right for your business.

STEP 2

Choose a pharmacy plan

All medical plans require a pharmacy plan. Choose from five pharmacy plan options on the Essentials formulary.

HMO Core Plus pharmacy plans	Retail cost share ¹				Mail cost share ²				Drug list
	Tier 1	Tier 2	Tier 3	Tier 4	Tier 1	Tier 2	Tier 3	Tier 4	
Essentials - \$10/\$25/\$45/30%	\$10	\$25	\$45	30%	\$25	\$62.50	\$45	30%	Essentials - E4
Essentials - \$15/\$30/\$50/30%	\$15	\$30	\$50		\$37.50	\$75	\$50		
Essentials - \$150 - \$15/\$60/\$100/50% ³		\$60	\$100	50%		\$150	\$100	50%	
Essentials - \$10/\$35/\$70/30%	\$10	\$35	\$70	30%	\$25	\$87.50	\$175	30%	
Essentials - \$10/\$35/\$75/30%			\$75				\$187.50		

¹ For a 30-day supply.
² Mail order 90-day supply; specialty drugs are limited to a 30-day supply from the Premera Blue Cross HMO specialty pharmacy provider.
³ Deductible waived for generics and preferred generics on Essentials.

STEP 3

Choose a dental plan

Select a dental plan from Premera Blue Cross. [View plans.](#)





Find out more:

Visit hmo.premera.com/employer

Talk with your producer or general agency partner.



An Independent Licensee of the Blue Cross Blue Shield Association

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.