



# Healthcare for all your ages and stages

Life is full of meaningful moments and milestones.



When those moments include a change to your **health** needs, you'll be **prepared** for whatever life brings with an award-winning health plan in your corner. You can be **confident** knowing you have access to **quality** care and plenty of ways to find it.

When your needs do change, you can feel secure knowing you chose the right health plan to serve you best at all stages of your life.

### Awards and recognitions

- Top 10 large corporate philanthropist in Washington (Puget Sound Business Journal, 2022).
- HIMSS Microsoft for Healthcare Innovation Award for patient engagement, 2019.



## Wherever you go

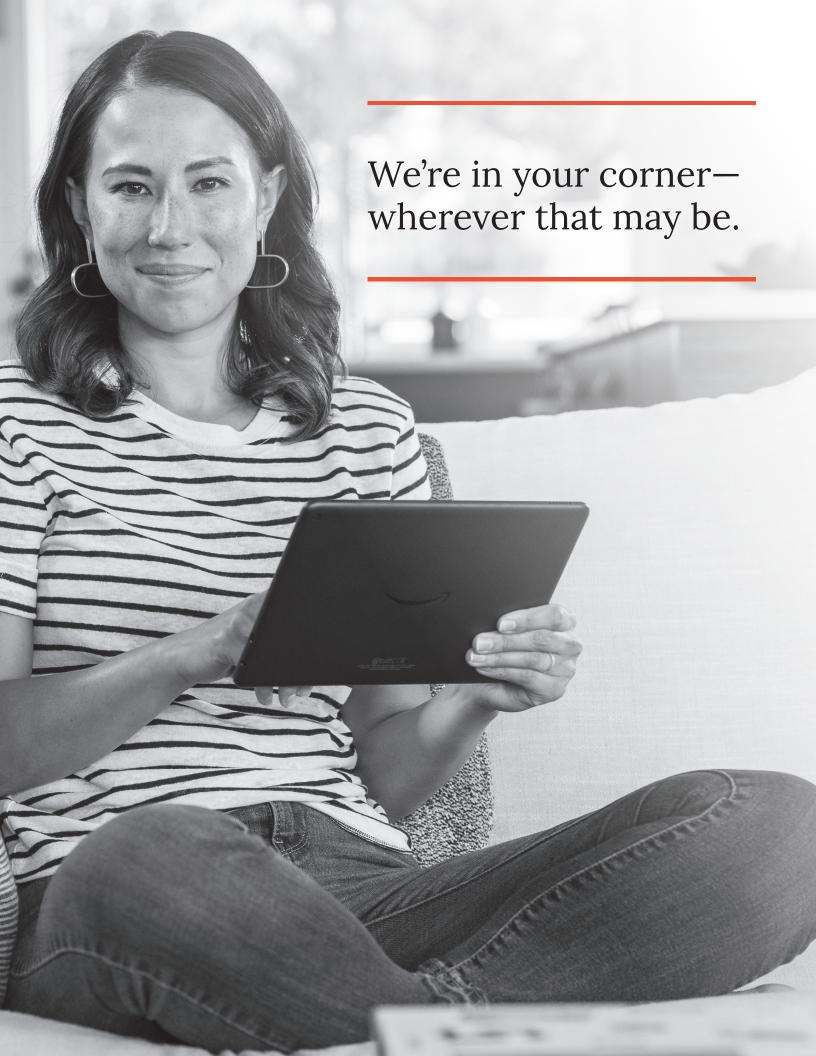
At home, across the country, and around the world—the power of Blue is with you.

**Locally,** our expansive network is built on strong relationships with providers, hospitals, and specialists.

**Across the United States,** you can see in-network providers anywhere in the country with the BlueCard® program.

**Around the world,** you can get care in nearly 200 countries and territories with the Blue Cross Blue Shield Global Core program.





## Whenever you need care

Our purpose is to improve customers' lives by making healthcare work better. One of the main ways we do that is by giving you access to care when and where you need it.

#### Network

Backed by the Blue Cross Blue Shield Association, Premera Blue Cross has the largest provider network in the country. More than 90 percent of doctors and hospitals nationwide are in our broadest network, so it's easy to get high-quality care at the best possible price.

### Primary care

In a recent study, over a third of Americans reported having trouble finding a doctor within the past three years.\* To address the shortage of doctors, Premera is investing in educational programs to increase the number of future primary care providers.

### Virtual care

With so many options, you can get treatment by phone, text, or video wherever you go and whenever you need it:

Primary care

**Urgent care** 

Mental health care

Specialty care

### Improving primary care access

In Washington, where Premera is headquartered, the company has teamed up with Kinwell Medical Group to expand primary care services for Premera members across the state.

#### kinwellhealth.com

## Whatever kind of care you need

You have many ways to get your best care.

24-Hour NurseLine (\$0)	If you have a health concern but are uncertain about what to do next, consult with a registered nurse by calling the free 24-Hour NurseLine to discuss your symptoms and get advice on the best way to receive care. The number is available on the back of your member ID card and in the Premera mobile app.
Virtual care	Avoid the hassle, wait, and cost of visiting a provider in-person by receiving care from in-network providers, therapists, and other specialists— on the go or from the comfort of home. Check out the Premera MyCare mobile app for more information.
Office visit (\$)	Visit a provider's office to get examinations, x-rays, lab work, and other in-person medical services.
Urgent care (\$\$)	Urgent care clinics can provide care for illnesses like ear infections, the flu, sprains, or other minor injuries.
ER (\$\$\$)	Go to the closest emergency room for immediate care for serious or life-threatening conditions like severe abdominal pain, shortness of breath, sudden numbness, loss of consciousness, or broken bones.

Current member? Get plan info on your phone.



Download the Premera health plan app for easy, convenient, on-thego access to medical plan info.

Available on iOS and Android.



Download Premera MyCare to access all your virtual care providers whenever you need them. Available on iOS and Android.

## How ever you feel physically

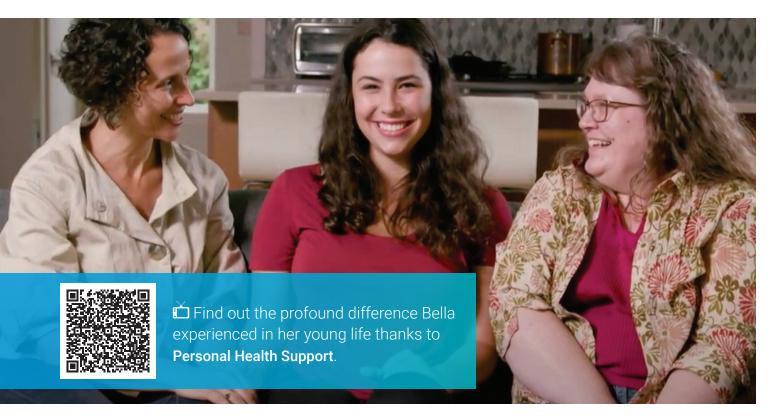
### Some health issues aren't simple.

If you find that you need help with a chronic condition, illness, or hospitalization, personal health support clinicians are available to provide assistance based on your needs.

When you work with **Personal Health Support**, you'll be better able to:

- · Manage a condition, such as asthma, diabetes, or heart disease
- Take care of yourself or a loved one to prevent readmission after a hospital stay
- Ask the right questions about an illness or procedure

**Current member?** Connect with a personal health support clinician by calling **888-742-1479**.

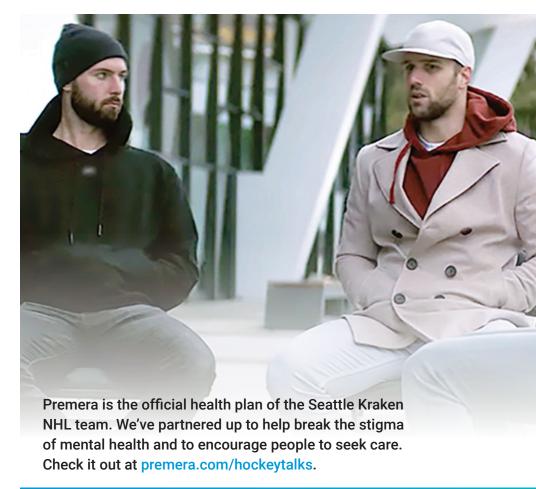


## How ever you feel mentally

# Sometimes it's not a physical ailment that disrupts our lives.

We may find ourselves unable to shake feelings of sadness, exhaustion, or anger. We may rely too much on substances, such as alcohol, to get us through the day. In fact, the National Alliance on Mental Illness (NAMI) reports that 1 in 5 U.S. adults and 1 in 6 U.S. youth aged 6–17 experience mental illness each year. And, tragically, suicide is the second leading cause of death among people aged 10–34.\*

Every Premera plan covers mental health visits the same as a standard office visit with your primary care provider. There are no visit limits. And you have many choices for getting care, so you can find the type of care that fits your life and your needs, whether that's a virtual visit, an in-person appointment, or an in-patient stay.



Find out more about getting mental health or substance use care at premera.com/visitor/mentalhealth.

# You'll get no-cost preventive care

When you get routine preventive care from an in-network provider, you don't pay for it—your health plan does.

Under the Affordable Care Act, all health plans cover certain preventive services with no out-of-pocket cost to you, such as:

- · Routine wellness exams
- Screenings and tests
- Vaccinations
- · Medications and supplements
- · Reproductive and women's health

**Note:** This is not a complete list of covered preventive services. Services within the above categories may have age, risk, and other requirements to be considered preventive. Go to **premera.com/visitor/care-essentials** for more information about preventive care. Current members can sign in at **premera.com** for specific benefits covered by your plan.

### **Check with your primary care provider** to find out what services are right for you.

### **Choose a Primary Care Provider**



### **Book a Preventive Care Visit**



### **Understand Preventive Care Visits**



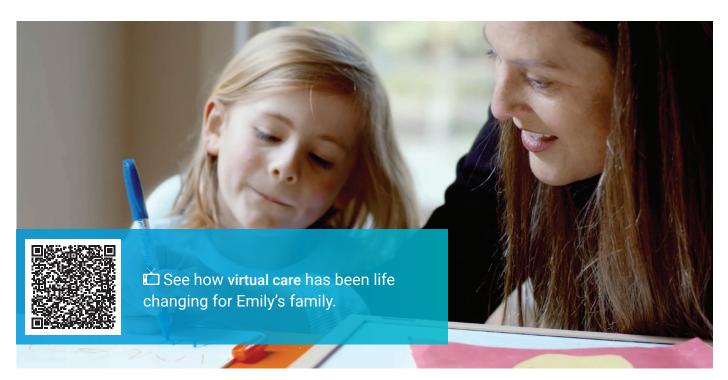
According to the Centers for Disease Control and Prevention, preventive care services could save over 100,000 lives in the United States every year.\*

# And high-quality, low-cost virtual care

Whether you are seeking urgent or mental health care, our virtual care services prioritize your needs and provides first-rate care.

Illness can occur at any time. So why wait for office hours to have your medical concerns addressed? Providers are just a few clicks away, ready to offer you the care you need. Avoid the wait and cost of inperson care with a virtual care visit instead.

To find out more about the virtual care options available to you, sign in to your account at **premera.com** or reach out to your HR representative.



**Current member?** Download **Premera MyCare** to access all your virtual care providers whenever you need them.





# Plus, there are lots of easy ways to manage your care

When your plan is activated, take a couple minutes to do these tasks that will make it as easy as possible to manage your care and get the most value from your plan.



### Create an account

When you create an account on **premera.com**, you can:

- Track your care costs (such as deductible and out-of-pocket maximum)
- Refill or manage your prescriptions and get dose reminders
- Find doctors, hospitals, and pharmacies that are in your network
- Read more about the details of your benefits

### Download the apps

Two mobile apps offer the quickest access to plan information and care.





The Premera mobile app ensures you always have access to your health plan information—wherever you are.

- Search for doctors and other providers
- Monitor your claims
- Show proof of your coverage with your virtual ID card

Download the Premera mobile app on **Android** or **iOS**.







Find and receive care from within the Premera MyCare app. Here you'll be able to:

- See which virtual care services are available to you
- Connect with virtual care providers
- Have virtual care visits with your provider

Download the Premera MyCare app on **Android** or **iOS**.





### Get text reminders

Receive occasional text messages with useful and timely information about your health plan.

- Call 866-369-3496 to sign up today.
- You can stop texts at any time.





If you prefer to talk by phone, call our customer service team at 800-722-1471.

We're available to assist you from 5 a.m. to 8 p.m. Pacific Time, Monday through Friday.

# Getting started with your pharmacy benefit

With Premera Blue Cross pharmacy benefits, our goal is to ensure your plan is simple to understand and your medications are easy to manage.

Here's some information to get you started with this important benefit.



### Find a medication

Each drug list covers thousands of prescription medications. To check if a medication is covered by your plan and find out if there are any restrictions:

- Visit premera.com/visitor/covered-drugs
- Sign in to your account at premera.com

Current member? Your Rx plan is on your ID card or in the **Premera mobile app**.



### Find a pharmacy

Pharmacies in your plan network can be found through the **Find a Doctor tool** on **premera.com**.



### **Explore** more

- Ever wondered how prescription pricing works?
   Watch this video to find out.
- The online Pharmacy Benefit Guide has additional need-to-know information.

#### **Current member?**

Your Rx plan is on your ID card or in the **Premera mobile app**.

### Terms to know

### **Formulary**

A list of prescription drugs covered by a prescription drug plan. Also called a drug list.

#### Tier

Within a formulary, medications fall into categories or levels, each with a different copay or coinsurance.

### Copay

A set fee you pay when you get a prescription filled. The copay may vary depending on which tier drugs are in.

#### Coinsurance

Your share of the cost of medication. For example, if your plan pays 90%, your coinsurance (the part you pay) is the remaining 10%.



### Save on prescriptions

Keep more money in your wallet by using these easy tips.



#### **Current member?**

Sign in to your account on **premera.com** to manage your prescriptions:

- Compare costs at local pharmacies
- Order and refill prescriptions
- Check drug costs and coverage

The high cost of medications is a major factor in increasing healthcare costs. We work to keep your out-of-pocket costs as low as possible with a broad retail pharmacy network with competitive rates.

You can lower your costs further by using these tips:

**Choose generic drugs.** Generic drugs are the same as brand-name drugs, but they cost much less. Be sure to ask your doctor if a less expensive generic drug is available the next time you need a new prescription.

**Get prescriptions delivered.** Mail order is ideal for prescriptions you take regularly. You can save on prescriptions through Express Scripts home delivery, part of your pharmacy benefit.

**Receive an alert when you can save money.** Rx Savings Solutions will send you an email or text message when you're spending too much on prescriptions. You can also compare drug costs. Access your Rx Savings Solutions account at myrxss.com/premera.



"My provider's office was very caring with their patients...
The staff were so caring, helpful, and understanding.
I was extremely happy with every part of my experience."

### - PremeraLISTENS feedback

90.3% of Premera members rate their healthcare provider service as excellent on PremeraLISTENS surveys.

Tell us what you think at **premeralistens.com**. We read every comment and your responses help us serve you better.

# Virtual care– anytime, anywhere

### Primary, urgent, and mental health care

Illness can occur at any time; so why wait for office hours to have your medical concerns addressed?

Whether it's primary, urgent, or mental health care, the Premera virtual network prioritizes our members' needs. Providers are just a few clicks away and are ready to offer you the care you need.

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On demand, text-based primary care where general medicine and primary care providers are available to answer your questions. They can diagnose and treat you if you're sick or have a chronic condition.



Video chat with a provider to receive care for cold and flu symptoms, pediatric care (ages 1 and older), skin conditions, allergies, headaches, diet/nutrition, medication management, and mental health therapy. Connect with Doctor On Demand via the **Premera MyCare app**.



Virtual access to a licensed therapist through text or video for non-urgent mental health care. Connect with Talkspace via the **Premera MyCare app**.

"If you already have the Doctor On Demand or Talkspace apps downloaded, you can continue using them as is. You are not required to access them through the Premera MyCare app.



## Kinwell primary care

### Primary care services just for Premera Blue Cross members

As a Premera member, you and your family have access to Kinwell clinics, which are delivering a new standard for primary care in Washington.

### The Kinwell clinic experience includes:

- A whole-person approach to patient care integrating primary care and behavioral health.
- Longer appointment times to establish a better one-to-one patientprovider relationship.
- · Health coaching for established patients at no additional cost.
- · Convenient access to in person and virtual care just for Premera members.
- · Timelier appointment availability.

#### **CURRENT MEMBER?**

Schedule a virtual or in-person appointment today at kinwellhealth.com.





### Open now

- 1 Spokane (North Country Homes)
- 2 Spokane Valley
- 3 Spokane (6th & Washington)
- 4 East Wenatchee
- **5** Pasco
- 6 Renton
- **7** Lynnwood
- 8 Denny Way

- 9 Poulsbo
  - 10 Mill Creek
  - 11 Olympia
  - 12 Westlake
  - 13 Ballard
  - 14 Bellingham
  - 15 Redmond
  - 16 Federal Way



### Matchmaker<sup>™</sup> Behavioral Health

One in three adults report experiencing symptoms of depression or anxiety right now.\* Change and uncertainty can take a toll on your mental health, and yet finding a mental health provider who is accepting new patients can be hard.



Matchmaker<sup>™</sup> for Behavioral Health will connect you to a care provider based on your health plan, needs, and preferences. Any information you share with us is confidential. This service is available to all members on your Premera health plan at no out-of-pocket cost.

You can see providers in your plan network, both in person or virtually. Our Behavioral Health Matchmakers offer the extra support needed on your care journey by providing a list of in-network, outpatient providers who are accepting new patients. Copays or deductibles apply when you see a provider.

Call customer service at the number on the back of your ID card to request help finding a provider.

When you're ready, visit our resource center at **premera.com/visitor/care-essentials/mental-health** for additional information on your benefits, how to find care, and more.



### Substance use treatment

Do you depend on substances more than you'd like? Or do you find that substance use negatively affects your daily life? Recovery is possible with these options.

Geography, time, or day are not barriers. You have 24/7/365 access to substance use disorder treatment with the support of a licensed professional.

7.7%

of the U.S. population experienced substance use disorder in 2019.<sup>1</sup>

### **Boulder**

**Boulder** is a digital clinic that offers long-term support and telehealth treatment for substance use, including alcohol and opioid use disorders—with treatment grounded in kindness, respect, and unconditional support.

#### ⇔ Workit Health

**Workit Health** provides personalized treatment through therapy, coaching, and medication support—all in the privacy of your home. Recover on your terms and on your schedule, as part of your daily routine.

### **Current member?**

Download Premera MyCare to access Boulder and Workit Health now.<sup>2</sup>

Boulder Care and Worklt Health are independent companies that provide virtual opioid use and alcohol use disorder care services on behalf of Premera Blue Cross.



<sup>&</sup>lt;sup>1</sup>McCance-Katz, Elinore. "The National Survey on Drug Use and Health: 2019." Substance Abuse and Mental Health Services Administration (SAMHSA). September 2020.

<sup>&</sup>lt;sup>2</sup>If you already have Boulder Care and/or WorkIt Health apps downloaded, you can continue using as is. You are not required to access through the Premera MyCare app.

# Avoid costly ER visits with these convenient care options

GET QUALITY CARE WHEN AND WHERE YOU NEED IT

As a Premera member, you have access to convenient, affordable, same-day medical care that doesn't require the high cost or the hours of waiting in a busy emergency room.

#### 24-Hour NurseLine:

If you need advice, quick answers, or help deciding if you need immediate care, call the free Premera 24-Hour NurseLine with the number on the back of your ID card to speak with a registered nurse.

#### Virtual care:

Get care for a variety of needs from a healthcare provider via phone, text, or video, when and where you need it. Download the Premera MyCare app now from Apple Store or Google Play.

### **Urgent care:**

Use Premera's Find a Doctor tool to locate an urgent care center close to your home or current location. Urgent care clinics offer care for health concerns like ear infections, flu symptoms, or injuries. You can also use the Find a Doctor tool on the go by downloading the Premera Mobile app. Download the app now from Apple Store or Google Play.

### DispatchHealth:

A convenient option for urgent in-home medical care with the same out-of-pocket cost as an urgent care center visit. A care team will come to your home with everything needed to treat your illness or injury, 365 days a year from 8 a.m. to 10 p.m. Cost shares are collected at the time of visit.

To learn what conditions DispatchHealth treats, and to find out if this care option is available near you, visit dispatchhealth.com or call 855-354-8961.

### **Emergency room:**

Emergency room visits cost the most and should be used for emergencies, such as severe abdominal pain, shortness of breath, sudden numbness, loss of consciousness, or significant injuries.

If your condition is life- or disability-threatening, call **911** or head to your nearest emergency room.



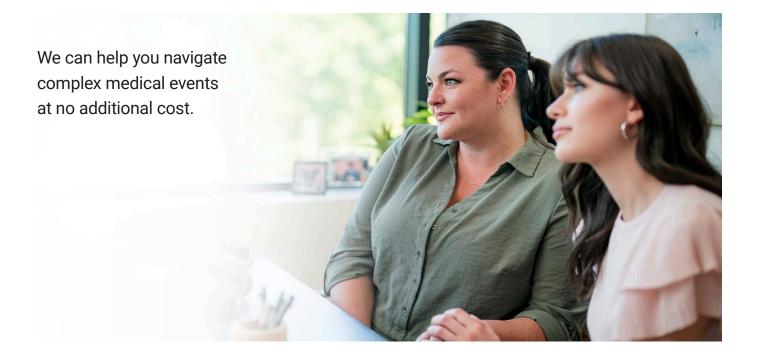
"The person I talked to was very helpful and kind to me. I appreciated her taking the time to get things settled while I was on the phone."

- PremeraLISTENS feedback

88.5% of members rate Premera customer service as excellent.

Tell us what you think at **premeralistens.com**. We read every comment and your responses help us serve you better.

## Personal Health Support



### You don't have to do this alone

When a health crisis hits, it's easy to get overwhelmed. There are so many things to learn, resources to find, and systems to juggle—when all you want is for you and your loved one to feel better.

A Premera licensed healthcare professional will work with you and your healthcare providers as a single point of contact who can get answers to your questions and advocate on your behalf.

### **Current member?**

For help with a complex medical situation, call 888-742-1479 (TTY:711) or email healthhelp@premera.com

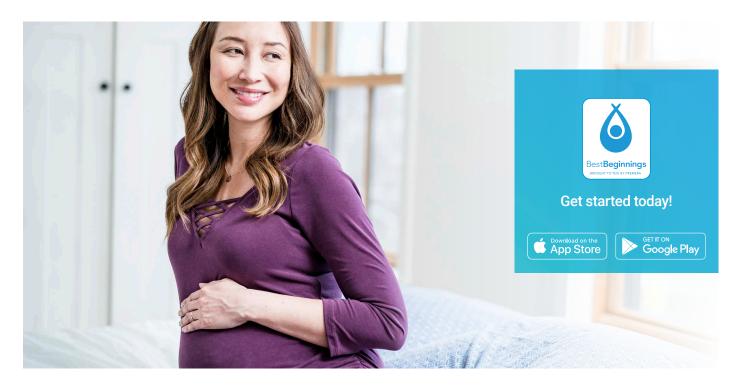
### Premera can:

- Advocate for you and your family
- Help you navigate the health system
- Help you make informed decisions about your or your loved one's condition
- Locate community resources and support for the patient and for you



# Giving growing families the best start possible

BestBeginnings is a comprehensive maternity program that provides information and support for pregnancy, delivery, postpartum care, and newborn care.



### With BestBeginnings, you have access to:

- The BestBeginnings app. Record your medical milestones, prepare for doctor visits, log your health history and test results, research questions before and after delivery, and track your baby's growth. It's also a link to your healthcare plan so you have one less thing to think about.
- Extra clinical support. Premera Personal Health Support (PHS) clinicians are here for you when you need them. Their knowledge is especially helpful for moms who are over age 35 or have a history of multiple births, pre-term birth, miscarriage, or complicating health conditions. Call 855-756-0797 to speak with a PHS clinician.
- Maternity and newborn benefits.\* You have access to prenatal care, postpartum care, breast pumps, and more.
   Visit premera.com/care-essentials/pregnancy to discover more about your maternity benefits.



"I wish that I was able to submit the paperwork requested from the claims application. It either requires me to fax, or download and send by postal."

- PremeraLISTENS feedback

We heard you! We're improving the digital submission process and status experience for member claims.

Tell us what you think at **premeralistens.com**. We read every comment and your responses help us serve you better.





### Discrimination is Against the Law

Premera Blue Cross (Premera) complies with applicable Federal and Washington state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera provides free aids and services to people with disabilities 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 services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact the 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, sex, gender identity, or sexual orientation, you can file a grievance with: Civil Rights Coordinator — Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, Fax: 425-918-5592, TTY: 711, Email AppealsDepartmentInquiries@Premera.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the 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. You can also file a civil rights complaint with the Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint Portal available at https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status, or by phone at 800-562-6900, 360-586-0241 (TDD). Complaint forms are available at https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx.

### Language Assistance

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-722-1471 (TTY: 711). 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 800-722-1471 (TTY: 711)。 CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-722-1471 (TTY: 711). 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-722-1471 (TTY: 711) 번으로 전화해 주십시오. ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-722-1471 (телетайп: 711). РАЦИАМА: Киng nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Титаwag sa 800-722-1471 (ТТҮ: 711). УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 800-722-1471 (телетайп: 711).

<u>ATTENTION</u>: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-722-1471 (ATS : 711). <u>UWAGA</u>: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-722-1471 (TTY: 711). ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800-722-1471 (TTY: 711).

<u>ATTENZIONE</u>: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-722-1471 (TTY: 711). <u>توجه:</u> اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (TTY: 711) 1471-800-722 تماس بگیرید.

