



The health plan
you know and trust



The way you select health benefits may be changing, but you can still choose Premera Blue Cross, which has been supporting school employees for nearly 60 years.

LET US HELP YOU SELECT THE RIGHT PLAN!

Health plan checklist

Choosing the right health plan is critical. Use this handy guide to help you select a School Employees Benefits Board (SEBB) health plan:

- Individual or family coverage**
Do you plan to cover only yourself or your whole family? This will affect your monthly premium contribution.
- In-network doctors**
Is your current doctor in network? Check if your primary care provider and local hospital are in network with the health plan you are considering.
- Pharmacy coverage**
Do you take medications regularly? It's important to understand the pharmacy benefit connected to the health plan.
- Monthly premium contribution**
Would you rather pay more out of pocket on your monthly premium or more when you need care? Some plans cost more each month but have a lower deductible and/or costs when you need care.
- Out-of-state coverage**
Are you covering dependents living out-of-state, or do you like to travel during school breaks? Make sure you pick a plan that provides a broad nationwide network of doctors and hospitals.

Premera is here to make your plan selection simple and easy. Contact us with questions about Premera's SEBB health plans at **800-807-7310** (TTY: 711), Monday–Friday, 5 a.m. to 8 p.m. Pacific Time or visit premera.com/sebb.

The benefits of Premera health plans



1 Best-in-class customer service*

Our customer service team is here for you! They can help when the task is simple, like finding an in-network doctor, or more complex, like managing a newly diagnosed medical condition.

2 Large nationwide network

Access a large nationwide network of more than 1.1 million doctors and 7,500 hospitals.** All plans are also supported by virtual care and telehealth providers.

3 24-hour care

If your doctor isn't available, you have options for care anytime, day or night. Speak to a nurse or consult a U.S. board-certified doctor with Teladoc®. Doctors can consult with you and provide a diagnosis, if applicable. They can also prescribe most medications—saving you a trip to the urgent care clinic or the emergency room.

4 Zero-cost preventive care

Annual exams, preventive vaccinations, and cancer screenings are all considered preventive care and are covered at 100%.

5 Behavioral health

The Premera network includes in-network access to Talkspace®. This allows you to easily connect with therapists and psychiatrists by video and text, for about the same cost as an in-person visit.

6 Pharmacy benefits

Access to 70,000+ pharmacies across the country and copays as low as \$0 for preventive medications and devices.

7 Personalized support from clinicians

Our personal health support clinicians work with members to facilitate recovery and treatment plans for chronic and complex conditions.

8 Discount gym membership

Premera plans come with access to Active&Fit Direct™. This program allows you to choose from 9,000+ participating fitness centers nationwide for \$25 a month (plus a \$25 enrollment fee and applicable taxes).

We want to hear from you! Call us with your questions about Premera's SEBB health plans at **800-807-7310** (TTY: 711), Monday–Friday, 5 a.m. to 8 p.m. Pacific Time or visit us at premera.com/sebb.

*Based on Net Promoter Score and Call Satisfaction.

**The nationwide network applies to the Standard and High PPO plans only.

Teladoc® is an independent company that provides virtual medical care services on behalf of Premera Blue Cross. Teladoc operates subject to state regulation and may not be available in certain states. Teladoc does not guarantee that a prescription will be written. Teladoc does not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. Teladoc physicians reserve the right to deny care for potential misuse of services.

Active&Fit Direct™ is an independent company that does not provide services on behalf of Premera Blue Cross.

Access to high-quality doctors and hospitals

Premera health plans are supported by a network of providers offering value and quality. Find out more about the networks that come with Premera SEBB health plans below:

Heritage Prime Network

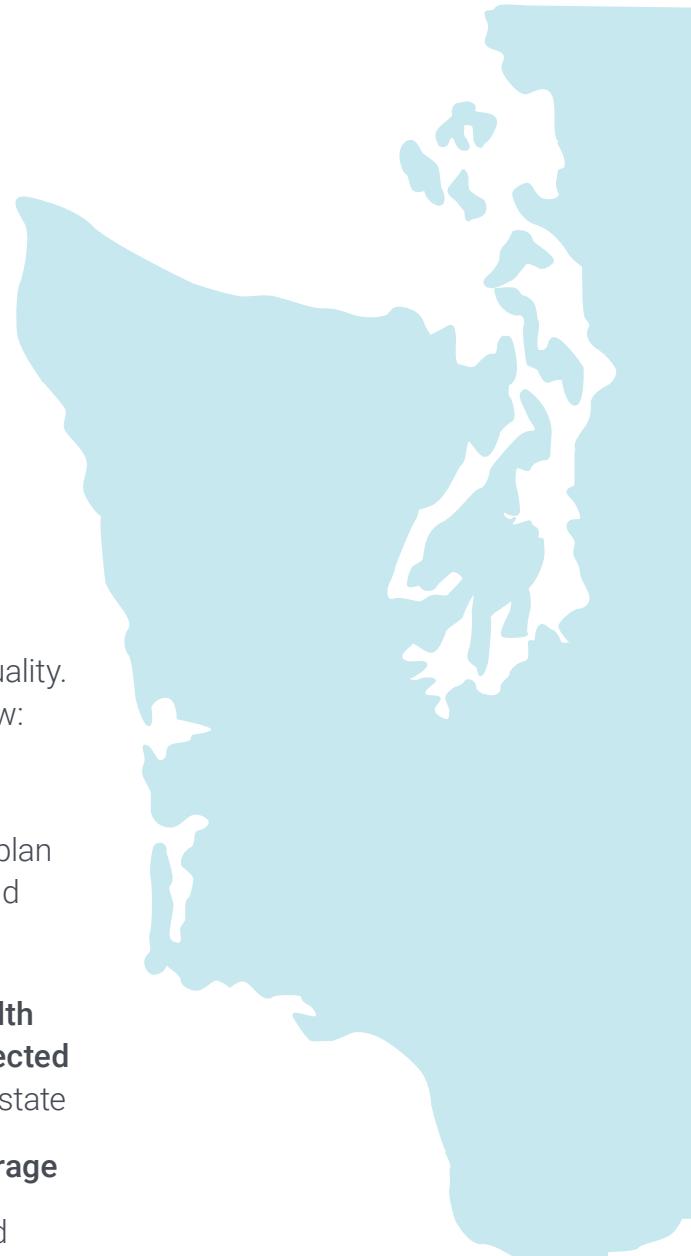
Supporting the High and Standard PPO plans

- **Access to over 34,000 in-network providers** across the state
- **Access to a large nationwide network** of more than 1.1 million doctors and 7,500 hospitals
- **Coverage while traveling** across the country and worldwide
- **24-hour access** to nurses and U.S. board-certified doctors
- **Major hospitals and medical systems in the Heritage Prime network include:** EvergreenHealth Medical Center, The Everett Clinic, Overlake Hospital Medical Center, UW Medicine, MultiCare Health System, Virginia Mason, The Polyclinic, SHC Medical Center, Seattle Children's Hospital, Harborview, Seattle Cancer Care Alliance, Peace Health, and Northwest Physicians Network

Tahoma Network

Supporting the Peak Care EPO plan (available in Pierce, Spokane, and Thurston counties only)

- **Access to the MultiCare Health System and MultiCare Connected Care Network** in Washington state
- **Nationwide emergency coverage**
- **24-hour access** to nurses and U.S. board-certified doctors
- **Hospitals** in the MultiCare Health System and Tahoma Network include: Auburn Medical Center, Covington Medical Center, Good Samaritan Hospital, Deaconess Hospital, Valley Hospital, Mary Bridge Children's Hospital, Allenmore Hospital, and Tacoma General Hospital



PROVIDING 24-HOUR

ACCESS TO CARE

ACCESS TO Nationwide Emergency Coverage

To search a full list of providers in either the Heritage Prime or Tahoma networks, visit premera.com/sebb.

CURRENTLY THE HEALTH PLAN FOR NEARLY
50,000

SCHOOL EMPLOYEES AND THEIR FAMILIES ACROSS THE STATE

PREMERA HEALTH PLANS ARE BACKED BY THE
Blue Cross Blue Shield ASSOCIATION

SUPPORTING SCHOOL EMPLOYEES FOR ALMOST
60 YEARS

Rx benefits when and where you need them

All Premera SEBB health plans come with access to a large number of in-network pharmacies. Key pharmacy benefits include:

Zero-cost preventive medications and devices

Preventive medications, including breast cancer prevention drugs, cholesterol medications, vitamins, women and men's contraception, smoking cessation, and digestive regimens are covered in full for Premera members.

Access to over 70,000 in-network and mail-order pharmacies

The large Premera pharmacy network makes it easy to get your medications nationwide. Traveling for work or have a child away at college? No matter where life takes you, Premera has you covered!

Covered prescriptions

Our pharmacy benefit provides access to a large variety of affordable and safe medications across all conditions.

The Premera specialty pharmacy program

Premera delivers your specialty medication promptly to your door, while also giving you access to a clinical pharmacist who specializes in your condition. They can help you with any questions you may have about your medication.

Premera in your pocket

You're busy and always on the go. Premera lets you manage your health plan from your smartphone. Mobile app benefits allow you to:

- View detailed claims information.
- Show your Premera ID card or send it directly to your doctor.
- Find nearby in-network doctors, hospitals, urgent care centers, and more. Connect to Teladoc to use virtual care (by phone or video).
- Track your medical and dental deductible usage.
- Access the family medicine cabinet.



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Google Play and the Google Play logo are trademarks of Google Inc.

Plan options

PCY = per calendar year

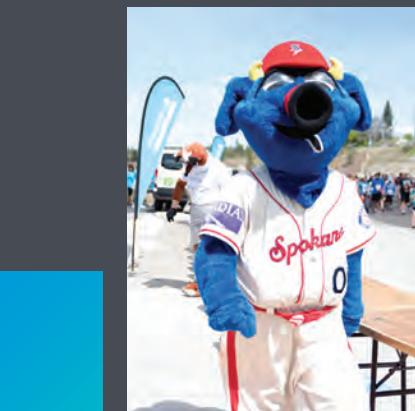
January 1, 2020 start date	Standard PPO Plan \$22 / \$44 / \$39 / \$66		High PPO Plan \$70 / \$140 / \$123 / \$210		Peak Care EPO Plan \$31 / \$62 / \$54 / \$93	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Annual medical deductible: per calendar year (PCY), Emp / Family	\$1,250 / \$3,125	\$2,000 / \$5,000	\$750 / \$1,875	\$1,500 / \$3,750	\$750 / \$1,875	
Coinurance: amount you pay after your deductible is met	20%	50%	25%	50%	25%	
Out-of-pocket maximum (OOP max): Emp / Family includes deductible, coinsurance, and copays	\$5,000 / \$10,000	Unlimited	\$3,500 / \$7,000	Unlimited	\$3,500 / \$7,000	
Office visit copay: includes naturopathy services	\$20 non-specialist / \$40 specialist	Deductible, then 50%	\$20 non-specialist / \$40 specialist	Deductible, then 50%	\$20 non-specialist / \$40 specialist	
Urgent care	Deductible, then 20%		Deductible, then 25%		Deductible, then 25%	
Virtual care						Not covered
General medical and dermatology	\$5 copay		\$5 copay		\$5 copay	
Emergency care (secure chat)	\$5 copay		\$5 copay		Not covered	
Behavioral health	\$20 copay		\$20 copay		\$20 copay	
Alternative care						
Spinal manipulation: 12 visits PCY	Deductible, then 20%		Deductible, then 25%		Deductible, then 25%	
Acupuncture: 12 visits PCY						
Massage therapy: 12 visits PCY						
Emergency services						
Emergency care (copay waived if directly admitted to an inpatient facility)	\$150 copay, then deductible, then 20%	\$150 copay, then deductible, then 25%	\$150 copay, then deductible, then 25%	\$150 copay, then deductible, then 25%	\$150 copay, then deductible, then 25%	\$150 copay, then deductible, then 25%
Ambulance transportation (air and ground)	Deductible, then 20%	Deductible, then 25%	Deductible, then 25%	Deductible, then 25%	Deductible, then 25%	Deductible, then 25%
Hospitalization						
Inpatient and outpatient services	Deductible, then 20%		Deductible, then 25%		Deductible, then 25%	
Organ and tissue transplants						
Mental health and substance use disorder services, including behavioral health						
Office visit	\$20 copay		\$20 copay		\$20 copay	
Inpatient and outpatient hospital: mental/behavioral health	Deductible, then 20%		Deductible, then 25%		Deductible, then 25%	
Rehabilitative and habilitative services and devices						
Inpatient: 45 days PCY	Deductible, then 20%		Deductible, then 25%		Deductible, then 25%	
Outpatient: Physical, speech, occupational, neurodevelopmental therapy: 45 visits combined PCY	\$40 copay		\$40 copay		\$40 copay	
Durable medical equipment	Deductible, then 20%		Deductible, then 25%		Deductible, then 25%	
Laboratory services: Includes x-ray, pathology, imaging/diagnostic, standard ultrasound, major imaging including MRI, CT, PET	Deductible, then 20%		Deductible, then 25%		Deductible, then 25%	
Preventive and wellness services						
Screenings	Plan covers at 100%	Not covered	Plan covers at 100%	Not covered	Plan covers at 100%	
Exams and vaccinations						
Annual prescription deductible (PCY)	\$250 / \$750	\$250 / \$750	\$125 / \$312	\$125 / \$312	\$125 / \$312	\$125 / \$312
Prescription drugs						
Retail and specialty: 30-day supply	Applies to medical OOP max for in-network prescriptions. The difference will be paid by the member when requesting a brand name drug.		Applies to medical OOP max for in-network prescriptions. The difference will be paid by the member when requesting a brand name drug.		Applies to medical OOP max for in-network prescriptions. The difference will be paid by the member when requesting a brand name drug.	
Mail order: 90-day supply	\$7 / \$14 copay (deductible waived) 30% 40%	Cost share, then 40% (to allowable amount)	\$7 / \$14 copay (deductible waived) \$30 / \$60 copay \$50 / \$50 copay	Cost share, then 40% (to allowable amount)	\$7 / \$14 copay (deductible waived) \$30 / \$60 copay \$50 / \$50 copay	
Preferred generic	50%	Not covered for mail order	30%	Not covered for mail order	30%	
Preferred brand	E4	E4	E4	E4	E4	
Preferred specialty						
Non-preferred drugs						
Drug list (view full E4 drug list at premera.com/sebb)						
Plan available in these counties:	Adams, Asotin, Benton, Chelan, Clallam, Columbia, Cowlitz, Ferry, Franklin, Garfield, Grant, Grays Harbor, Jefferson, King, Kitsap, Lewis, Lincoln, Mason, Okanogan, Pacific, Pend Oreille, Pierce, Skagit, Skamania, Snohomish, Spokane, Stevens, Thurston, Wahkiakum, Walla Walla, Whatcom, Whitman, and Yakima		Adams, Asotin, Benton, Chelan, Clallam, Columbia, Cowlitz, Ferry, Franklin, Garfield, Grant, King, Kitsap, Lewis, Lincoln, Mason, Okanogan, Pend Oreille, Pierce, Skagit, Skamania, Spokane, Stevens, Thurston, Wahkiakum, Walla Walla, Whatcom, Whitman, and Yakima		Pierce, Spokane, and Thurston	

*Or state-registered domestic partner.

Find out more about Premera's SEBB health plans, visit premera.com/sebb for complete benefit highlights, Summary of Benefits and Coverage (SBC), and Continuity of Care (CoC) documents. Monthly premium contribution information can be found at hca.wa.gov/sebb-employee.

Supporting our community

Premera Blue Cross is a Washington-based health plan. Your community is our community. Through volunteering, community engagement, and investments in social responsibility, Premera is in your corner.



CUSTOMER QUOTE

“I just want to say THANK YOU for such great customer service. Health insurance and provider billing is so confusing and I have had nothing but incredible service from your team...Blue Cross is really the gold standard of health insurance!”

– Premera member





BLUE CROSS

An Independent Licensee of the Blue Cross Blue Shield Association