Premera Blue Cross HMO Core Plus

Accessible, lower-cost healthcare for Washington employers in select counties.

Premera Blue Cross HMO (PBC HMO) is a great option for employers who meet the following criteria:

- Their employees live or work in the HMO service area.
- They're looking to offer hassle-free healthcare through an easier-to-understand health plan.
- They want to offer a digital-first health plan that is focused on transparency, clarity, and continuous improvement.

With a PBC HMO plan, members get the following:

- Low copays for primary care, behavioral health care, and prescription drugs when in network.
- Clear, straightforward communications and educational content focused on improving healthcare literacy.
- One-on-one healthcare with specially trained customer service agents, case managers, and pharmacists.
- The same extensive suite of digital health resources as a Premera Blue Cross PPO offers but for significantly less.
- A feedback-improved plan experience driven by member voices shared during the consumer advisory council.

Save an average of

15%

on premiums compared to PPO plans.

Benefit from a

curated and growing

network within Washington.

Enjoy more free time with

full-service healthcare.

Want to learn more?

Visit **hmo.premera.com/employer** and reach out to your Premera representative or producer.

PREMERA HMO

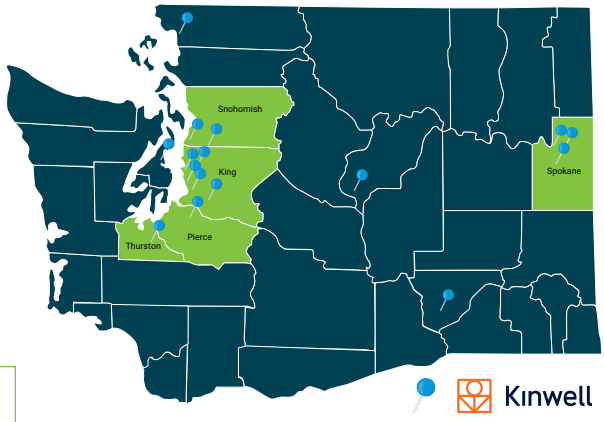
Savings calculations are based on a similar plan design.

The Sherwood HMO network

Employers can offer the HMO to employees who live or work in King, Pierce, Snohomish, Spokane, and Thurston counties.

The Sherwood HMO network includes 29 hospitals, 122 urgent care clinics, 4,400+ PCPs, and 15,000+ specialists. Members can get care at some of Washington's biggest healthcare providers:

- Kinwell Primary Care
- MultiCare Health System
- Virginia Mason Health System[1]
- EvergreenHealth
- Optum[2]
- Overlake Hospital and Medical Clinics
- Seattle Children's Hospital
- Wellfound Behavioral Health Hospital
- Greater Lakes Mental Healthcare



HMO101

Advanced Primary Care (video)

Did you know?

Kinwell offers advanced primary care, available to any member with a plan within the Premera family of businesses.[3]

Learn more at:
hmo.premera.com/why-hmo/hmo-network

Commonly asked questions

Who can offer PBC HMO?

Both small (1-50) and large (51+) employers based in King, Pierce, Snohomish, Spokane, and Thurston counties can offer PBC HMO to employees that live or work in those same counties.

What is unique about PBC HMO compared to competitors?

- Close partnership with local, high-value providers who share our commitment to high-quality care.
- Lower cost than traditional PPO or EPO plans.

What is different for members with an HMO plan compared to PPO or EPO plans?

There are a few key differences with PBC HMO:

1. Specially trained customer service agents who work across operations, pharmacy, and care management ensure that **members have one point of contact for their healthcare**. This new advocacy model has been specifically designed to take care of HMO members in a holistic way.
2. A **primary care provider (PCP)** submits referrals and coordinates specialty care. Members can focus on what matters—work, family, school, and anything else they're passionate about. If a member doesn't have a PCP, we'll assign one to them.[4]
3. There are limited out-of-network benefits for the HMO plan, but members are covered at any emergency room or urgent care clinic while traveling just like any Blue plan.

Who might benefit from a PBC HMO plan?

PBC HMO is a health plan for the teachers and the parents, the college students and the busy bees. PBC HMO is for when you don't have time to call providers and ask if they're accepting new patients. It's for when you really just don't want to think about the jargon.

[1]Does not include Franciscan Health System. [2]Only includes obstetrical or transplant services if obstetrician or transplant surgeon has admitting privileges at a hospital in the Sherwood HMO network. [3]Kinwell clinics provide a more affordable, local option for advanced primary care. If we assign a Kinwell PCP to a member, they are not obligated to keep that PCP. [4]If a member wants to choose a different PCP than the one we've assigned them, they can change this at any time on their account dashboard.

Premera Blue Cross HMO is an independent licensee of the Blue Cross Blue Shield Association

062390 (09-01-2026)