FOR EMPLOYERS

Select the right network for your business

Understand how different networks support small group medical and dental plans

Premera Blue Cross offers different networks so you can select the level of coverage that works best for your business and provide the greatest level of access to your employees.

Heritage and Dental Choice

Available to groups with 1-50 employees

- Our broadest provider network with access to more than 9,450 primary care providers and over 120 hospitals in Washington state[1]
- Competitive network pricing and discounts
- Includes CHI Franciscan Health and Providence Health & Services systems
  - Providence hospitals and providers
  - Kadlec Regional Medical Center and Kadlec Clinic
  - Swedish hospitals and providers
  - Pacific Medical Centers

Consider choosing this network if:

- Having access to the most providers across Washington state is important to your employees
- Your employees live in an area where it's important to have in-network access to CHI Franciscan Health

Heritage Signature and Dental Choice

Available to groups with 1-50 employees

- Our large provider network with access to more than 50,000 providers, including 9,100 primary care providers, and 117 hospitals across Washington state[1]
- Offers significant savings—your company could save up to 7% on premiums
- Includes Providence hospitals and providers
- CHI Franciscan Health is ONLY included in Kitsap County

Consider choosing this network if:

- Offering the lowest-cost plan is more important to your employees than having more provider access
- Most of your employees don't need in-network access to CHI Franciscan Health

Medical plans with embedded dental (pediatric or family dental) are limited to the Dental Choice network only.

[1]Network counts as of June 2025
[2]Dental Choice with Dental GRID+ is only available with adult dental plans.
[3]**American Academy for Oral Systemic Health**. "15 Health Issues Caused by Poor Oral Health." AAOSH, https://www.aaosh.org/connect/15-health-issues-caused-by-poor-oral-health. Accessed 8 Sept. 2025.
[4]GRID Dental Corporation is a separate company that provides access to dental networks and services on behalf of participating plans.

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Did you know?

You can offer both networks if that meets the needs of your business. Talk with your producer or Premera account manager to find out more.

Networks by the numbers

Network	Medical providers	Dental providers
Heritage and Dental Choice[1]	55,000+	4,000+
Heritage Signature and Dental Choice[1]	54,000+	4,000+
Dental Choice with Dental GRID+[2, 4]		125,000+

Understand dental provider access

The Dental Choice network with Dental GRID+ is only available to small group adult dental plans. If increasing dental access to your adult employees and dependents is important to your health plan strategy, consider bundling an adult dental plan with your medical plan.

Medical plans with embedded dental

- All small group plans have an embedded pediatric dental benefit
- Some small group plans offer embedded family dental

These embedded benefits are limited to the Heritage and Dental Choice or the Heritage Signature and Dental Choice networks.

Adult dental plans

- Adult Dental Optima and Adult Dental Optima Voluntary plans can be bundled with any medical plan

Adult dental plans include the Dental Choice with Dental GRID+ network.

Did you know?

Poor oral dental hygiene is associated with 15 different diseases and chronic conditions.[3] Offering an adult dental plan with the Dental Choice with Dental GRID+ network improves access for your employees to receive routine and preventive oral care.

Both provider network options include BlueCard®, which gives your employees national and worldwide access to participating providers and hospitals.