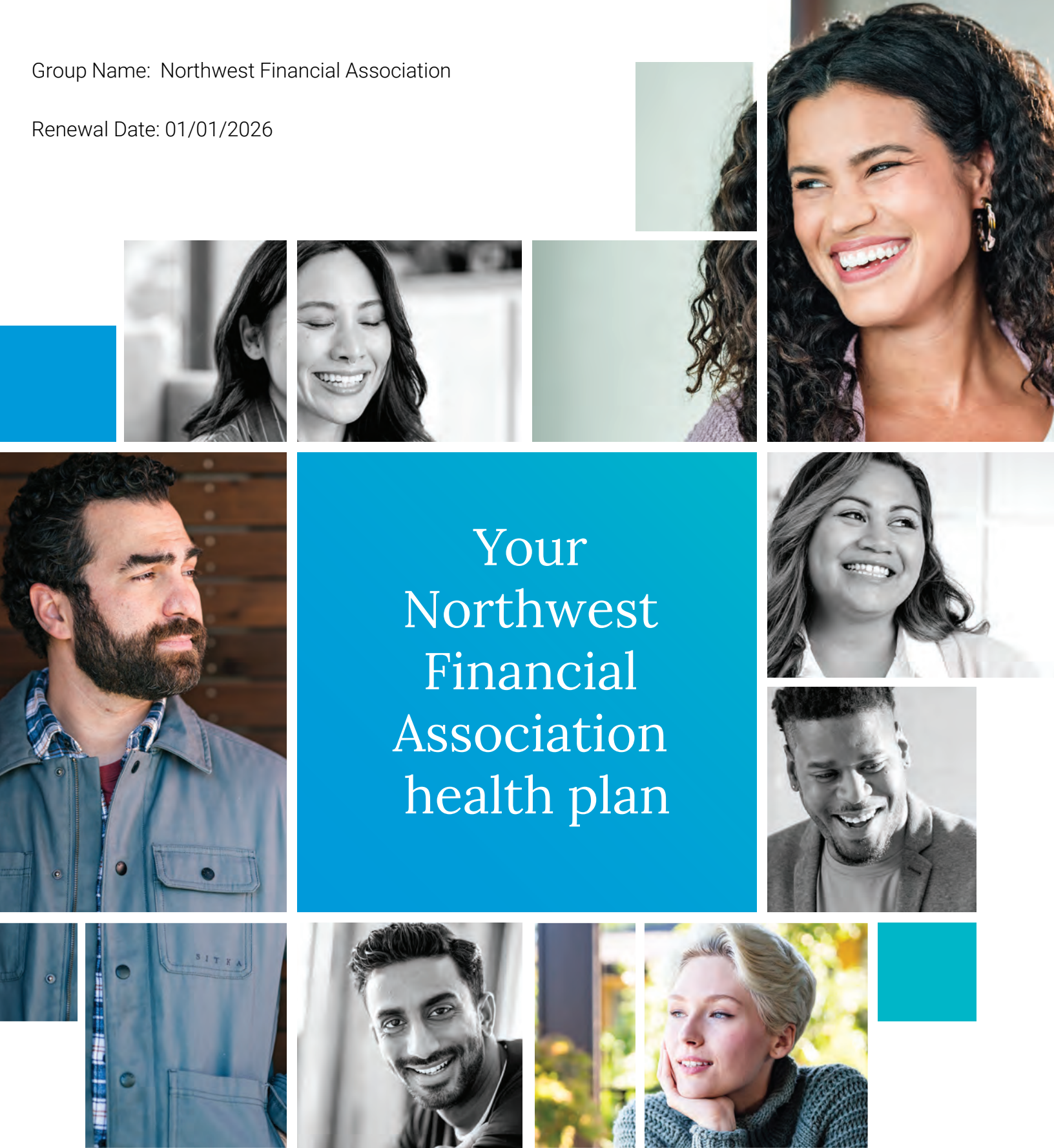


Group Name: Northwest Financial Association

Renewal Date: 01/01/2026



Your
Northwest
Financial
Association
health plan

Healthcare for all your ages and stages

Life is full of meaningful moments and milestones.



When those moments include a change to your **healthcare** 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

- America's Greatest Workplaces for Diversity, Newsweek, 2024
- America's Best Midsize Employers, 4 Year Champion, Forbes, 2024
- Outstanding Corporation in Philanthropy, Association of Fundraising Professionals Alaska Chapter, 2022



 To find out more, watch our brand video.

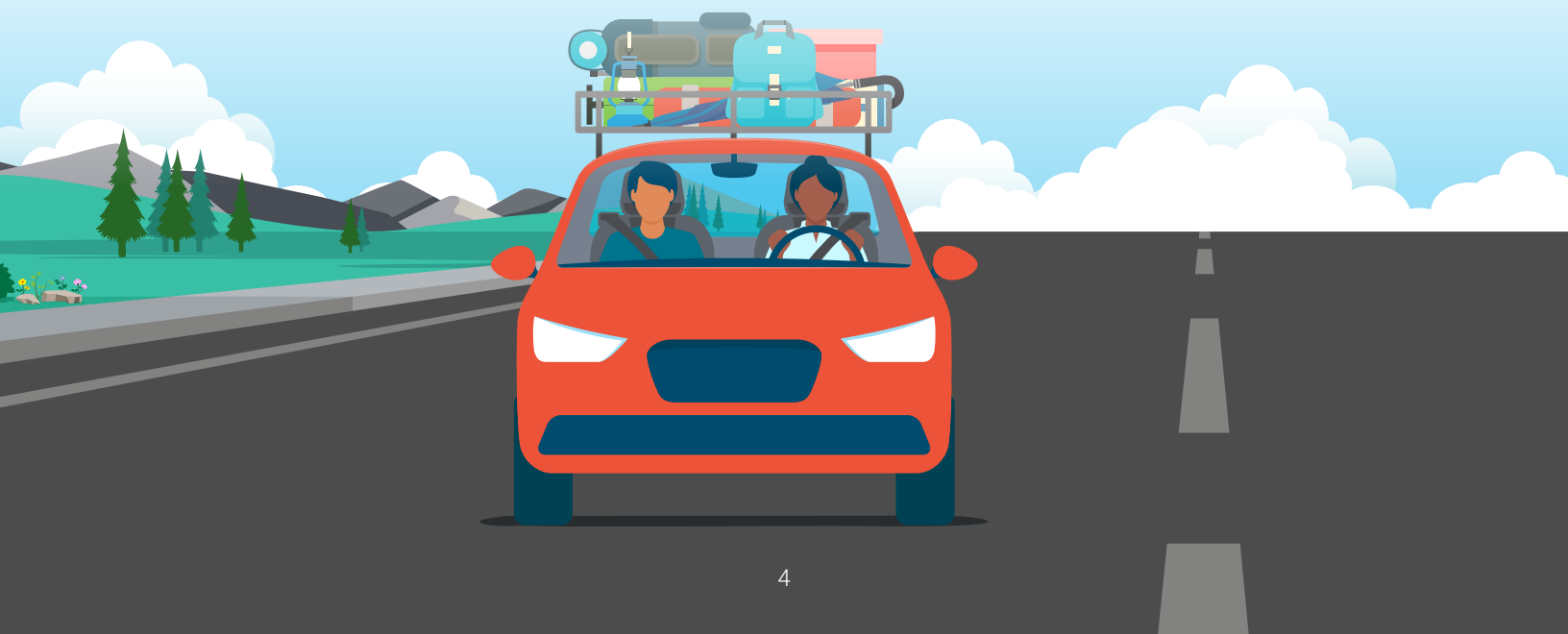
Wherever you go

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.



A portrait of a man with dark hair and a slight smile, wearing a light-colored striped button-down shirt over a white t-shirt. He is leaning against a large tree trunk. A digital watch is visible on his left wrist. The background is a soft-focus outdoor scene with green and orange foliage.

We're in
your corner—
wherever that
may be.

Care where and when you need it

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, Premiera Blue Cross has the largest provider network in the country. More than 90% 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 one-third of Americans reported having trouble finding a doctor within the past three years.* To address the doctor shortage, Premiera is investing in educational programs to increase the number of future primary care providers.

Virtual care With so many care 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
--------------	-------------	--------------------	----------------

*Redford, Gabrielle, and Managing Editor. "What Makes a Good Doctor - and Other Findings from the 2019 AAMC Public Opinion Research." AAMC, 27 Apr. 2020, <https://www.aamc.org/news-insights/what-makes-good-doctor-and-other-findings-2019-aamc-public-opinion-research>

Whatever kind of care you need

You have many ways to get quality care.

24-Hour NurseLine (\$0)	Call the free 24-Hour NurseLine when you want advice about a health concern. You can discuss your symptoms with a registered nurse and find out 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 (\$0–\$)	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. Sign in to the Premera mobile app to view virtual care services available under your plan on the Find Care landing page.
Office visit (\$)	Visit a provider’s office to get examinations, x-rays, lab work, and other in-person medical services.
Urgent care (\$\$)	Get care for conditions or 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 app for easy, convenient, on-the-go access to health plan info.
Available on iOS and Android.

Health support that meets your needs

Some health issues aren't simple.

If you find that you need help with a chronic condition, illness, or managing a 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 do the following:

- 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**.



Learn about the profound difference Bella experienced in her care journey thanks to **Personal Health Support**.

Access to all levels of mental health care

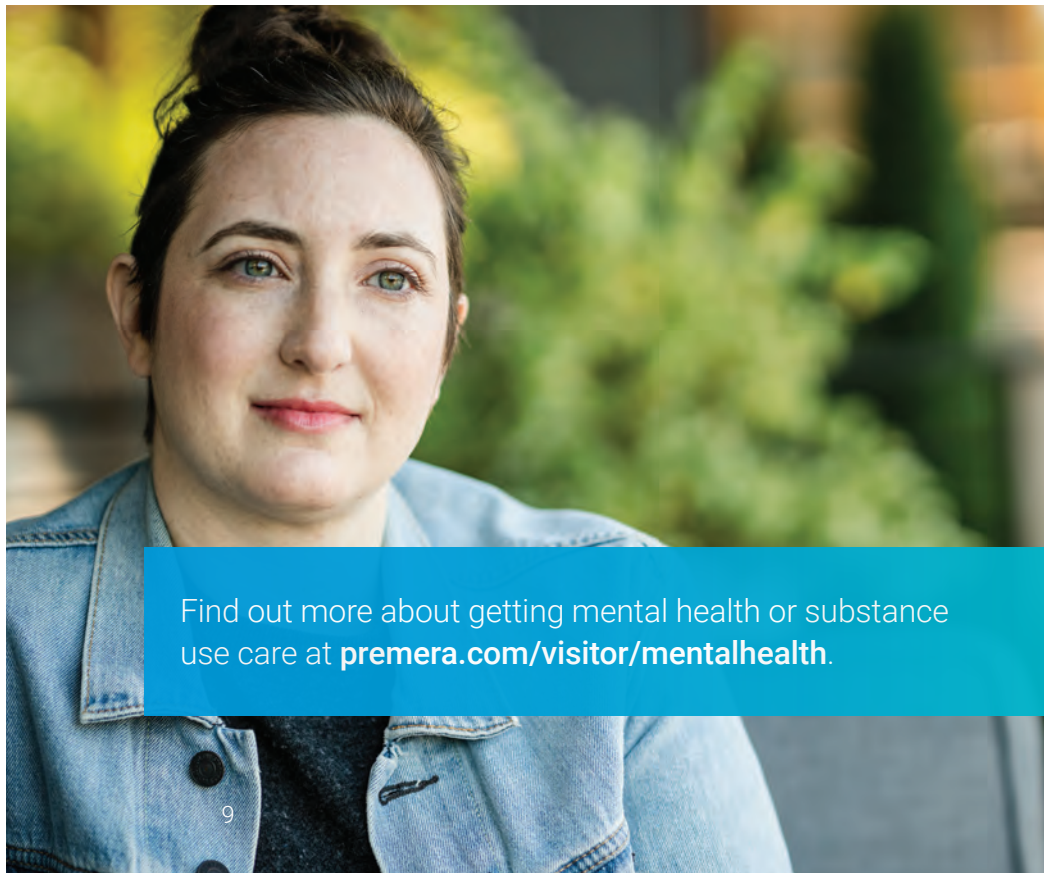
Sometimes it's not a physical ailment that disrupts our lives.

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. youths ages 6–17 experience mental illness each year. And, tragically, suicide is the second or third 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.

“ It's important that we all have people in our lives who we feel we can be open and honest with. Having that support system plays a vital role in working through our thoughts and feelings. But to do that, there needs to be a change in how we think about this topic. We can end the stigma around mental health issues and forge a new path forward for all of us, but only when we recognize that we're all in this together. ”

Dr. Josephine Young, Premera medical director



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

*"Suicide." National Institute of Mental Health, U.S. Department of Health and Human Services, www.nimh.nih.gov/health/statistics/suicide. Accessed 9 July 2025.

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. These include the following:

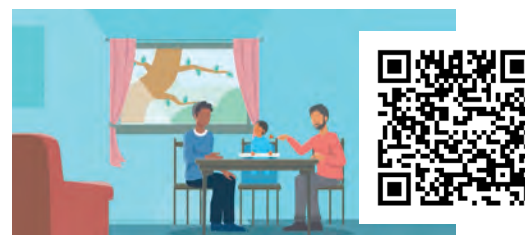
- Routine wellness exams
- Screenings and tests
- Vaccinations
- Medications and supplements
- Reproductive and women's health

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 their plan.

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

*Background: The Affordable Care Act's New Rules on Preventive Care." CMS.Gov, cms.gov/ccio/resources/fact-sheets-and-faqs/preventive-care-background#:~:text=Improved%20health%3A%20One%20study%20found,avert%20100%2C000%20deaths%20each%20year. Accessed 30 May 2024.

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.*

Simplify your life with virtual care

Whether you are seeking primary care or mental health care, our virtual care services prioritize your needs and provide 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 taps away, ready to offer you the care you need. Avoid the wait and cost of in-person 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? Sign in to the Premera mobile app to view virtual care services available under your plan on the Find Care landing page.



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

Here are some tasks to complete after your plan starts.
They'll make it easier to manage your care down the road.



Create an account



When you create an account on premera.com, you can do the following:

- **Track your care costs** (such as deductible and out-of-pocket maximum)
- **Refill or manage your prescriptions** and get dose reminders
- **Find care providers, hospitals, and pharmacies** that are in your network
- **Compare prices on medical procedures**, services, and prescription drugs
- **Read more** about the details of your benefits

Download the app



Our mobile app offers the quickest access to plan information and care.



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

- Search for doctors and other providers
- Monitor your claims
- Show proof of your coverage with your virtual ID card
- See which virtual care services are available to you
- Connect with virtual care providers
- Have virtual care visits with your provider

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



Receive discounts



Blue365 is a health and wellness discount program available to Premera Blue Cross members.

Blue365 offers year-round discounts on gym memberships, fitness gear, hearing aids, prescription glasses, healthy eating options, and more. Go to blue365deals.com/premera to create a free account and explore all the available discounts.

Give us a call



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.



To the new arrivals,
the young at heart, and
everyone in between—
we're in your corner.



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.



Find a medication

Each formulary drug list covers thousands of 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



Find a pharmacy

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



Explore more

The online [Pharmacy Benefit Guide](https://premera.com/pharmacy-benefit-guide) at premera.com/pharmacy-benefit-guide has additional need-to-know information, including how prescription pricing works.

Terms to know

Formulary

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

Tier

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

Copay

A set fee you pay when you get prescriptions filled. The copay may vary depending on which tier the 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%.

Current member?

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

PREMERA | 

BLUE CROSS

An Independent Licensee of the Blue Cross Blue Shield Association

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:

- Check which prescriptions are covered
- Compare costs
- Find in-network pharmacies
- Order and refill prescriptions

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 by providing access to a broad retail pharmacy network with competitive rates.

How you can lower your costs on prescriptions:

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

Choose biosimilars. A biosimilar is a biologic medication. It is highly similar to a biologic medication that has already been approved by the U.S. Food and Drug Administration. Be sure to ask your provider if a biosimilar 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 when you choose home delivery. This service is part of your pharmacy benefit. Visit the Pharmacy page on premera.com for information and order forms.

PREMERA | 

BLUE CROSS

An Independent Licensee of the Blue Cross Blue Shield Association

Lower your prescription drug costs today!



Introducing Rx Savings Solutions, a free-to-you benefit that helps you and others on your health plan easily find the lowest-price options for prescription drugs.

This service is securely linked to your health plan, so everything is personalized for your medications. All you need to do is activate your account.

How it works:

- 1 Check out what lower-cost prescriptions may be available under your health plan and compare prices at different pharmacies.
- 2 Rx Savings Solutions will handle everything with your healthcare provider and pharmacy to switch your prescription to a lower-cost pharmacy.
- 3 You'll receive an email (or text message if you opt in to receive texts) any time you can spend less, taking the burden off you to find the lowest price on your medications.

Questions about Rx Savings Solutions?

Call 800-268-4476 (TTY: 800-877-8973)
or email support@rxsavingsolutions.com,
Monday through Friday, 5 a.m. to 6 p.m. Pacific Time.

Activate your account at
myrxss.com/premera
or scan this QR code:



So simple. So easy.

Rx Savings Solutions is an independent company that provides lower-cost alternative alerts on behalf of Premera Blue Cross.

PREMERA | 
BLUE CROSS
An Independent Licensee of the Blue Cross Blue Shield Association

062712 (04-08-2025)

“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.

Kinwell primary care

Primary care services just for Premera Blue Cross members

As a Premera member, you and your family have access to advanced primary care at Kinwell clinics—where your nutrition, fitness, sleep, and mental health are all part of the healthcare conversation.

Kinwell’s advanced primary care experience includes:

- Integrated preventive services and behavioral health care
- Longer appointment times to establish a better one-to-one patient-provider relationship
- Dedicated clinician and health coaching support for lifestyle medical programs
- 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) | 9 Poulsbo |
| 2 Spokane Valley | 10 Mill Creek |
| 3 Spokane (6th & Washington) | 11 Olympia |
| 4 East Wenatchee | 12 Westlake |
| 5 Pasco | 13 Ballard |
| 6 Renton | 14 Bellingham |
| 7 Lynnwood | 15 Redmond |
| 8 Denny Way | 16 Federal Way |

"It was amazing. [My provider] took the time to listen and answer all my questions. I did not feel rushed. It was one of the best doctors appointments I have ever had. I'm so grateful that I made the switch. Definitely will recommend." — Kinwell patient



BLUE CROSS
An Independent Licensee of the Blue Cross Blue Shield Association

Matchmaker™ 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™ 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 Premiera 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.

PREMERA | 

BLUE CROSS

An Independent Licensee of the Blue Cross Blue Shield Association

*Source: <https://www.ncbi.nlm.nih.gov/books/NBK20369/>

Substance use treatment

Do you depend on substances more than you'd like? Does substance use negatively affect your daily life? Recovery is possible with these options.

Geography, time, or day are not barriers. You have around-the-clock access to substance use disorder treatment with the support of a licensed professional.

Boulder

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

(Medication assisted treatment is limited to the following states: Alaska, Colorado, Idaho, North Carolina, Ohio, Oregon, Utah, and Washington.)

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.

(Medication assisted treatment is limited to the following states: Michigan, New Jersey, Ohio, Florida, and Texas.)

More than

17%

of the U.S. population reports experiencing substance use disorder.¹

Current member?

Sign in to your account via the **Premera mobile app** to access Boulder and Workit Health from the Find Care section.²

Live the healthier life you want

Teladoc Chronic Condition Management



Diabetes management, your way

- Unlimited lancets and blood glucose test strips
- Cellular-connected glucose meter
- Personalized insights and more

Teladoc provides monitoring and health management support if you have been diagnosed with diabetes.

Teladoc services help you do the following:

- Make better decisions by providing digital tools and real-time tips
- Connect to coaches, including certified diabetes educators around the clock
- Get personalized coaching that uses advanced technology and data

With Teladoc, you get:

- Connected devices to track your important health stats
- Expert one-on-one coaching to support you as you work toward your goals
- Custom alerts to keep you on track with your health
- Personalized, real-time feedback after each reading
- Reports to share with your care team
- Privacy and security to keep your information safe and secure

NOTE: You may also be eligible for other tools and devices, including a connected blood pressure monitor and a smart scale, at no additional cost.

Current member?

Sign up today at
TeladocHealth.com/expert-care/condition-management
or call 800-835-2362.

PREMERA | 

BLUE CROSS

An Independent Licensee of the Blue Cross Blue Shield Association

ER, urgent, or virtual care: When to go where

GET QUALITY CARE WHEN AND WHERE YOU NEED IT

Primary care provider, urgent care, virtual care, or emergency room? Premera Blue Cross health plan members have access to a variety of levels for care. To get the best care possible, and at the lowest cost to you, know which level to use and when. Visit premera.com/care-options.

24-Hour NurseLine:

If you need advice, quick answers, or help deciding if you need immediate care, call the free Premera 24-Hour NurseLine at 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. Go to premera.com/virtual-care and sign in to your account to find all your virtual care options.

Urgent care:

Use the 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.

Urgent medical care in your home:

DispatchHealth is a convenient option for urgent in-home medical care with the same out-of-pocket cost as an urgent care 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 the 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.**

DispatchHealth is available in 44 service areas across the country excluding Alaska. As DispatchHealth continues to expand, so will their service area. DispatchHealth complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Visit dispatchhealth.com/non-discrimination-statement to learn more.
©2025 DispatchHealth. All rights reserved.

PREMERA | 

BLUE CROSS

An Independent Licensee of the Blue Cross Blue Shield Association

062958 (09-01-2025)

“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.

Enhance your health and wellness journey with Wellframe

Download the Wellframe app to unlock a digital resource designed to help you achieve your health goals.

This mobile health program includes tips for navigating the healthcare system, resources for mental health support, and useful health management tools, such as:

- Medication management
- Pain management
- Physical activity tracker
- Nutrition guidance
- And more!

This benefit is included with your health plan at no extra cost.

Here's how to get started:



Scan the QR code or download the Wellframe app from the App Store or Google Play.

- If the access code doesn't autofill, enter: **helpwellpbc**
- If prompted on an Apple device, click "Allow Paste."
- Have your Premera member ID card handy to enter your member ID number.
- Follow the instructions to complete your registration.



If you have a chronic condition, such as diabetes, a heart condition, or mental health condition, a personal health support clinician will connect with you through the app to help you manage a new diagnosis or reach your health goals.

Wellframe is an independent company that provides digital support services on behalf of Premera Blue Cross.

Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries.

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

PREMERA | 

BLUE CROSS

An Independent Licensee of the Blue Cross Blue Shield Association

“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.

