

PREMERA BLUE CROSS RESPONSE TO RFI 2641

Washington State Health Care Authority

April 2018

Contact: Randy Christensen Director, Public Programs and Labor Premera Blue Cross 7001 220th Street Southwest Mountlake Terrace, Washington 98043

425.918.3692 Randy.Christensen@PREMERA.com



Section 4 – Content of Responses

1. Using the table provided below, please provide the aggregated numbers of your vision coverage as of January 1, 2018.

Product Type	Number of Accounts	Number of Subscribers	Number of Members
Self-insured	148	144,818	349,541
Fully-insured	4,056	47,492	98,622
Discount/Affinity Only	Not applicable	Not applicable	Not applicable
Totals	4,204	192,310	448,163

2. If offered, are your self-insured vision plans customizable?

Yes, customization is possible.

3. How many vision plan contracts does your organization have in Washington State?

As of January 2018, Premera has 4,204 vision plan contracts across our fully insured and self-insured lines of business.

A. Plan Design

1. Describe your organization's benefit plan offerings and include covered services descriptions. Please provide your range of plans and rates.

Our vision programs are highly customizable with regard to frequency, copay levels, and limits. The accompanying chart recaps our most frequently utilized structure. Pricing will vary due to group specific underwriting factors. However, in general this type of program would likely have a super-composite rate of between \$10.00 and \$12.00 per employee.

2. Describe any member paid buy-up options offered by your organization.

Premera's vision plans currently does not offer member paid buy-up options for vision hardware.



3. Does your organization offer member discounts or affinity programs? If so, describe what the programs are, and what is included in them.

Yes. Premera offers a discount program exclusively to plan members. The Member Discounts program includes savings on your favorite health and leisure activities, weight management programs, hearing aids and screenings, family safety products and much more.

- Eye Care Services and Hardware
- Fitness Clubs and Gyms
- Hearing Aids and Screenings
- Newborn Services and Products
- Diet, Nutrition and Supplements

Eye care services and hardware discounts are specifically available at the following providers:

Davis Vision

One of the nation's leading vision benefits companies, Davis Vision offers Premera Blue Cross members with substantial savings on:

- Eye examinations: 15% off provider's usual and customary charge
- Eyeglasses: Fixed-fee member discounted pricing with verifiable savings. Typical savings of 10% to 60% off average retail prices for lens options
- Contact lens evaluation: 15% off provider's usual and customary charge
- Contact lenses: 10-20% off provider's usual and customary charge

The discount also offers significant discounts on replacement contact lenses and Laser Vision Correction at no additional cost.

- Mail order replacement contact lenses
- Mail order contact lens replacement service is powered by ABB Optical Group, the nation's #1 optical distributor and 2nd largest contact lens provider. By accessing www.davisvisioncontacts.com, members can easily order replacement contact lenses at significant savings and have them shipped directly to their doorstep.
- Laser Vision Correction Discounts
 Up to 25% off of Provider's U&C or an additional 5% off of an advertised special whichever is lower

EyeMed

Save up to 45% on eyeglasses at EyeMed's contracted provider locations, including LensCrafters, Pearle Vision Centers, Sears Optical, Target Optical, JCPenney Optical and other independent providers.

<u>TruVision</u>

Laser vision correction services.

- Exclusive saving of up to 25% on custom LASIK
- More than 800 locations nationwide
- Includes free LASIK evaluations and LASIK follow-up visits
- Lifetime assurance options

4. Is your eye exam covered annually or biennially? Describe any member cost shares for this service.

Our eye exam is covered annually. The typical member cost share for each eye exam is a \$25 copay.

5. What tests are included in the eye exam benefit?

Covered routine exam services include:

- Examination of the outer and inner parts of the eye
- Evaluation of vision sharpness (refraction)
- Binocular balance testing
- Routine tests of color vision, peripheral vision and intraocular pressure
- Case history and recommendations
- For members under age 19 only, one comprehensive low vision evaluation and 4 follow-up visits in a 5-plan year period.

6. Please describe how pediatric eye exams and hardware benefits are designed and factored in the overall plan designs, keeping in mind the Affordable Care Act (ACA) pediatric vision requirements.

The Vision Exam benefit for members under 19 will provide coverage until the end of the month in which the member turns 19. Benefits for routine vision exam services are provided at 100% of allowable charges (your plan year deductible and coinsurance is waived) when you use a network or non-network provider).

For members under age 19 only, covered routine exam services include one comprehensive low vision evaluation and four follow-up visits in a five-plan year period.

7. Describe your organization's range of deductibles.

Application of a deductible is feasible; however, none of our current clients utilize this design.

8. Does your organization pay claims based on a capped amount per member, or are your costs based on a per service fee schedule? Is this dependent on whether the plan is fully-insured or self-insured?

Premera pays vision hardware claims based on a capped amount per member. This is not dependent on if the plan is fully-insured or self-insured.

9. If payment is based on a capped amount per member, does the capped amount renew annually or biennially?

The capped amount per member is renewed annually based on plan effective date.

PREMERA

BLUE CROSS



B. Provider Network

1. Describe how your organization determines who is in-network.

Prior to joining, we require practitioners to complete an application that includes the following items:

- 1. Current, valid state license or other authorization to practice
- 2. Current admitting privileges, or coverage plan, as applicable
- 3. Current copy of valid Drug Enforcement Agency (DEA) certificate, as applicable
- 4. Board certification / education, as applicable
- 5. Work history for the preceding 5 years
- 6. Current malpractice insurance documentation
- 7. National Practitioner Identifier (NPI) Number
- 8. Professional disclosure / attestation questions
- 9. Release by the practitioner

Verification of the credentials is then performed using recognized sources in the following areas:

- State licensing agency or agencies for all states in which the practitioner has worked
- Residency program or professional school
- National Practitioner Data Bank
- Certification(s) via the issuing certification sources
- Privileges via the primary admitting facility, application, or written/verbal confirmation from the practitioner
- Current copy of the DEA certificate, copy of DEA Datafiles—CSA NTIS printout or the DEA office
- ABMS / AOA / ABPS / ABPPOPM approved display agents
- Clarification and explanation of gaps in work history
- Malpractice insurance factsheet from practitioner or carrier
- Malpractice carrier

2. What vision provider types does your organization contract with?

Premera contracts with ophthalmologists, optometrists, pediatric ophthalmologists, and pediatric optometrists.

3. Does your organization use a tiered provider network? If yes, describe the different coverage levels.

No. Our vision program is not currently offered on a tiered basis. However, we would be willing to discuss the feasibility for this opportunity.

4. Is the network the same for both fully insured and self-insured plans?

Yes.



5. How do your organization's covered providers work with medical plans when services provided are covered under a medical plan and not a separate vision plan?

For medical plans, vision care services are included as part of the medical plan. Premera intends to offer a combined medical and vision plan to HCA SEBB members through the fully insured medical procurement process.

6. Describe all the ways your organization allows members to submit claims for reimbursement.

When a member seeks services from an in-network provider, the provider typically handles the claims submission. Should the member seek services from an out-of-network provider, the provider may or may not submit the claim for the member. In case the provider does not submit the claim, the member can obtain a "Member Submitted Claim Form" by accessing premera.com or by contacting customer service directly. Members will have an option to submit claims online by 2019.

7. Can a member purchase glasses or contact lenses from an out-of-network provider and submit a claim for reimbursement?

Yes.

8. Describe how your organization pays out-of-network providers when:

- a. The provider submits the claim
- b. The member submits the claim

Premera pays out-of-network providers the same way regardless of whether or not the provider or the member submits the claim

Outside of our service area, Premera accesses other Blue Plans contracted rates. If the physician is not contracted with the local Blue plan, we will use the least of:

- a) Billed charges
- b) 125 percent of Medicare
- c) Our lowest contracted rate to determine the allowed charges

If applicable law requires a different allowed amount, Premera will comply with that law.

Premera defines out-of-network claims as claims from providers not contracted with Premera and not contracted with any other Blue Cross or Blue Shield plans.



9. If prior authorization is required to schedule an examination with a network provider, what is the average wait time for an appointment with your organization's Washington network providers?

Not applicable. Prior authorization is not required for eye exams.

- 10. Complete Exhibit 1, County Coverage: Number of Contracted Providers by Provider Type, with the following information:
 - Column "c": the number of in-network ophthalmologists.
 - Column "d": the number of in-network optometrists.
 - Column "e": the number of in-network ophthalmologist and optometrist (those accounted for in columns c and d) offices that sell vision hardware (prescription lenses, frames, contact lenses) on site.
 - Column "f": the number of retail stores that sell vision hardware.

Please see completed Exhibit 1 – County Coverage.

11. Provide a list of the States where your organization has contracted providers.

Premera and the Blue Cross Blue Shield Association combine to have the most contracted vision providers across all 50 U.S. states than any other competing national carrier.

12. Does your organization provide international coverage? If yes, please describe.

Yes. Blue Cross Blue Shield Global Core (formerly known as BlueCard Worldwide®) provides Blue Cross and Blue Shield members with access to a network of vision care providers, traditional inpatient, outpatient, and professional healthcare providers around the world. The program includes a range of medical assistance and claim support services for members traveling or living in countries outside their home plan service area.



C. Customer Service

1. Does your organization have customer service centers dedicated to specific contracted clients? If not, would this be a possibility? If the answer to either question is yes, what are the minimum requirements that would make a contracted client eligible for a dedicated customer service center?

Yes. Premera has customer service centers dedicated to specific contracted clients. The minimum requirements that make a contracted client eligible for a dedicated customer service center are:

- A group with more than 60,000 members will have a dedicated customer service and claims processing unit.
- A large group with less than 60,000 members may have a dedicated customer service and claims processing unit, depending on executive level approval.

2. Does your organization have other dedicated staff for large contracted clients? If so, please describe.

Yes. Premera provides a dedicated claims processing unit for large contracted clients that meet a membership threshold of greater than 60,000 members or are approved at the executive level for this level of service. These accounts also receive a dedicated account management team.

3. Are your customer service centers specifically dedicated to either members or providers, or do they handle both?

Premera customer service centers handle calls from both members and providers.

4. Are your customer service centers U.S. based? If so, where are they located? If they are not located in the U.S., where are they located?

Yes. Premera customer service centers are U.S. based. Premera's primary call center is located in Mountlake Terrace, WA, with additional staff located in Spokane, WA, for business continuity purposes.

5. Please provide your customer service hours, including time zone.

Members can reach Premera customer service by phone or email from 5:00 a.m. to 8:00 p.m., Pacific Time, Monday through Friday. Members can also obtain information any time (24/7) through single-sign-on (SSO) to Premera's secure member portal, our interactive, automated telephone system, and through our mobile app.



6. How does your organization measure customer satisfaction, and how often is it measured? Provide any scores or results from the past two years.

Customer satisfaction surveys are performed regularly by a third-party research firm. Members who used our customer service hotline during a specific period are contacted to determine their satisfaction with the customer service experience. Results are relayed internally to Premera on a Book of Business basis in order to gauge improvement opportunities.

Over the last two years, overall satisfaction with customer service was 61 percent in 2017 and 66 percent in 2016 with overall satisfaction ratings of 8, 9, or 10 on a ten-point scale. According the members surveyed, this high satisfaction was due to the "polite, courteous, helpful representatives" that received their calls and consistent first-call resolution.

Premera Listens

Premera has evolved to a proactive model of focusing on customer experience through the use of timely feedback tools. These include our real-time Premera Listens program, monthly customer satisfaction surveys, and annual employer surveys. Premera believes customer experience is foundational to everything we do, including helping our customers get care from high performing providers, giving providers information to help them make healthcare work better, and optimizing and simplifying the overall customer experience.

The Premera Listens survey mechanism is an enterprise feedback systems used to provide a continuous flow of feedback from customers who have recently interacted with Premera and/or providers. On-line survey invitations are triggered by recent interactions and results are fed real-time to a system of user dashboards. Over 9,000 customer responses were received in the first six month and individuals from across the company monitor the feedback including Call Center, Web Products Teams, Provider Network Services, Actuarial – Health Care Economics Risk, Strategic Operations and Business Continuity, Sales, Marketing, Information Technology and the Customer Experience team.

7. How does your organization work with vision providers who submit claims for services that are not covered under your vision plan, but may be covered under the member's medical plan?

For medical plans, vision care services are included as part of the medical plan. Premera intends to offer a combined medical and vision plan to HCA SEBB members through the fully insured medical procurement process.



D. Administration

1. How do members order vision hardware through your organization's online portal?

Members cannot order vision hardware through the Premera member portal.

2. What documents can a member upload to the online portal?

Members can upload and submit their vision hardware reimbursement claim via the Secure Inbox tool. The Secure Inbox is accessible through the protected member portal sign-in on Premera.com. Any other relevant supporting documents to a claim can also be uploaded to the Secure Inbox system. Submitting a claim form is only necessary when the member incurs expenses from a provider who does not bill Premera directly. The member can download the claim form from the online member portal. Additionally, once complete, the member can submit the claim form and supporting information to our Seattle, Washington post office box indicated on the claim form.

3. Can your organization receive premium payments directly from a member?

No.

- 4. Please answer the following hypothetical questions regarding implementation, assuming HCA is a new client:
 - a. After being provided with a HIPAA 834 eligibility file, on average how long would it take to collaborate to build the group structure framework and data layouts, assuming there are six (6) subgroups (Reference Exhibit 2 Group Structure Example)?

An implementation of this complexity should have at least 120 days to launch at a minimum.

After completion of the group structure framework and data layouts, on average how long would it take to program the groups into your organization's IT systems?

An implementation of this complexity should have at least 120 days to launch at a minimum.

b. After completion of the programming, on average how long would it take your organization to test?

An implementation of this complexity should have at least 120 days to launch at a minimum.



E. Miscellaneous

1. What feedback or advice do you have for HCA as it considers procurement of a group vision insurance plan? We are currently in the process of responding to the Medical RFI and look forward to discussion regarding the merits of a combined coverage proposal.

We are happy to participate in the procurement process for a group vision plan. However, we believe that based upon our more than 50 years of experience in serving Washington State School Districts, Premera Blue Cross is uniquely qualified to provide a fully insured, integrated Medical/Rx/Vision/Dental package for the proposed HCA SEBB membership.

2. Please provide contact information (name, email, and phone number) for staff that HCA can follow up with for questions pertaining to this RFI.

Follow up questions can be directed to:

Randy Christensen, Director, Public & Labor Accounts Randy.Christensen@PREMERA.com (425) 918-3692

a. State	b. County Name	c. Number of Ophthalmologists	d. Number of Optometrists	e. Number of Ophthalmologist and Optometrist Offices that Sell Vision Hardware	f. Number of Retail Vision Hardware Stores
WA	Adams	0	3	Data not available	Not appricable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	Asotin	2	2	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	Benton	23	76	Data not available	not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	Chelan	9	16	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	Clallam	7	19	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	Clark	42	81	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	Columbia	0	0	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.

Exhibit 1 - County Coverage: Number of Contracted Providers by Provider Type - Premera Blue Cross

WA WA	Cowlitz Douglas	0	11	Data not available Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance. Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum
WA	Ferry	2	4	Data not available	benefit allowance. Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	Franklin	1	17	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	Garfield	0	0	Data not available	not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	Grant	3	16	Data not available	not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	Grays Harbor	5	10	Data not available	not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	Island	3	14	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.

WA	Jefferson	2	5		Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	King	179	437	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	Kitsap	31	66	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	Kittitas	10	6	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	Klickitat	0	2	Data not available	not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	Lewis	12	39	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	Lincoln	0	1	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	Mason	2	9	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.

WA	Okanogan	3	5	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	Pacific	1	5	Data not available	not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance. Not applicable. Premera does
WA	Pend Oreille	0	2	Data not available	not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	Pierce	50	155	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	San Juan	1	2	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	Skagit	24	27	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	Skamania	0	2	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	Snohomish	44	139	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.

WA	Spokane	43	115	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance. Not applicable. Premera does not have in-network retail
WA	Stevens	1	6	Data not available	vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance. Not applicable: Premera does
WA	Thurston	27	80	Data not available	not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	Wahkiakum	0	3	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	Walla Walla	5	17	Data not available	not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	Whatcom	28	63	Data not available	not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	Whitman	3	10	Data not available	not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
WA	Yakima	23	72	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.

OR	Clackamas	30	68	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
OR	Clatsop	8	6	Data not available	not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance. Not applicable: Premera does
OR	Columbia	0	5	Data not available	not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
OR	Gilliam	0	0	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
OR	Hood River	3	4	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
OR	Morrow	0	1	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
OR	Multnomah	127	176	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
OR	Sherman	0	0	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.

OR	Umatilla	2	10	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
OR	Union	1	5	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance. Not applicable. Premera does
OR	Wallowa	1	2	Data not available	not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
OR	Wasco	4	6	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
OR	Washington	60	174	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
ID	Adams	0	1	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
ID	Benewah	1	4	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
ID	Bonner	1	10	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.

ID	Boundary	0	3	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
ID	Idaho	0	5	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
ID	Kootenai	11	26	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
ID	Latah	3	9	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
ID	Lewis	0	0	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.
ID	Nez Perce	15	40	Data not available	Not applicable. Premera does not have in-network retail vision hardware stores. Members can purchase vision hardware through any preferred source and submit a reimbursement claim up to each plan year maximum benefit allowance.