March 24, 2016

Dear University of Puget Sound:

We’re committed to helping you understand how to get the best value from your health plan. We’re writing to let you know about a change in your area that could affect your costs if you seek care at an emergency room at one of the hospitals shown below.

As of April 1, 2016, Northwest Emergency Physicians (NWEP) will no longer be in the Premera Blue Cross network of doctors and hospitals. NWEP is a group of doctors that treats patients and provides emergency room services to hospitals in your area.

**What happened**
NWEP is demanding a rate increase we believe is unfair to our members. The rates we pay doctors and hospitals directly impact the rates our members pay each month. It is our duty to do our best to keep your costs down.

Although we have tried to negotiate toward a reasonable increase in how much we reimburse for its services, the group has decided to leave our network. NWEP has decided to end its relationship with Premera, but we do want to assure you that Premera is committed to continue working toward an agreement.

**What this means to you**
You may still receive care from ER physicians at the hospitals listed above. However, please realize that the doctors don’t have a contract with Premera. This means you may pay higher out-of-pocket costs for services you receive. You will pay lower out-of-pocket costs when you seek care through a doctor who is in your plan’s network.

If your condition is very serious or life-threatening, call 911 right away.

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### NWEP work in these hospital emergency rooms:
- Island Hospital, Anacortes
- Cascade Valley Hospital, Arlington
- PeaceHealth St. Joseph Medical Center, Bellingham
- Providence Centralia Hospital, Centralia
- St. Elizabeth Hospital, Enumclaw
- St. Francis Hospital, Federal Way
- St. Anthony Hospital, Gig Harbor
- Kadlec Emergency Room in Kennewick, Kennewick
- St. Clare Hospital, Lakewood
- Samaritan Healthcare, Moses Lake
- Kadlec Regional Medical Center, Richland
- St. Joseph Medical Center, Tacoma

### Alternate in-network emergency room options with in-network ER doctors:
- MultiCare Auburn Regional Medical Center, Auburn
- Harrison Memorial Hospital, Bremerton
- Highline Medical Center, Burien
- Columbia Basin Hospital, Ephrata
- Providence Regional Medical Center Everett, Everett
- PeaceHealth Island Medical Center, Friday Harbor
- Skagit Valley Hospital, Mount Vernon
- Providence St Peters, Olympia
- Lourdes Medical Center, Pasco
- Prosser Memorial Hospital, Prosser
- Valley Medical Center, Renton
- MultiCare Allenmore Hospital, Tacoma
- MultiCare Tacoma General Hospital, Tacoma
- Kennewick Hospital

#### Understanding emergency room charges
If you use the ER at the listed hospitals, you will receive one bill from the hospital and another bill from the doctors. Since the hospitals remain in the Premera network, we pay the hospital bills at your highest benefit level for emergency room services. However, because the ER doctors will no longer be in your plan’s network, they can bill you over and above our allowed amount. This means you will have to pay for the extra costs.

#### Finding a new doctor or hospital
In an emergency situation, you may not be able to choose the emergency care hospital or doctor. However, when you can, you can limit your out-of-pocket costs by using a hospital and doctor is in your network.

You also have other options when you need urgent care or prompt medical advice. You can:
- Use an urgent care center. To find the closest in-network urgent care clinic, visit [premera.com](http://premera.com). Then click on “Find a Doctor” and select “Urgent/Walk-in Clinics.”
- Call the 24-Hour NurseLine phone number on the back of your member ID card. The nurses can give you advice and help you find local in-network doctors and urgent care centers.
- Call your primary care physician.

We regret any problem this may cause. Please call Customer Service at the number on the back of your ID card to discuss available care options. We will be happy to assist you in any way we can.

Sincerely,

Beth Johnson
VP, Health Care Delivery Systems