



PROVIDING YOUR EMPLOYEES
ACCESS TO THE CARE THEY NEED

Medical Transportation Benefits

PREMERA |  
BLUE CROSS BLUE SHIELD OF ALASKA



When your employees need to travel to get care, Premera's Medical Transportation Benefits program makes it easier.

This program covers certain travel expenses your employees with a Premera medical plan may incur when:

- They're facing a serious medical condition that can't be treated locally
- They need to travel to the lower 48 to get elective, non-emergent care at lower prices than they'll find in Alaska

The medical travel experience is simplified with Premera’s medical travel experts, who are dedicated to help guide your employees every step of the way.

A medical travel expert can provide your employees with:

- A comprehensive explanation of the program benefits
- Confirmation that the medical travel is pre-approved when pre-approval is necessary
- Travel assistance, including making travel arrangements and providing a personalized information guide, when using Elective Procedure Travel benefits

Two types of coverage are provided

Medical Access Transportation	Elective Procedure Travel
This covers certain travel-related expenses for medically necessary care that your employee’s local doctor can’t provide. The care must be given at an in-network provider within Alaska or in Seattle, if that is the closest location where the care can be provided in network.	This covers certain travel-related expenses for pre-approved, non-emergency (elective) surgeries at an in-network facility located in the lower 48.

There’s more good news—if you’re a fully insured or OptiFlex employer, this program is already part of your Premera medical plan. If you’re a self-funded employer, this program is available as a buy-up option.



Medical Access Transportation

With the Medical Access Transportation benefit, pre-approval for travel is not required. However, your employee must get a doctor's letter stating that the services requiring travel are medically necessary. The letter must be submitted with the claim form after they receive care.



What travel expenses are covered with the Medical Access Transportation benefit?

Covered*	Not Covered
Travel within Alaska	Car rental, taxi, parking fees
Travel outside Alaska, when the closest in-network provider is located in Seattle	Private care, mileage
Airfare (roundtrip) for the individual getting medical care by licensed commercial carrier: <ul style="list-style-type: none"> • From the location in Alaska where the illness or injury occurred • To the closest in-network provide who can provide appropriate treatment Refer to your benefit booklet for limits.	Lodging, meals
Airfare (roundtrip) for a travel companion accompanying a dependent under the age of 19 who is receiving care.	Transportation for routine dental, vision, and hearing services
Ferry and train travel (roundtrip) by licensed commercial carrier: <ul style="list-style-type: none"> • From the location in Alaska where the illness or injury occurred • To the closest in-network provider who can provide appropriate treatment (up to \$50 per day per person)	Travel expenses that exceed IRS guidelines

*Covered up to [IRS limits](#).

What steps do your employees need to take when using the Medical Access Transportation benefit?

1

Your employee books their medical appointment

- The appointment needs to be with the closest in-network doctor who can provide treatment. Travel outside Alaska is limited to Seattle, when the closest in-network provider is located in Seattle.
- Some medical treatments need approval from Premera. Your employee should confirm their approval before traveling by asking their doctor or calling a Premera medical travel expert.

2

Your employee travels for care. They will ask their doctor for a letter stating the care provided was medically necessary.

3

Your employee submits the following documentation for reimbursement to:

Premera Blue Cross Blue Shield of Alaska
P.O. Box 327
Seattle, WA 98111

- Completed [claim form](#)
- Itemized receipts for [eligible expenses](#)
- Doctor's note

A black and white photograph of a middle-aged man with short dark hair, smiling warmly. He is wearing a dark polo shirt and holding a white mug with both hands. A ring is visible on his left ring finger. The background is slightly blurred, showing what appears to be a bookshelf.

Elective Procedure Travel

With the Elective Procedure Travel benefit, hundreds of procedures are covered, including knee replacement, hip replacement, shoulder surgery, lumpectomy, and spine surgery. Before surgery, your employee should check with their doctor or a Premera medical travel expert to find out if it is part of the Elective Procedure Travel benefit.

What travel expenses are covered with the Elective Procedure Travel benefit?

Covered*	Not Covered
Travel outside Alaska	Travel within Alaska
Airfare (roundtrip economy fare) for the individual getting medical care and a companion (when medically necessary) by licensed commercial carrier:	International travel
<ul style="list-style-type: none"> • From the member's home in Alaska • To the medical facility where services will be provided 	First class travel
Air travel expenses are unrestricted, flexible, and fully refundable.	Airline charges, such as baggage fees, meals, booking change charges
Airfare for a travel companion is covered as long as a letter of medical necessity from the healthcare provider is sent along with the completed claim form and receipts.	Reimbursement for mileage rewards and frequent flier coupons
Car rental, taxi, and parking fees between the airport, hotel, and medical facility where services will be provided (up to \$35 per day*).	Meals
Mileage for the member's personal automobile*	Travel for ineligible medical procedures
Ferry and train travel (roundtrip) by licensed commercial carrier:	Travel in a mobile home, RV, or travel trailer
<ul style="list-style-type: none"> • From the member's home in Alaska • To the medical facility where services will be provided 	Travel to providers outside your health plan network
(up to \$50 per day per person*)	Travel expenses that exceed IRS guidelines
Lodging at a commercial establishment (hotel or motel)	Personal Care Items
(up to \$50 per day per person*)	Pet care, except for service animals
	Phone service and long-distance calls

*Covered up to [IRS limits](#).

What steps do your employees need to take when using the Elective Procedure Travel benefit?

1 Before traveling for care, your employee should speak to their doctor and a Premera medical travel expert

- Their doctor will let them know if it's safe to travel for medical care and can provide the procedure code for the care they need.
- A Premera medical travel expert can answer their questions, tell them if their travel is approved, and make their travel arrangements. They also can provide personalized information to guide them through the process.

2 Your employee travels for care. They will ask their doctor for a letter stating the care provided was medically necessary.

3 Your employee submits the following documentation for reimbursement to:

Premera Blue Cross Blue Shield of Alaska
P.O. Box 327
Seattle, WA 98111

- Completed medical travel [claim form](#)
- Itemized receipts for [eligible expenses](#)

Get to know our medical travel experts. To make sure the medical travel experience is as smooth as possible, a medical travel expert is dedicated to supporting your employees every step of the way. They can tell your employees if they're pre-approved for medical travel and can even help book their airline tickets!

Premera medical travel experts can be reached at **800-364-2994**.

Visit
premera.com/medical-transportation

We make it easy to tell your employees about the Medical Transportation Benefits program.

Log in to the secure employer website and select the link to the Employee Communications site. You'll find ready-to-share flyers, emails, and text you can customize.



GET STARTED

Contact your producer or Premera account manager for more details.

The Medical Transportation Benefits program is available as a buy-up option for self-funded employers and is already included in all medical plans for fully insured and OptiFlex employers.