

# Bend Chamber of Commerce

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2023 Health Plans & Services

# Bend Chamber of Commerce Health Plan Overview

## We're so glad to welcome you to Providence!

The Bend Chamber believes that a thriving business community leads to a healthy and happy community overall. We know that an important enabler of a thriving business community is accessible and affordable health care for employees. Providence is proud to partner with the Bend Chamber to provide network and plan options that serve the covered businesses and their members' needs.

### What's required to participate?

Your business must be headquartered in the state of Oregon, and your Chamber membership must be maintained.

### Who to reach out to for more information?

Talk with your agent or Johnson Benefit Planning to learn more. They'd be happy to talk you through the various plan options available to employees and answer any questions you may have.



### Easing the way for new members

We are ready and able to help ensure a seamless transition for new employers and members choosing the Bend Chamber of Commerce association health plan. Providence Health Plan uses a systematic approach to provide transition of care assistance for new members who need it.

#### **During enrollment:**

- Members who are receiving care for things like chemotherapy, radiation therapy, an organ transplant, or are currently pregnant, can complete a transition of care form
- Once a form is received, a case manager will reach out to assist with things like: access, medication needs, scheduling surgeries, transfer of medical records, scheduling appointments or procedures, and pharmacy services

#### **Pharmacy transition services include a 90-day period for:**

- Transitioning non-formulary medications
- Medications requiring a prior authorization
- Those that are subject to step therapy or quantity limits

# Benefits designed with you in mind

**A unique workforce requires a customized solution, so we've developed robust options that offer flexibility based on your employees' needs.**

## Some standard features

- Premier and Core plans with a wide range of deductibles and coverage of common services with deductible waived
- New lower cost plan options with Choice and Connect networks that use patient-centered medical homes
- HSA Qualified plans with an embedded deductible
- Multiple plan offerings – two to nine enrolled employees can have two plans, and ten or more can have up to three plans
- Many preventive medications with a \$0 copay
- 90-day supply of maintenance medications for two copayments
- Optional any licensed eye care provider vision benefit that can be added
- Chiropractic (20 visits) and acupuncture (12 visits) embedded for each covered member
- AD&D benefit of \$25,000 for employees enrolled in the medical plan through US Able-Life
- No cost COBRA administration
- Four-visit Employee Assistance Program (EAP)

## Quality, nationwide network for out of area access

Through our relationship with Cigna, you will have peace of mind knowing your employees have access to nationwide coverage. The Cigna PPO network is not just a travel network; with our integrated in-house care management we support access to care, cost containment and positive health outcomes.

- Access to over 1 million providers across the country
- Includes primary and specialty care, clinics, hospitals and labs





# Tailored Plan Designs That Perform

**Below is a summary of what all plans include, as well as the high-level differences in the specific plan options.**

## Plans include:

- Preventive services, in-network at no cost (\$0 deductible)
- Robust support for mental health and substance abuse needs
- Access to the nationwide Cigna PPO network\*
- Chiropractic manipulation and acupuncture
- Wellness resources to help with chronic disease, stress, diet and exercise, sleep and much more
- \$1,000 accident benefit on all non-HSA plans
- Signature + OHSU, Choice or Connect network with Signature
- Virtual office visits for in-network primary care and mental health visits covered in full
- Common deductible for most Premier plans
- Primary care and specialist visits not subject to the deductible on all non-HSA plans
- Two Pharmacy plan options with Premier plans
- Optional vision coverage

## HSA Qualified Plans

- Signature + OHSU network with Cigna as the national network
- Embedded deductibles
- Prescription drug coverage included in all HSA plan options
- Optional vision coverage

## Prescription Drug Plans

- Most preventive drugs covered in full
- Two copayments for a 90-day maintenance supply
- Specialty and compounded drug coverage

## Vision plan (optional rider)

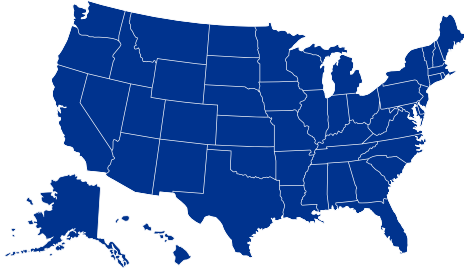
- Any licensed provider
- Adults covered up to \$400 per calendar year per member, for exam and corrective hardware
- Meets pediatric essential health benefit requirements

\*Connect plans have access to Cigna through the out-of-network benefit



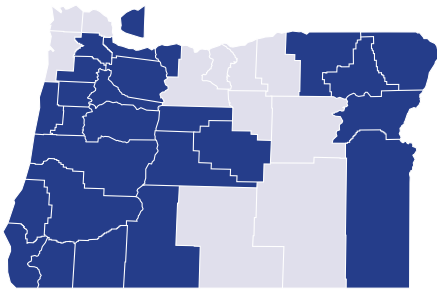
# Comprehensive Network options

**With Providence, Bend Chamber members have access to more in-network providers – close to home and coast-to-coast.**



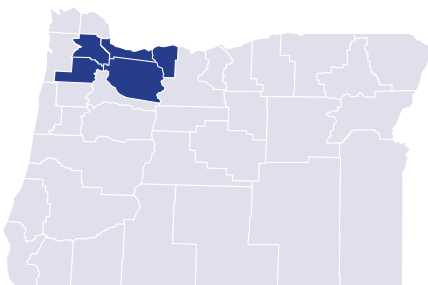
## **Providence Signature Network + OHSU**

Expansive network featuring over 1 million providers nationwide, including top health systems in Oregon such as Providence, Asante, St. Charles, OHSU and more. The Cigna PPO Network covers members outside of Oregon and southwest Washington.



## **Providence Choice Network**

Tailored, high-performing network of nearly 410 patient-centered medical homes. Clinics in the Choice network are designated as medical homes by the Oregon Health Authority based on access, coordination, quality and cost measures.



## **Providence Connect Network**

Like Choice, participating clinics in this tailored medical home style network partner with Providence to improve the quality of care and reduce medical costs. Connect is available in the Portland metropolitan area, centered around the Providence delivery system.

### **What is a Patient-Centered Medical Home (PCMH)?**

A medical home is a team-based health care model led by a primary care provider (PCP). They work with other health professionals to coordinate members' care – like nurses, specialists and pharmacists – this is called a “health care team.” The members of the team work together to make sure they're all on the same page when it comes to members' health.

# 2023 Bend Chamber of Commerce Premier plan options

Premier plans						
	25/20/50/1000	25/30/50/1500	25/30/50/2000	35/30/50/3000	35/30/50/4000	35/30/50/5000
<b>Network*</b>	Choose from: Providence Signature + OHSU, Choice or Connect					
<b>In-network</b>						
<b>Deductible Individual / Family</b>	\$1,000 / \$2,000	\$1,500 / \$3,000	\$2,000 / \$4,000	\$3,000 / \$6,000	\$4,000 / \$8,000	\$5,000 / \$10,000
<b>Out-of-Pocket Maximum Individual / Family</b>	\$6,000 / \$12,000	\$6,000 / \$12,000	\$7,500 / \$15,000	\$8,000 / \$16,000	\$8,500 / \$17,000	\$8,500 / \$17,000
<b>Member pays</b>						
<b>Preventive Services</b>	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
<b>Office Visits - Primary</b>	\$25	\$25	\$25	\$35	\$35	\$35
<b>Chiropractic Manipulation (20 visits per calendar year)</b>	\$25	\$25	\$25	\$35	\$35	\$35
<b>Acupuncture (12 visits per calendar year)</b>	\$25	\$25	\$25	\$35	\$35	\$35
<b>Office Visits Specialty and Urgent Care</b>	\$50	\$50	\$50	\$60	\$60	\$60
<b>Virtual Care (Primary and Mental Health)</b>	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
<b>Physical, Occupational &amp; Speech Therapy</b>	20%	30%	30%	30%	30%	30%
<b>Lab / X-ray</b>	20%	30%	30%	30%	30%	30%
<b>Accident Benefit</b>	0% of first \$1,000 within 90 days of the accident; not subject to deductible					
<b>Emergency Services</b>	\$250 + 20%	\$250 + 30%	\$250 + 30%	\$250 + 30%	\$250 + 30%	\$250 + 30%
<b>Inpatient &amp; Outpatient Hospital (Including surgical procedures &amp; advanced imaging)</b>	After deductible, 20%	After deductible, 30%	After deductible, 30%	After deductible, 30%	After deductible, 30%	After deductible, 30%
<b>No deductible, member pays:</b>						
<b>Choose one</b>						
<b>Prescription (Rx) Drug Coverage</b>	RX \$5 / \$10 / 50% / 50%			RX \$5 / \$10 / \$50 / \$75		
	Preventive drugs: \$0			Preventive drugs: \$0		
	<b>30-day supply</b> Tier 1: \$5, Tier 2: \$10, Tier 3: 50%, Tier 4: 50%			<b>30-day supply</b> Tier 1: \$5, Tier 2: \$10, Tier 3: \$50, Tier 4: \$75		
	2 copays for a 90-day supply of maintenance drugs at preferred retail pharmacy or through mail order			2 copays for a 90-day supply of maintenance drugs at preferred retail pharmacy or through mail order		
	<b>Tier 5 Specialty drugs</b> 50% (from a participating specialty pharmacy) Up to a 30-day supply			<b>Tier 5 Specialty drugs</b> 30% (from a participating specialty pharmacy) Up to a 30-day supply		
	<b>Compounded drugs</b> 50% (from a participating retail/preferred retail pharmacy) Up to a 30-day supply			<b>Compounded drugs</b> 50% (from a participating retail/preferred retail pharmacy) Up to a 30-day supply		
	<b>Optional Vision</b>	<b>Services are available from any licensed provider.</b> <b>Pediatric vision services (Covered in full):</b> Exam, frames (limit one per calendar year), lenses, contacts (includes exam and annual supply of contact lenses) <b>Adults:</b> Up to \$400 per calendar year per member (including exam, prescription lenses, contact lenses and frames)				

\* Not all networks are available in all counties.

Note: Additional cost shares apply when using out-of-network providers, please see benefit summary for details.

# 2023 Bend Chamber of Commerce Core plan options

	Core plans			
	35/50/50/2500	35/50/50/5000	35/50/50/6500	35/50/50/9100
<b>Network*</b>	Choose from: Providence Signature + OHSU, Choice, or Connect		Choose from: Choice or Connect	
	<b>In-network</b>			
<b>Deductible Individual / Family</b>	\$2,500 / \$5,000	\$5,000 / \$10,000	\$6,500 / \$13,000	\$9,100 / \$18,200
<b>Out-of-Pocket Maximum Individual / Family</b>	\$8,000 / \$16,000	\$8,500 / \$17,000	\$9,100 / \$18,200	\$9,100 / \$18,200
	<b>Member pays</b>			
<b>Preventive Services</b>	Covered in full	Covered in full	Covered in full	Covered in full
<b>Office Visits - Primary</b>	\$35	\$35	\$35	\$35
<b>Chiropractic Manipulation (20 visits per calendar year)</b>	\$35	\$35	\$35	\$35
<b>Acupuncture (12 visits per calendar year)</b>	\$35	\$35	\$35	\$35
<b>Office Visits Specialty and Urgent Care</b>	\$70	\$70	\$70	\$70
<b>Virtual Care (Primary and Mental Health)</b>	Covered in full	Covered in full	Covered in full	Covered in full
<b>Physical, Occupational &amp; Speech Therapy</b>	After deductible, 50%	After deductible, 50%	After deductible, 50%	After deductible, Covered in full
<b>Lab / X-ray</b>	After deductible, 50%**	After deductible, 50%**	After deductible, 50%	After deductible, Covered in full
<b>Accident Benefit</b>	0% of first \$1,000 within 90 days of the accident; not subject to deductible			
<b>Emergency Services</b>	After deductible, 50%	After deductible, 50%	After deductible, 50%	After deductible, Covered in full
<b>Inpatient &amp; Outpatient Hospital (Including surgical procedures &amp; advanced imaging)</b>	After deductible, 50%	After deductible, 50%	After deductible, 50%	After deductible, Covered in full
	<b>No deductible, member pays:</b>			
	RX \$5 / \$10 / 50% / 50%			
	Preventive drugs: \$0			
	<b>30-day supply</b>			
	Tier 1: \$5, Tier 2: \$10, Tier 3: 50%, Tier 4: 50%			
<b>Prescription (Rx) Drug Coverage</b>	2 copays for a 90-day supply of maintenance drugs at preferred retail pharmacy or through mail order			
	<b>Tier 5 Specialty drugs</b>			
	50% (from a participating specialty pharmacy)			
	Up to a 30-day supply			
	<b>Compounded drugs</b>			
	50% (from a participating retail/preferred retail pharmacy)			
	Up to a 30-day supply			
<b>Optional Vision</b>	<b>Services are available from any licensed provider.</b>			
	<b>Pediatric vision services (Covered in full):</b> Exam, frames (limit one per calendar year), lenses, contacts (includes exam and annual supply of contact lenses)			
	<b>Adults:</b> Up to \$400 per calendar year per member (including exam, prescription lenses, contact lenses and frames)			

\* Not all networks are available in all counties.

\*\* Core Plus plans with Providence Signature + OHSU network only: Covered in full, deductible waived, for the first \$500 of in-network services in a calendar year, then deductible and coinsurance.

Note: Additional cost shares apply when using out-of-network providers, please see benefit summary for details.

# 2023 Bend Chamber of Commerce HSA Qualified plan options

	HSA Qualified plans		
	50/50/3000	0/50/4000	0/50/6000
<b>Network</b>	Providence Signature + OHSU		
	In-network		
<b>Deductible Individual / Family</b>	\$3,000 / \$6,000	\$4,000 / \$8,000	\$6,000 / \$12,000
<b>Out-of-Pocket Maximum Individual / Family</b>	\$6,000 / \$12,000	\$4,000 / \$8,000	\$6,000 / \$12,000
	Member pays		
<b>Preventive Services</b>	Covered in full	Covered in full	Covered in full
<b>Office Visits - Primary</b>	After deductible, 50%	After deductible, Covered in full	After deductible, Covered in full
<b>Chiropractic Manipulation (20 visits per calendar year)</b>	After deductible, 50%	After deductible, Covered in full	After deductible, Covered in full
<b>Acupuncture (12 visits per calendar year)</b>	After deductible, 50%	After deductible, Covered in full	After deductible, Covered in full
<b>Office Visits Specialty and Urgent Care</b>	After deductible, 50%	After deductible, Covered in full	After deductible, Covered in full
<b>Virtual Care (Primary and Mental Health)</b>	After deductible, 50%	After deductible, Covered in full	After deductible, Covered in full
<b>Physical, Occupational &amp; Speech Therapy</b>	After deductible, 50%	After deductible, Covered in full	After deductible, Covered in full
<b>Lab / X-ray</b>	After deductible, 50%	After deductible, Covered in full	After deductible, Covered in full
<b>Diabetic Supplies</b>	Deductible waived, 50%	Deductible waived, 20%	Deductible waived, 20%
<b>Emergency Services</b>	After deductible, 50%	After deductible, Covered in full	After deductible, Covered in full
<b>Inpatient &amp; Outpatient Hospital (Including surgical procedures &amp; advanced imaging)</b>	After deductible, 50%	After deductible, Covered in full	After deductible, Covered in full
	After deductible, member pays:		
	Embedded Rx	Embedded Rx	Embedded Rx
	Preventive drugs: \$0 (no deductible)	Preventive drugs: \$0 (no deductible)	Preventive drugs: \$0 (no deductible)
	<b>30-day supply</b> Tier 1: 50%, Tier 2: 50%, Tier 3: 50%, Tier 4: 50%	<b>30-day supply</b> Tiers 1 - 4: Covered in full	<b>30-day supply</b> Tiers 1 - 4: Covered in full
<b>Prescription (Rx) Drug Coverage</b>	50% for a 90-day supply of maintenance drugs at preferred retail pharmacy or through mail order	50% for a 90-day supply of maintenance drugs at preferred retail pharmacy or through mail order	50% for a 90-day supply of maintenance drugs at preferred retail pharmacy or through mail order
	<b>Tier 5 Specialty drugs</b> 50% Up to a 30-day supply	<b>Tier 5 Specialty drugs</b> Covered in full Up to a 30-day supply	<b>Tier 5 Specialty drugs</b> Covered in full Up to a 30-day supply
	<b>Compounded drugs</b> 50% (from a participating retail/preferred retail pharmacy) Up to a 30-day supply	<b>Compounded drugs</b> Covered in full (from a participating retail/preferred retail pharmacy) Up to a 30-day supply	<b>Compounded drugs</b> Covered in full (from a participating retail/preferred retail pharmacy) Up to a 30-day supply
<b>Optional Vision</b>	<p><b>Services are available from any licensed provider.</b></p> <p><b>Pediatric vision services (Covered in full):</b> Exam, frames (limit one per calendar year), lenses, contacts (includes exam and annual supply of contact lenses)</p> <p><b>Adults:</b> Up to \$400 per calendar year per member (including exam, prescription lenses, contact lenses and frames)</p>		

Note: Additional cost shares apply when using out-of-network providers, please see benefit summary for details.





# Care Options

Knowing all of your available care options means you'll get the care you need when you need it.



## In-person care

With many providers and specialties to choose from, members can get the right care, at the right time, at the right place.



## Primary care

Visits with a primary care provider to establish a relationship and build a personalized health history.



## ExpressCare Clinics

Same-day in-person appointments or walk-ins (where available). Useful for treating common conditions like a cold, sore throat, or allergies.



## Urgent care

Urgent care is where members turn when they can't wait for a primary care appointment, to treat minor injuries like cuts, burns and pains.



## Emergency care

Emergency care is for symptoms like suspected heart attack, severe abdominal pain, poisoning, or loss of consciousness.



## Virtual care

Employees are busy. Convenient access is crucial to remain productive in their life and work.



## Telehealth (phone or video appointment)\*

Members schedule a phone appointment to talk with a primary care provider or specialist from anywhere, using a video conferencing platform, such as Zoom.



## ExpressCare

Connect to on-demand virtual care in minutes from anywhere using a smart device or computer to treat conditions like common colds, fever, heartburn, sore throat, pink eye, UTIs, allergies, dry skin and more.



## 24/7 nurse advice line (ProvRN)

Speak with a registered nurse anytime, any day. Members can call when they are having a health concern and are looking for advice.

\*Subject to availability, call your provider's office to ask if this is an option.



# Behavioral Health Resources

**We know behavioral health care isn't a one-size-fits-all solution. We're all unique, and our journey and needs vary depending on our personal situation. Whether members are looking for some support to relax, ready to try self-directed therapy that helps members to engage when they feel like it, or looking for immediate connection to a provider – via text, voice, video or face to face – we have many options to fit members' needs.**

## Behavioral Health Network

We value whole self-care for all members. That's why we've enhanced our focus on behavioral health and substance use treatment services. To simplify whole self-care, we've established a direct access line to a 24/7 dedicated support team that includes a crisis-trained staff.

## Talkspace

As a Providence Health Plan member, you also have access to virtual therapy with Talkspace, providing personal behavioral health and emotional wellness support through text, voice, or video messages that can be sent anytime, anywhere.

## Behavioral Health Concierge

Members in six states including Oregon and Washington can access virtual and confidential appointments at no cost. Appointments with licensed providers can be made on the same day or next day.

## Learn to Live

For comprehensive whole-health support, we also provide a virtual self-directed program called Learn to Live. Members can take advantage of interactive resources that are confidential and accessible from anywhere.





# Participating Pharmacies

**Our pharmacy network gives access to thousands of participating pharmacies nationwide. With in-person and mail-order options, members can conveniently access the prescriptions they need. Members can fill 30 or 90-day supplies. Filling 90-day supplies saves members money, as they are available at two-times the tier copay.**

## Formulary

Providence provides members with a comprehensive list of generic and brand name prescription drugs covered under their health plan, known as a formulary, designed to promote safe, effective and affordable medication. Every drug on the formulary has been approved based on safety, quality and cost-effectiveness. On the formulary, drugs are categorized into tiers, with drugs in the lowest tiers costing the least, and drugs in higher tiers costing more.

## Mail-order

Up to a 90-day supply of medication can be delivered directly to a member's home. This service is available from both Costco Home Delivery and Postal Prescription Services (PPS).

## Specialty pharmacies

Specialty drugs are medications that require special delivery, handling, administration and monitoring by a pharmacist. These drugs are listed on the formulary with a status of "specialty." Most specialty drugs are available through our preferred specialty pharmacy, Credena Health. Our specialty care coordination team will help ensure members get access to the appropriate pharmacy and care they require.



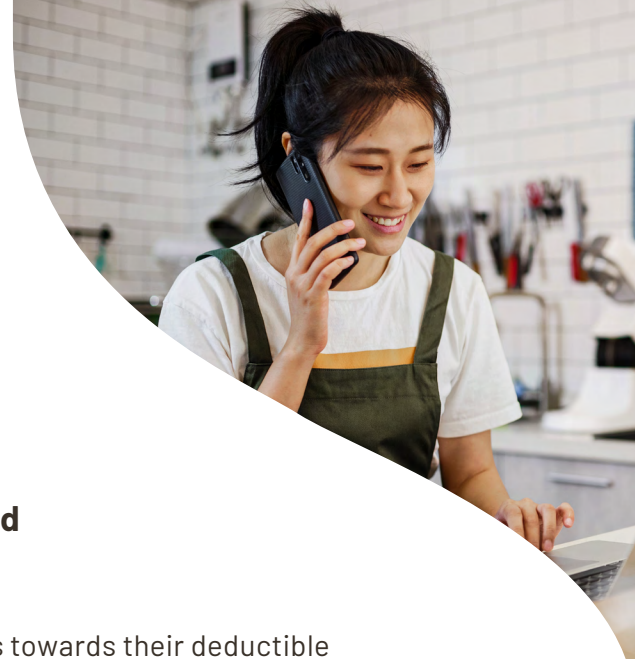
# Digital tools that inform and engage

**myProvidence.com**

**Secure member portal**

**myProvidence provides members access to their health plan information. It's also where they can access tools and resources. Things like:**

- Find in-network providers
- View or print a replacement ID card (member and family member)
- Estimate costs for medical, pharmacy and dental
- View claims and explanations of benefits
- View progress towards their deductible and out-of-pocket maximum
- Communicate with Customer Service via secure email and chat
- Access exclusive member discounts on fitness memberships, travel and more



## Member perks

**Additional benefits and programs available to cover every aspect of members' lives.**



### **Personal Health Coaching**

Our coaches are here to support a journey towards a healthier and happier life.



### **ChooseHealthy**

Save big on fitness and wellness products, services and memberships.



### **Active&Fit Direct**

Access thousands of participating fitness centers and workout videos on demand.



### **ID Protection**

Benefit from fraud monitoring, warning and resolution.



### **LifeBalance**

LifeBalance provides savings on thousands of fun activities (like movies, travel, or a night on the town).



### **Emergency Travel Assistance**

Have emergency medical help while traveling away from home or even internationally.

# Easily manage your plans and find information

Access Providence/Bend Chamber of Commerce employer group information at [ProvidenceHealthPlan.com/bend-chamber](https://ProvidenceHealthPlan.com/bend-chamber)

Here are some of the important documents and resources you'll find:

- Benefit Summaries
- Bend Chamber Associate Membership Application
- Providence Member Group Application
- Employee Enrollment Form
- Medicare Part D Creditability Matrix
- COBRA information
- EAP information

You can also securely access the Providence Employer Group Portal at [Employer.Providence.org/group](https://Employer.Providence.org/group)

You can do things like:

- Pay your bill online one time or set up recurring payments
- View payment history
- Manage enrollment
- Download your group census





# We all deserve True Health

We believe everyone should have access to quality healthcare. Healthcare is a human right. And we're dedicated to the health and care of every member of the community because everyone's well-being matters. When you're healthy, you can feel inspired to do great things for the community and the world at large.

## Have questions?

Feel free to reach out in one of the ways outlined below:

### Producers:

Johnson Benefit Planning

**541-382-3571** or toll-free **800-314-3571**

Bend Chamber of Commerce

**541-382-3221**

### Employers:

Please reach out to the Producer you work with