Coverage for: Employee+Dependents | Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, <u>www.ProvidenceHealth</u>

<u>Plan.com</u>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary</u> or call 1-800-878-4445 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-Network: \$3,200/per person \$6,400/per family (2 or more). Out-of- Network: \$7,500/per person \$15,000/per family (2 or more).	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Most <u>preventive care</u> services <u>innetwork</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventiveservices</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventiveservices</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	In-Network: \$6,000/per person \$12,000/per family (2 or more). Out-of-Network: \$15,000/per person \$30,000/per family (2 or more).	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, penalties, copays or coinsurance for Supplemental Benefits, services not covered, fees above Usual, Customary and Reasonable (UCR).	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See <u>ProvidenceHealthPlan.com/findaprovide</u> <u>r</u> or call 1-800-878-4445 for a list of network providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness (in-person and virtually)	50% coinsurance	50% coinsurance	Some services such as lab and x-ray will include additional member costs. Your first three Primary Care Provider (PCP) visits of each calendar year are eligible to be covered in full if you have met your deductible. If you have not met your deductible, you will be charged and the amount will go toward your deductible.	
	Specialist visit (in-person and virtually)	50% coinsurance	50% coinsurance	Some services such as lab and x-ray will include additional member costs. Virtual visits are covered at the same cost-share as office visits.	
	Preventive care/screening/ immunization	No charge; deductible does not apply	50% coinsurance	Not all <u>preventive services</u> are required to be covered in full by the ACA. For more information on <u>preventive services</u> that are covered in full see: <u>ProvidenceHealthPlan.com/PreventiveCare</u> .  You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	50% coinsurance	50% coinsurance	none	
	Imaging (CT/PET scans, MRIs)	50% coinsurance	50% coinsurance	Prior authorization required. If you do not obtain prior authorization claims for those services will be denied and you will be responsible for payment of those services.	

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Tier 1	50% coinsurance retail and mail order	Not covered	ACA Preventive drugs are covered in full innetwork.	
	Tier 2	50% <u>coinsurance</u> retail and mail order	Not covered	Covers up to a 30-day supply (retail prescription); 90-day supply (mail order prescription).	
If you need drugs to treat your illness or	Tier 3	50% coinsurance retail and mail order	Not covered	Prior authorization may apply. If you do not	
condition More information about prescription drug coverage is available at www.ProvidenceHealth Plan.com	Tier 4	50% coinsurance retail and mail order	Not covered	obtain <u>prior authorization</u> claims for those services will be denied and you will be responsible for payment of those services.	
	Tiers 5	50% <u>coinsurance</u> retail	Not covered	If a brand name drug is requested when a generic is available, you will pay the difference in cost, plus your coinsurance.  Specialty drugs (listed in Tier 5 on your formulary) can only be purchased at a participating specialty pharmacy (limited to 30 days).	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Ambulatory surgery center: 40% coinsurance Hospital-based facility: 50% coinsurance	50% coinsurance	Prior authorization required. If you do not obtain prior authorization claims for those services will be denied and you will be responsible for payment of those services.	
	Physician/surgeon fees	50% coinsurance	50% <u>coinsurance</u>	For emergency medical conditions only. If	
If you need immediate medical attention	Emergency room care	50% coinsurance	50% coinsurance	admitted to hospital, all services subject to inpatient benefits.	
	Emergency medical transportation	50% coinsurance	50% coinsurance	none	

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Urgent care	50% coinsurance	50% coinsurance	Some services will include additional member costs.	
	Facility fee (e.g., hospital room)	50% coinsurance	50% coinsurance	Prior authorization required. If you do not obtain	
If you have a hospital stay	Physician/surgeon fees	50% coinsurance	50% coinsurance	prior authorization claims for those services will be denied and you will be responsible for payment of those services.	
	Outpatient services	50% coinsurance	50% coinsurance	All services except provider office visits may	
If you need mental health, behavioral health, or substance abuse services	Inpatient services	50% coinsurance	50% coinsurance	require prior authorization. Your first 3 provider office visits of each calendar year are eligible to be covered in full if you have met your deductible. If you have not met your deductible, you will be charged and the amount will go toward your deductible. If you do not obtain prior authorization claims for those services will be denied and you will be responsible for payment of those services. See your benefit summary for Applied Behavioral Analysis (ABA) services.	
	Office visits	No charge; <u>deductible</u> does not apply	50% coinsurance	none	
If you are pregnant	Childbirth/delivery professional services	50% coinsurance	50% coinsurance	Coinsurance applies to provider delivery charges.	
	Childbirth/delivery facility services	50% coinsurance	50% coinsurance	none	
	Home health care	50% coinsurance	50% coinsurance	none	
If you need help recovering or have other special health needs	Rehabilitation services	50% coinsurance	50% coinsurance	Inpatient services: coverage limited to 30 days per calendar year. Outpatient services: coverage limited to 30 visits per calendar year. Limits do not apply to Mental Health Services.	
	Habilitation services	50% coinsurance	50% coinsurance	Inpatient services: coverage limited to 30 days per calendar year. Outpatient services:	

Common		What You Will Pay		Limitations, Exceptions, & Other Important
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
				coverage limited to 30 visits per calendar year. Limits do not apply to Mental Health Services.
	Skilled nursing care	50% coinsurance	50% coinsurance	Prior authorization required. If you do not obtain prior authorization claims for those services will be denied and you will be responsible for payment of those services. Coverage is limited to 60 days per calendar year.
	Durable medical equipment	Diabetic Supplies: 50% coinsurance; deductible does not apply All other equipment: 50% coinsurance	50% coinsurance	none
	Hospice services	\$0 after <u>deductible</u> met	\$0 after <u>deductible</u> met	none
	Children's eye exam	No charge; deductible does not apply	No charge; deductible does not apply	Limited to 1 exam every 12 months.
Children's eye exam	Children's glasses	No charge; deductible does not apply	No charge; deductible does not apply	none
	Children's dental check-up	Not covered	Not covered	No coverage for dental check-up.

### **Excluded Services & Other Covered Services:**

# Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Abortion
- Bariatric surgery
- Cosmetic surgery (with certain exceptions)
- Dental care (Adult)

- Dental check-up (Child)
- Infertility treatment
- Long-term care
- Massage therapy

- Private-duty nursing
- Routine foot care (covered for diabetics)

U.S. See www.ProvidenceHealthPlan.com

• Non-emergency care when traveling outside the

Weight loss programs

## Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture (12 visits)
- Chiropractic care (20 visits)

- Hearing Aids (one per ear every 3 calendar years)
- Routine eye care (Adult)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is:

- Providence Health Plan at 503-574-8757/1-800-878-4445 (toll-free) or <a href="http://www.ProvidenceHealthPlan.com">http://www.ProvidenceHealthPlan.com</a>.
- For group health coverage subject to ERISA, contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.
- For non-federal governmental group health plans, contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <a href="https://www.cciio.cms.gov">www.cciio.cms.gov</a>.
- Church plans are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact the Oregon Division of Financial Regulation at 503-947-7984/1-888-877-4894 (toll-free) or <a href="https://dfr.oregon.gov">https://dfr.oregon.gov</a> regarding their possible rights to continuation coverage under State law.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact:

- Providence Health Plan at 503-574-8757/1-800-878-4445 (toll-free) or http://www.ProvidenceHealthPlan.com.
- Oregon Division of Financial Regulation at 503-947-7984/1-888-877-4894 (toll-free) or https://dfr.oregon.gov

### Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u>, you may not be eligible for the <u>premium tax</u> credit.

### Does this plan meet Minimum Value Standards? Yes

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

### **About these Coverage Examples:**



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

## Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$3,200
■ Specialist copayment	\$50
■ Hospital (facility) coinsurance	50%
■ Other coinsurance	50%

#### This EXAMPLE event includes services like:

Specialist office visits (pre-natal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work) Specialist visit (anesthesia)

Total Example Cost	\$12,700
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In this example. Peg would pay:

Cost Sharing			
<u>Deductibles</u>	\$3,200		
Copayments	\$0		
Coinsurance	\$2,800		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$6,060		

### **Managing Joe's type 2 Diabetes** (a year of routine in-network care of a well-

controlled condition)

■ The plan's overall deductible \$3,200 ■ Specialist copayment \$50 ■ Hospital (facility) coinsurance 50% 50% ■ Other coinsurance

#### This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

#### **Total Example Cost** \$5,600

### In this example, Joe would pay:

Cost Sharing		
<u>Deductibles</u>	\$3,200	
Copayments	\$0	
Coinsurance	\$1,000	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$4,220	

### **Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$3,200
■ Specialist copayment	<b>\$50</b>

■ Hospital (facility) coinsurance 50% 50% ■ Other coinsurance

This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray)

<u>Durable medical equipment (crutches)</u>

Rehabilitation services (physical therapy)

#### **Total Example Cost** \$2.800

### In this example, Mia would pay:

Cost Sharing		
<u>Deductibles</u>	\$2,800	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$2,800	

#### Non-Discrimination Statement:

Providence Health Plan and Providence Health Assurance comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Providence Health Plan and Providence Health Assurance do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Providence Health Plan and Providence Health Assurance:

- Provide free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provide free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - o Information written in other languages

If you are a Medicare member who needs these services, call 503-574-8000 or 1-800-603-2340. All other members can call 503-574-7500 or 1-800-878-4445. Hearing impaired members may call our TTY line at 711.

If you believe that Providence Health Plan or Providence Health Assurance has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Non-discrimination Coordinator by mail:

Providence Health Plan and Providence Health Assurance Attn: Non-discrimination Coordinator PO Box 4158 Portland, OR 97208-4158

If you need help filing a grievance, and you are a Medicare member call 503-574-8000 or 1-800-603-2340. All other members can call 503-574-7500 or 1-800-878-4445. (TTY line at 711) for assistance. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue SW - Room 509F HHH Building Washington, DC 20201 1-800-368-1019, 1-800-537-7697 (TTY)

Complaint forms are available at <a href="http://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>.

### **Language Access Services:**

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-878-4445 (TTY: 711).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-878-4445 (TTY: 711).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-878-4445 (TTY: 711).

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-800-878-4445 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-878-4445 (телетайп: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-878-4445 (TTY: 711) 번으로 전화해 주십시오

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-800-878-4445 (телетайп: 711).

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-800-878-4445 (TTY: 711)まで、お電話にてご連絡ください。

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 4445-878-800-1 (رقم هاتف الصم والبكم: (TTY: 711).

ATENŢIE: Dacă vorbiţi limba română, vă stau la dispoziţie servicii de asistenţă lingvistică, gratuit. Sunaţi la 1-800-878-4445 (TTY: 711).

ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្លួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ 1-800-878-4445 (TTY: 711)។

XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-800-878-4445 (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-878-4445 (TTY: 711).

با باشد می ف (711: TTY) توجه :اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما .بگیرید تماس 1-878-878-4445

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-878-4445 (ATS: 711).

เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-800-878-4445 (TTY: 711)