



Bend Chamber of Commerce

2023 Employer Welcome Brochure

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

Easily manage your plans and find information

Access Providence/Bend Chamber of Commerce employer group information at ProvidenceHealthPlan.com/bend-chamber

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

- Benefit Summaries
- 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

Your group's primary and billing contacts will be registered to access our Employer Group Portal. Access will be enabled coinciding with your group's effective date.

You can do things like:

- Pay your bill online one time or set up recurring payments
- View or download fully detailed invoices
- Manage eligibility and enrollment
- Download your group census

For any questions, call Membership Accounting at **503-574-5754** or **855-210-1520**



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 – employers with 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 our plans include, as well as the high-level differences in the specific plan options.

Most 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)

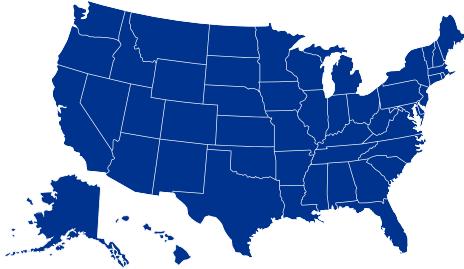
- Any licensed provider
- Adults covered up to \$400 per calendar year per member, for exam and corrective hardware
- Meets pediatric essential health benefit requirements

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



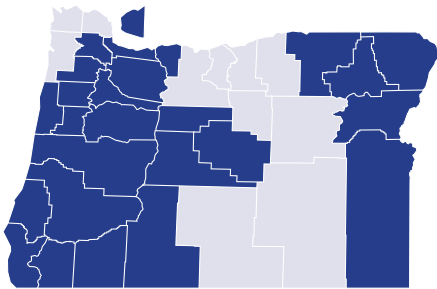
Comprehensive Network options

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



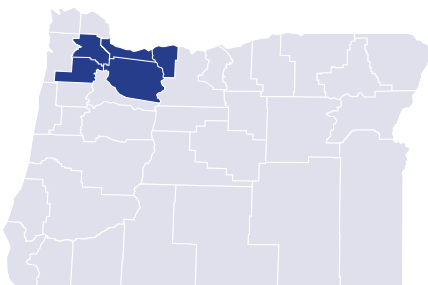
Providence Signature Network + OHSU

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.



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 them 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 their 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.



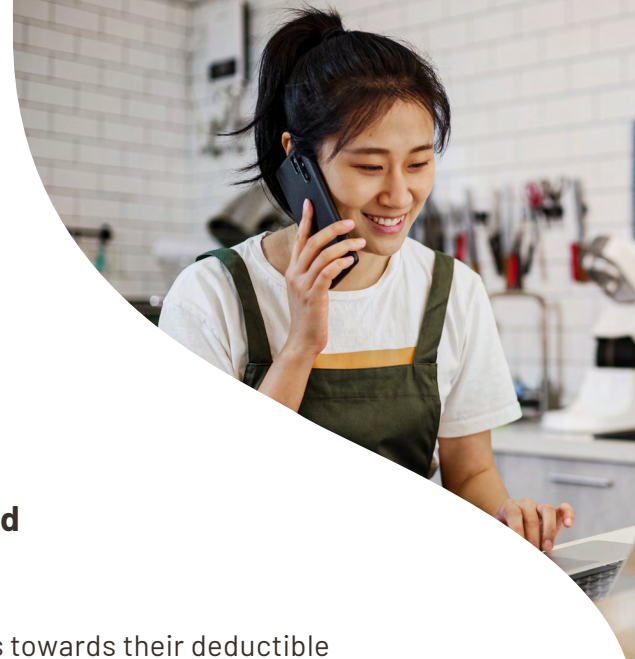
Digital tools that inform and engage

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

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



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?

Please reach out to the Producer you work with