



# True Health Starts Here

—  
Groups sized 51+

[ProvidenceHealthPlan.com](http://ProvidenceHealthPlan.com)



# Building True Health, Together



For more than 160 years, our not-for-profit healthcare collective has set the health and well-being standard for our community. We continue to raise this standard every day by helping anyone in need, members and beyond.

Health insurance is much more than a perk or a benefit. That's why our health insurance goes beyond just numbers. Think of our plans as an extension of the care you already give your employees — a true sense of security, allowing your people to focus on their craft. We call this commitment to care True Health.

This commitment isn't solely about treating sickness, it's about investing in health. Providence leverages our own network of doctors, hospitals, clinics, and trusted partners, to deliver on the whole care picture — True Population Health. This means we intervene earlier, improve outcomes, and better the health of our entire community. Because healthcare isn't a commodity service, it's a community pursuit.

**We all deserve True Health**



# Better Care Builds Better Communities

We approach insurance differently than most; we look at your organization as its own community with its own unique needs. We're transparent in our costs, proactive in our approach, and committed to providing high-quality service and support, always. We follow through by putting our values into action.

## Continuing to make mental healthcare a priority

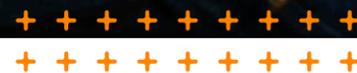
In difficult times when we need support, we often don't know where to turn (and our fear of judgment may keep us silent). Our commitment to mental health will be strengthened in 2021 by bringing in mental health services in house. This will result in seamless customer service and integrated care management.

- + One number to call
- + 24/7 crisis management
- + Behavioral health providers integrated into our proprietary PHP networks

## Bringing the provider to you with Telehealth

Most of us don't have time to be sick, and our schedules are busier than ever. Providence Health Plan is bringing care to you with innovative Telehealth options like our ExpressCare Virtual platform. Engaging with a provider when you need it has never been easier.

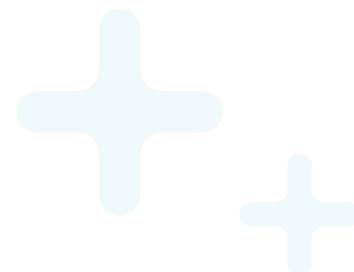
- + 24/7 access (with ProvRn)
- + Same-day appointments (ExpressCare Virtual)
- + Connect with a provider from anywhere with Wi-Fi (ExpressCare Virtual)



## Helping businesses offer healthcare with innovation

Our strong commitment to population health leads us to a holistic Medical Home model of care. This is patient centered and influences the benefits obtained from it. We support the quality of and access to the Providence St. Joseph Health system. Our aim is to deliver an integrated care experience that provides better outcomes. And the best value.

- + Collaborative, team-based approach to care that focuses on the member's overall well-being
- + Providence St. Joseph Health at the core, supplemented by select high-quality providers
- + High-performing, tailored approach to deliver rich benefits and a great value





# Choose what network fits best for you

## Explore a wide range of options

Companies can choose from a variety of provider networks, each designed to pair well with different health plan products. This gives employees access to a variety of network options offered, from patient-centered medical homes to a comprehensive national network — we have you covered.



*David, Providence Health Plan Member  
Building success and community by treating employees like family*

# These high-value networks put patients first



## Providence Connect network

The integrated Connect network provides the best value offered in Oregon. It features over 80 patient-centered care clinics in the Portland metro area and surrounding counties.

This network also connects members with a tailored provider network supported by the Providence St. Joseph Health delivery system. Dependents like college students who are away from home, or spouses/partners that live in another city, can be covered as well.



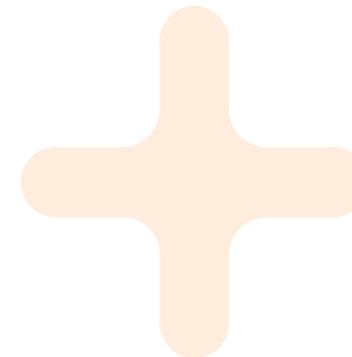
The Connect network delivers an integrated patient-centered experience from primary care through specialty and hospital care.



## Providence Choice network

With Choice plans, you get a network of more than 410 primary care clinics covering a broad spectrum of Oregon and Washington counties. This integrated network includes both Providence St. Joseph Health, and local providers and hospitals.

With the Choice network, dependents like college students who are away from home, or spouses/partners that live in another city, can be covered on this plan as well.

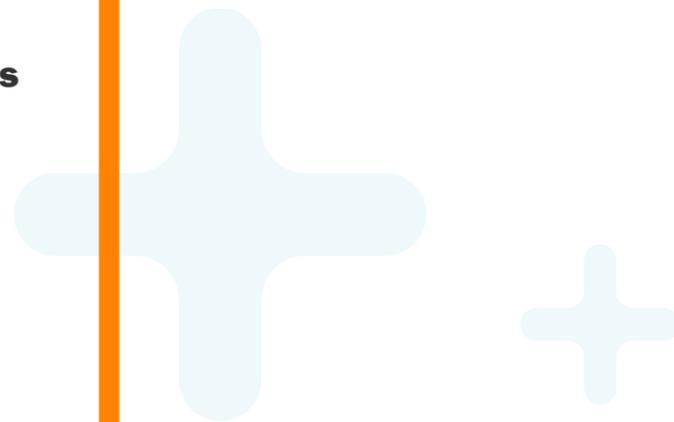


The Choice network centers healthcare coverage around your local doctors and clinics.



### Connect serves these Oregon counties

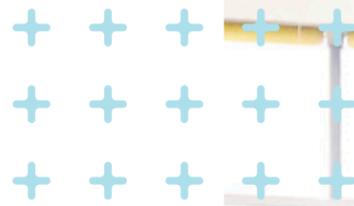
- + Clackamas
- + Hood River
- + Multnomah
- + Washington
- + City of Newberg in Yamhill County



### Choice serves even more counties

- |              |              |                  |                 |              |
|--------------|--------------|------------------|-----------------|--------------|
| + Baker      | + Crook      | + Josephine      | + Malheur       | + Union      |
| + Benton     | + Curry      | + Klamath        | + Marion        | + Wallowa    |
| + Clackamas  | + Deschutes  | + Klickitat (WA) | + Multnomah     | + Washington |
| + Clark (WA) | + Douglas    | + Lane           | + Polk          | + Yamhill    |
| + Clatsop    | + Hood River | + Lincoln        | + Skamania (WA) |              |
| + Coos       | + Jackson    | + Linn           | + Umatilla      |              |

# Coast-to-coast coverage begins here



## Providence Signature network

For nationwide coverage, look no further than the Providence Signature network. It provides members with expansive in-network access to healthcare providers across the U.S.

A broad national network complements the Providence St. Joseph Health system of 51 hospitals, 829 clinics and 23,000 physicians across seven western states.



**This robust network features nearly 1 million doctors and hospitals. Members are never far from the expert care they may need.**



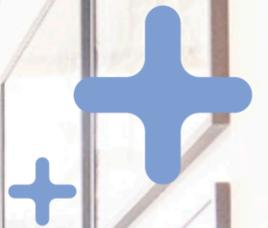
## Providence Extend PPO network

For companies needing more extensive coverage, the Extend PPO network is designed specifically for them. This broader network offers the largest number of providers and facilities of any Providence network.

In addition to the providers in the Signature network, members have access to the largest delivery systems in the Portland metropolitan area, such as Providence St. Joseph Health, OHSU, Legacy, Adventist Health, and more.



**Access to the great PSJH system and national network, plus OHSU and Legacy Health in Oregon.**

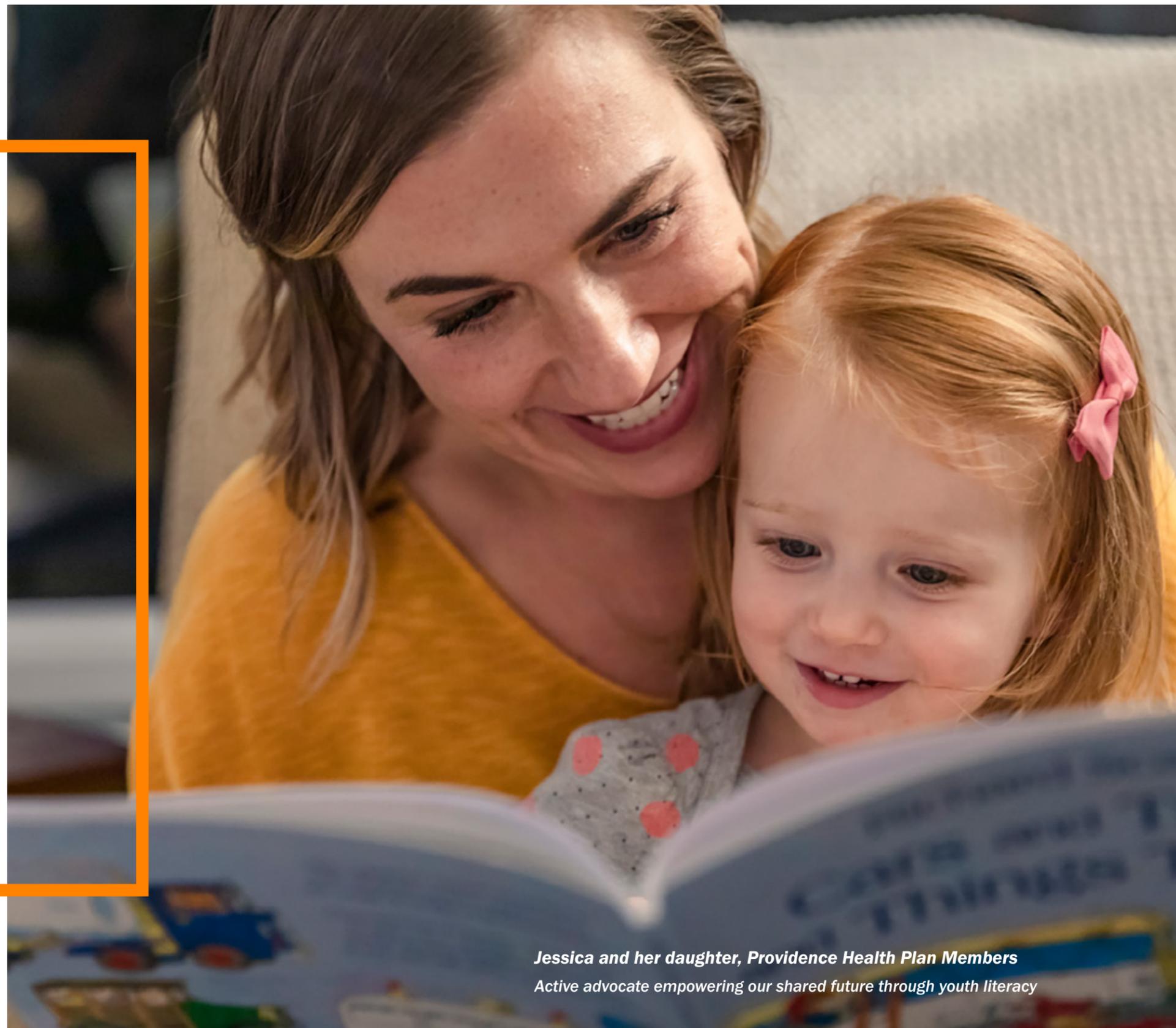




## Check out your funding options

### We offer fully-insured or self-funded

There is no “one-size-fits-all” for group health plans. The important thing is not to rule out any option before discovering if it could be a good fit for your organization.



*Jessica and her daughter, Providence Health Plan Members  
Active advocate empowering our shared future through youth literacy*

# Increase your ability to plan ahead

## Fully-insured plans

A fully-insured health plan is the more traditional way to structure an employer-sponsored health plan. The employer pays a certain premium each month to the health insurance company. With this plan, there is no additional risk to you. You know exactly what your plan is going to cost each year.

- ✓ Flexible benefits with a full choice of networks
- ✓ Robust reporting tools for groups that qualify
- ✓ Recognized by NCQA, which measures a health plans' structure and process, clinical quality and patient satisfaction
- ✓ All-inclusive services such as case/disease management; access to Telehealth services; best-in-class PBM; health coaching services and more\*

\*Details to follow



# Gain more flexibility and control



## Self-funded plans

Self-funding one's health plan involves paying the health claims of their employees. That means, the employer retains greater control over plan design and cash flow management. We offer two self-funded solutions to align with your plan goals.

### 01 Administrative Services Only (ASO)

Our ASO solution places an emphasis on total cost of care management, innovative benefit design, value-based provider quality and flexibility.

#### ASO competitive advantages

- + National access to proprietary networks — broad and competitively priced or dedicated and value-based
- + Best-in-market discounts for Providence St. Joseph's pharmacy solutions and proprietary networks
- + Seamless funding transition between fully-insured to self-funded
- + Integrated, bundled services allows for total cost of care management and the Northwest's highest quality ranked PPO as measured by NCQA
- + Advanced reporting — custom reporting that measures everything from utilization to care management to quality outcomes

### 02 Ayin Administrative Health Solutions

Our Third Party Administrator (TPA) solution is ideal for employers requiring fixed cost management, flexibility and the ability to 'plug and play' additional program vendors.

#### TPA competitive advantages

- + Get the best contracts with Providence St. Joseph Health pricing wrapped with FirstChoice network
- + Competitive pricing allows you to choose other components as well
- + Want to control costs and have greater flexibility? Integrate your plan as a bundled UM/CM, or choose your own
- + Comprehensive reporting platform plus seamless enrollment and billing

[ayinadministrativehealthsolutions.com](http://ayinadministrativehealthsolutions.com)

## Preferred stop-loss partner

You can protect your self-funded clients from losses against unexpected high-cost claims. Use one of our preferred stop-loss partnerships.

- ✔ Data-driven pricing based on proprietary network contracts and demonstrated, best-in-class claims management practices validated by our partners
- ✔ Flexible contract terms and provisions to meet the unique needs of self-insured clients
- ✔ Full management of the stop-loss relationship eliminating the administrative burden for the plan sponsor



# Pharmacy options that save more money

Providence has been providing one of the best-in-class pharmacy options for more than 20 years. Our high-performance formularies and clinical programs are combined with quality, coordinated care delivery and lead to lower plan spend for employers. These three core components distinguish our pharmacy management solution from other providers:

## 01 Total Spend Management = Lower Net Cost

Instead of focusing on unit costs and rebates, we focus on the appropriate use. We look for the right medication, for the right patient, at the appropriate place of service. Our total spend is lower due to:

- + Strong utilization management programs
- + Excellence in evidence-based medicine
- + A generics-first formulary with clinically appropriate brands and specialty drugs
- + Market-leading prices

## 02 100% pass-through, 100% transparent

To Providence, transparency is not just a buzzword — it is how we do business. Our lowest net cost approach is coupled with 100% pass through of ALL discounts and ALL rebates, with no hidden revenue streams. Our only source of revenue is a single administrative fee for ALL services.

## 03 Relationships: The core of our business

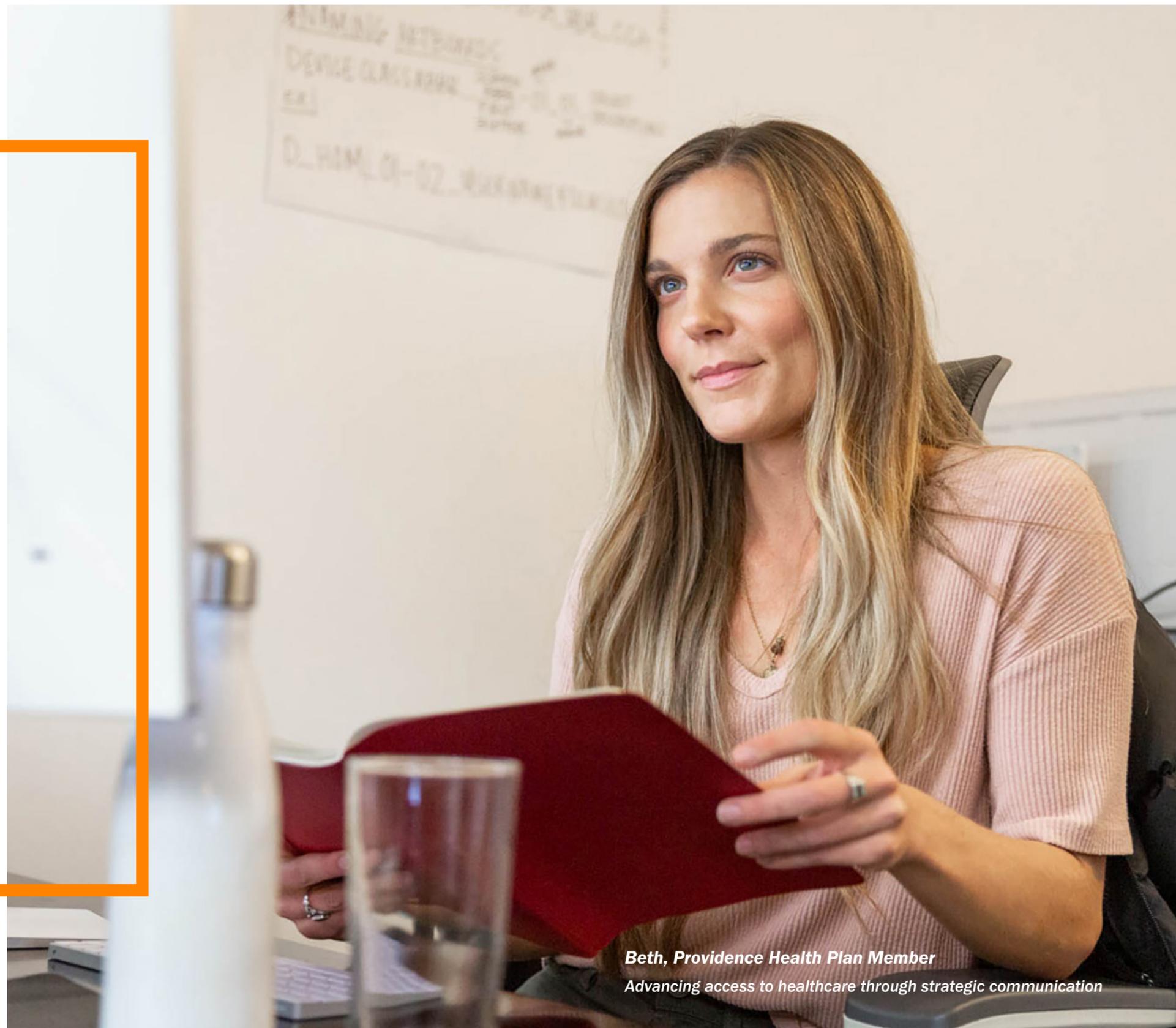
Relationships with our communities, with the providers who see our members, and with our clients are key to our success. We aim to provide compassionate service and excellent care. Most of all we deliver superior value to those we serve. Our dedicated account management and pharmacy teams, located in the Portland metro area, provide ongoing support for our clients.



## Plans to fit employees' lives and lifestyles

### Choose from a variety of plans and networks

HSA Qualified plans offer premium savings and encourage members to manage their own healthcare costs. Choice and Connect plans provide integrated care from the team at your home clinic. And, our Option Advantage plans offer a wide range of coverage and deductibles.



*Beth, Providence Health Plan Member  
Advancing access to healthcare through strategic communication*

# Premium savings plans

## HSA Qualified plans

Our HSA Qualified plans — both embedded and non-embedded — offer affordable coverage. Pair them with a qualified financial institution for greater retirement savings since HSA's are owned by individuals and never expire. Within this plan, pharmacy-embedded benefits include a safe harbor formulary providing coverage for most-needed medications before the deductible is met.

## Connect plan

This plan, offered only in Oregon, integrates seamlessly with our Providence Medical Group clinics. Connect features lower costs thanks to integrated delivery with non-Providence primary care physicians and specialists working together. It also links to select non-Providence clinics in the Portland metropolitan area.

## Choice plan

Choice plans provide integrated care from the team at your home clinic. Similar to the Connect plan, the Choice plan leverages integrated care from your clinic, and it's state wide!

	HSA Qualified plans	Connect & Choice plans
<b>Deductible</b>	\$1,400 – \$7,000 (aggregate) \$2,800 – \$7,000 (embedded)	\$0 – \$8,550
<b>Out-of-Pocket Max.</b>	\$1,400 – \$7,000 (aggregate) \$2,800 – \$7,000 (embedded)	\$250 – \$8,550
<b>Family Multiplier</b>	2X	2X or 3X
<b>Coinsurance</b>	0% – 50%	10% – 50%
<b>Primary Care Provider (PCP)</b>	Primary Care Provider copay cannot be higher than your specialty copay (subject to deductible and coinsurance)	Primary Care Provider copay cannot be higher than your specialty copay
<b>Specialty</b>	Specialty copay equal to or greater than PCP copays and cannot be higher than ER copays (subject to deductible and coinsurance)	Specialty copay equal to or greater than PCP copays and cannot be higher than ER copays
<b>Emergency Room</b>	0% – 50%; 0% when deductible and out-of-pocket maximum match (subject to deductible and coinsurance)	\$100 – \$1,000 copay ranges

# Comprehensive plans

## Option Advantage Base

Check out our most cost-efficient plan. The deductible is waived for preventive services, ExpressCare Virtual visits and prescriptions. These plans pair well with an HRA through HealthEquity.

## Option Advantage Plus

Save more on services that members use most. This plan waives the deductible for specialists office visits, urgent care, and allergy shots. X-rays and labs are covered in full for the first \$500.

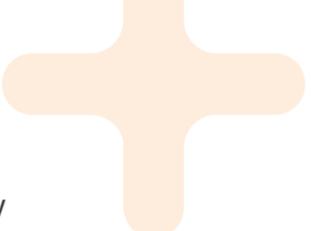
## Option Advantage Premium

Even better, the deductible is waived for many more commonly needed services including: ER, routine immunizations, lab and X-ray, imaging services (PET, CT, MRI) and more.

## Personal Option

**New!** Personal Option is being relaunched. Like Option Advantage Premium, it leverages coverage to in-network providers only, utilizing our Signature network. Many services not subject to the deductible.

	Build Your Plan
<b>Deductible</b>	\$0 – \$8,550
<b>Out-of-Pocket Max.</b>	\$250 – \$8,550
<b>Family Multiplier</b>	2X or 3X
<b>Coinsurance</b>	0% – 50%
<b>Primary Care Provider (PCP)</b>	Primary Care Provider copay cannot be higher than your specialty copay
<b>Specialty</b>	Specialty copay equal to or greater than PCP copays and cannot be higher than ER copays
<b>Emergency Room</b>	\$100 – \$1,000 copay ranges



# Pharmacy plans

There are many choices for prescription drugs. Employers can add a flexible pharmacy plan to enhance their medical benefits. Pharmacy plans include a comprehensive prescription drug formulary, ensuring that members have access to medications that are safe, effective, and affordable.

- ✓ Tier 1: \$0 – \$25
- ✓ Tier 2: \$0 – \$30
- ✓ Tier 3: \$0 – \$75
- ✓ Tier 4: \$0 – \$100
- ✓ Tier 5: 50% with cap range Tier 4 copay up to \$200
- ✓ Tier 6: Same as Tier 5

Not to exceed previous tier on preferred medication range

# Vision Service Plan (VSP)

Help your employees see the bright future ahead with a comprehensive vision plan. The only difference between each plan is the frequency of lenses and frames.

### Exams/lenses/frames

- ✓ Vision Basic: 12 mo./24 mo./24 mo.
- ✓ Vision Plus: 12 mo./12 mo./24 mo.
- ✓ Vision Premium: 12 mo./12 mo./12 mo.
- ✓ Adult exam copay: \$10 on all plans
- ✓ Adult frame/contact lens allowance: \$130 on all plans

# Dental plans

Add a Providence dental plan for comprehensive coverage and access to more than 353,000 in-network providers nationwide. Interested in more details? Ask us!

- ✓ Nine dental plan options with and without orthodontia coverage
- ✓ No waiting periods
- ✓ Robust coverage in- and out-of-network
- ✓ Flexible options with a variety of annual maximum and out-of-network reimbursement levels

Providence has a religious objection to providing termination of pregnancy services. For information on how to access these services, visit [Providence.org/tp](https://Providence.org/tp)

# Chiropractic manipulation and acupuncture plans

Alternative medicine benefits are available to support health and wellness all year long. Our Alternative Care plan options offer employees therapeutic benefits that can be coordinated with our traditional care pathways.

- ✓ Chiropractic co-pay plan options: \$10, \$15, \$20, or \$25
- ✓ Calendar year maximum benefit per member: \$500, \$1,000, \$1,500
- ✓ Chiropractic and acupuncture: plan offered with and without massage therapy coverage
- ✓ All plans can be offered as Plus (any licensed provider) or with a network benefit

Can combine any copay with any of the calendar year maximums

**Need more detailed plan information? Visit [ProvidenceHealthPlan.com](https://ProvidenceHealthPlan.com)**





# Helping members get the most from their plan



## New to Providence

Our Northwest-based Providence customer service team will help members make the most from their plan — even before membership begins. Some of the things we can do are:

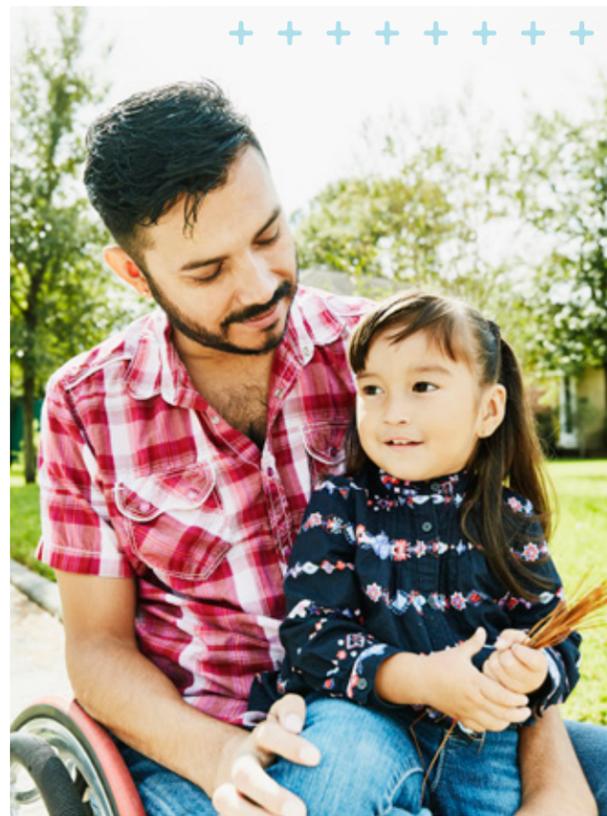
- ✔ Help find in-network providers and specialists
- ✔ Transfer prescription medication
- ✔ Seamlessly transition existing care

## Ongoing care needs

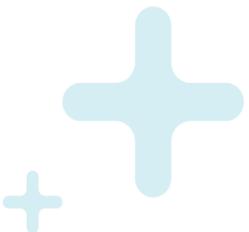
Our Care Management team of Registered Nurses (RNs), Social Workers, Clinical Support Coordinators, and Technicians help members understand and manage long-term health needs — especially helpful for a cancer diagnosis, or chronic conditions like heart disease, asthma or diabetes.

## Looking for a provider

Easily find the right doctor, specialist, pharmacy, or care facility through our online directory.



# myProvidence gives members the power to securely manage their health plan



- ✔ Find in-network providers
- ✔ Estimate costs for medical, pharmacy, and dental
- ✔ View claims and payment status
- ✔ Learn more about your benefits
- ✔ Get a replacement ID card
- ✔ Go paperless
- ✔ Take a personal health assessment

 Members sign up at [myProvidence.com](https://myProvidence.com)

## Convenient access to medication

We are always adding locations to our preferred retail network and negotiating volume pricing. Our aim is to improve convenience and access to the medications they need. This helps members save time and money when obtaining prescription drugs.

## Preferred retail pharmacies

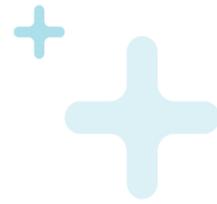
With a preferred pharmacy, members usually pay less when filling a 30- to 90-day supply of medications. Nearly all our in-network pharmacies are preferred — including most major drug store chains.

## Mail order pharmacies

With many plans, mail order allows members to purchase a 90-day supply of medications at a reduced cost and have them delivered directly to their home.

For all pharmacy needs, visit [ProvidenceHealthPlan.com/pharmacy](https://ProvidenceHealthPlan.com/pharmacy)

# Get the right care at the right time at the right place



## ProvRN Free

### Access to care 24/7

Speak with a registered nurse anytime, any day. An easy first step when you have symptoms and you want to know if you need face-to-face care.

- ✓ Always free, always there for you
- ✓ Connect with a nurse at 800-700-0481 or 503-574-6520



## ExpressCare Virtual Free\*

### Getting the care you need, when you need it

Talk with a provider from anywhere using your tablet, smartphone, or computer. This is a great option for prescriptions and treatment that doesn't require hands-on care. Available nationwide.

- ✓ 8 a.m. – 8 p.m., PST daily
- ✓ Create your free account today at [virtual.providence.org](http://virtual.providence.org)



## ExpressCare Clinics Free\*

### Same-day, in-person treatment

When you need to see someone and your regular care provider is not available. With many convenient locations (some in your local Walgreens), it's easy to find a clinic near you.

- ✓ 7 days a week
- ✓ Create your free account today at [providenceexpresscare.org](http://providenceexpresscare.org)



## Primary Care \$

### Your primary healthcare partner

Primary care providers develop a relationship with you and know your health history. Visit them for check-ups, managing chronic conditions, and specialist referrals.

- ✓ By appointment
- ✓ Call your primary care provider



## Urgent Care \$\$

### When you need help right away

Urgent care is where you turn when you know you need help and can't wait for an appointment. This is best for minor injuries, cuts, burns, pains, and sprains.

- ✓ Hours vary by location
- ✓ Find your nearest Urgent Care at [providenceexpresscare.org](http://providenceexpresscare.org)



## Emergency \$\$\$\$

### When you think you may be in danger

Use emergency care for suspected heart attack, stroke, severe abdominal pain, poisoning, choking, loss of consciousness, and uncontrolled bleeding.

- ✓ Available 24/7
- ✓ Get a ride to the nearest hospital

# More ways to reach True Health



## Active&Fit Direct

Ready to kick-start a routine or looking to take it to the next level? Access 10,000 participating fitness centers and YMCAs nationwide through Active&Fit Direct for only \$25 a month (plus a \$25 enrollment fee and applicable taxes; 3-month commitment required).



## Personal Health Coach

Thinking about a healthier lifestyle but don't know where to start? Our Providence health coaches are here to support your journey to a healthier, happier life.



## LifeBalance

Get discounts on the things you love to do from movies to travel to a night on the town. LifeBalance provides savings on more than 20,000 travel, cultural, recreational, and other fun activities.



## ChooseHealthy

We want to give you every opportunity to achieve your health goals. Save big on fitness and wellness products, services, and memberships.



## ID Protection

Get peace of mind with Assist America Identity Theft Protection's fraud monitoring, warning, and resolution.



## Emergency Travel Assistance

Get emergency medical help while traveling away from home, or even internationally, with Assist America Travel Assistance.

For information on these programs, visit [ProvidenceHealthPlan.com/discounts](http://ProvidenceHealthPlan.com/discounts)



If you ever think your life or well-being could be in serious danger, call 911 immediately.

\*ExpressCare Virtual and ExpressCare Clinic services are free with most plans. HSA plan members must first meet their plan deductible; then services are covered in full.





# We all deserve True Health

When employees are healthy, they're inspired to do great things for their companies, their communities, and the world at large. Healthcare is a human right — everyone has a right to affordable, quality healthcare. We're dedicated to the health and care of every member of our community, no matter where they live or who they work for.

Because everyone's well-being matters.

Ready to get started? One of our sales associates will be glad to help. Call **877-245-4077** to begin the process.

[ProvidenceHealthPlan.com](https://www.ProvidenceHealthPlan.com)