True Health Starts Here

Groups sized 1-50

ProvidenceHealthPlan.com
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 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
- Three behavioral health and three EAP visits covered in full before the deductible on Connect and Choice Gold and Silver plans

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

Each small group plan has a designated network. Choose a plan that best fits your benefit needs and preferred network. Employers may offer up to three plans (depending on the number of enrolled subscribers) to ensure their employees can choose preferred plans and networks to meet their needs.
These high-value networks put patients first

**Providence Connect network**

The integrated Connect network provides the best value offered in Oregon. This network includes more than 80 patient-centered care clinics in the Portland metro area and surrounding counties.

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

**Connect serves these Oregon counties**

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

**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.

As with the Connect 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.

**Choice serves even more counties**

- Baker
- Benton
- Clackamas
- Clatsop
- Coos
- Crook
- Curry
- Deschutes
- Douglas
- Hood River
- Jackson
- Josephine
- Klamath
- Lane
- Lincoln
- Linn
- Malheur
- Marion
- Multnomah
- Polk
- Umatilla
- Union
- Wallowa
- Washington
- Yamhill
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.
Robust benefits help members stay healthy

Check out the variety of plan options

Employees can choose plans suitable for their lives and lifestyles.

Total Enhanced plans offer rich benefits along with lower copays. Balance plans include a mix of cost-saving features and coverage for the services members use most.

Choice and Connect plans provide integrated care from the team at your home clinic. HSA Qualified plans offer premium savings, allowing members to manage their own healthcare costs. And our Standard, Balance and HSA Qualified plans are certified for the Small Business Health Options Program (SHOP).
Benefits your employees want plus a nationwide network

Total Enhanced plans
Offering the most robust level of coverage, Total Enhanced plans offer best-in-class benefits with full access to the national Providence Signature network.

<table>
<thead>
<tr>
<th>Plan version</th>
<th>Individual deductible</th>
<th>Individual Out-of-pocket max.</th>
<th>In-network copay</th>
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*50% up to $200
* Deductible waived

- In- and out-of-network common deductibles and out-of-pocket maximums
- Deductible waived on all six pharmacy tiers
- Chiropractic manipulation and acupuncture visits (up to 15 visits per calendar year combined; deductible waived)
- New! Balance plans are certified for SHOP
- Deductible waived on select benefits, including primary care and specialist office visits, urgent care and in-network physical therapy

Balance plans
With excellent benefits and a lower premium, this classic plan design is straightforward and flexible. Get full access to the national Providence Signature network.

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<thead>
<tr>
<th>Plan version</th>
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<th>In-network copay</th>
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<td>T2</td>
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<td>$15</td>
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<td>$20</td>
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</table>

*50% up to $200
* Deductible waived

- Chiropractic manipulation and acupuncture visits (up to 10 visits per calendar year excluding primary care and specialist office visits, urgent care and in-network physical therapy
- Cost-saving features tailored to your employees’ needs.

NEW! Balance plans are certified for SHOP
- Deductible waived on select benefits, including primary care and specialist office visits, urgent care and in-network physical therapy
- Cost-saving features tailored to your employees’ needs.

Robust coverage. Best-in-class benefits.
High-value plans that use a patient-centered model of care

Connect plans

Connect plans achieve substantial premium savings by combining a patient-centered medical home model of care with our Portland metro area Connect network.

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<td>T2</td>
<td>T3</td>
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*50% up to $200  **No tiers, primary and specialist copay only  ✔ Deductible waived

Choice plans

Choice plans utilize a patient-centered medical home model of care to keep your employees healthy. The Choice network includes more than 410 primary care clinics.

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<td>50%*</td>
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</table>

*50% up to $200  **No tiers, primary and specialist copay only  ✔ Deductible waived

NEW! Three visits covered in full before the deductible on Gold and Silver plans for each of the following: PCP and behavioral health

Access to Choice network specialists via referral from the medical home for in-network coverage

Medical home model provides patient-focused quality care that’s affordable.
More choices to help save

HSA Qualified plans

These lower-premium, high-deductible plans offer affordable coverage and the flexibility to choose any provider in the national Providence Signature network.

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<td>CIF/CIF</td>
<td>CIF</td>
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</table>

*50% up to $200  √ Deductible waived

NEW! HSA Qualified plans are certified for SHOP

A formulary that includes ACA preventive and safe harbor medications that are exempt from the deductible

Chiropractic manipulation and acupuncture visits (up to 10 visits per calendar year combined; deductible applies)

In-network preventive care services covered in full; deductible waived

Defined by the state of Oregon. Available from Providence.

Free health savings accounts with HealthEquity included for all HSA Qualified plan members.

Standard plans

These plans take advantage of the national Providence Signature network.

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<td>50%</td>
<td>50%</td>
<td>CIF/CIF</td>
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*50% up to $500  √ Deductible waived

Separate deductibles and out-of-pocket maximums, in and out of the network

Copays starting as low as $20 and deductibles as low as $1,500

Standard plans are certified for SHOP
Optional dental plans

Add a Providence dental plan for comprehensive coverage and access to more than 353,000 in-network provider listings nationwide. A dental plan must be paired with a PHP medical plan, and medical and dental enrollment must match.

- No deductible needs to be met prior to receiving this benefit
- Wider choice of benefits
- Maximizing dollars by choosing lower-priced options
- Greater control over coverage to best meet their needs

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<th>Coverage type</th>
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<td>MAC</td>
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2021 rates

- Subscriber only: $10.75, $33.35, $39.90, $44.40
- Subscriber and spouse: $21.20, $66.65, $79.80, $88.80
- Subscriber and children: $21.80, $59.80, $71.60, $79.65
- Subscriber, spouse and children: $32.25, $95, $113.75, $126.55

*Balance billing may apply for out-of-network services.

<table>
<thead>
<tr>
<th>Advantages for the employer include:</th>
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<tr>
<td>+ Wider choice of benefits</td>
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<tr>
<td>+ Maximizing dollars by choosing lower-priced options</td>
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<tr>
<td>+ Greater control over coverage to best meet their needs</td>
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</table>

The plans you choose must meet a few guidelines:

- Groups with 1-4 enrolled subscribers can offer up to two plans
- Groups with five or more enrolled subscribers can offer up to three plans
- Employer contribution must be at least 50 percent of the employee-only rate for the lowest-cost plan

Here’s an example:

ABC Company has defined a benefit-eligible employee as someone who works 40-plus hours per week. This group has nine employees, six of whom are eligible for benefits, so the group may choose up to three plans.

Plans chosen:

- Plan A = $560 monthly premium
- Plan B = $330 monthly premium
- Plan C = $220 monthly premium

Employer contribution: this amount is up to the employer, but it must be a minimum of $110 (50 percent of the lowest premium) in this example.
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.

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

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

Visit ProvidenceHealthPlan.com/members

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
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., (Pacific Time) daily
- Create your free account today at 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

**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

**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

*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.*
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
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