Health Plan

True Health Starts Here

Groups sized 1-50

ProvidenceHealthPlan.com

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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 -atrue 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.

- + 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

+ Collaborative, team-based approach to care that focuses on the member's overall well-being

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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.

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

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.



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.



Connect serves these Oregon counties

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

Choice serves even more counties

+	Baker	+	Crook	+
+	Benton	+	Curry	+
+	Clackamas	+	Deschutes	+
+	Clatsop	+	Douglas	+
+	Coos	+	Hood River	+

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.

- 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.



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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.

Plan version	Individual deductible	Individual Out-of- pocket max.	In-network copay	Coinsurance	ER	Rx tiers					
	Common	Common	Primary/ Specialist	In/Out		T1	T2	тз	T 4	T5	Т6
250 Platinum	\$250	\$3,500	\$10/\$25√	10%/30%	\$250 then 10%√	CIF√	\$10√	\$25√	30%√	50%*√	50%√
500 Platinum	\$500	\$3,500	\$10/\$25√	10%/30%	\$250 then 10%√	CIF√	\$10√	\$25√	30%√	50%*√	50%√
1000 Gold	\$1,000	\$7,500	\$20/\$40√	30%/40%	\$250 then 30%√	CIF√	\$10√	\$40√	30%√	50%*√	50%√
1500 Gold	\$1,500	\$7,500	\$20/\$40√	30%/40%	\$250 then 30%√	CIF√	\$10√	\$40√	30%√	50%*√	50%√
2500 Gold	\$2,500	\$7,500	\$20/\$40√	20%/40%	\$250 then 20%√	CIF√	\$10√	\$40√	30%√	50%*√	50%√
3500 Gold	\$3,500	\$7,500	\$20/\$40√	20%/40%	\$250 then 20%√	CIF√	\$10√	\$40√	30%√	50%*√	50%√
4500 Gold	\$4,500	\$7,500	\$20/\$40√	20%/40%	\$250 then 20%√	CIF√	\$10√	\$40√	30%√	50%*√	50%√
5500 Gold	\$5,500	\$7,500	\$20/\$40√	20%/40%	\$250 then 20%√	CIF√	\$10√	\$40√	30%√	50%*√	50%√
7200 Silver	\$7,200	\$8,550	\$45/\$65√	35%/40%	\$250 then 35%√	CIF√	\$15√	\$65√	40%√	50%*√	50%√

*50% up to \$200 ✓ Deductible waived

- In- and out-of-network common deductibles and out-of-pocket maximums
- Oeductible waived on all six pharmacy tiers

Chiropractic manipulation and acupuncture visits (up to 15 visits per calendar year combined; deductible waived)

Robust coverage. Best-in-class benefits.

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.

Plan version	Individual deductible	Individual Out-of- pocket max.	In-network copay	Coinsurance	ER			Rx	tiers		
	In/Out	In/Out	Primary/ Specialist	In/Out		T1	Т2	тз	T4	T5	Т6
750 Gold	\$750/ \$1,500	\$8,200/ \$16,400	\$30/\$50√	20%/50%	\$250 then 20%	CIF√	\$15√	\$50√	50%√	50%*	50%
1500 Gold	\$1,500/ \$3,000	\$8,200/ \$16,400	\$30/\$50√	20%/50%	\$250 then 20%	CIF√	\$15√	\$50√	50%√	50%*	50%
2500 Silver	\$2,500/ \$5,000	\$8,550/ \$17,100	\$40/\$60√	40%/50%	\$250 then 40%	CIF√	\$20√	\$65√	50%√	50%*	50%
3500 Silver	\$3,500/ \$7,000	\$8,550/ \$17,100	\$40/\$60√	35%/50%	\$250 then 35%	CIF√	\$20√	\$65√	50%√	50%*	50%
4500 Silver	\$4,500/ \$9,000	\$8,550/ \$17,100	\$40/\$60√	35%/50%	\$250 then 35%	CIF√	\$20√	\$65√	50%√	50%*	50%
6000 Silver	\$6,000/ \$12,000	\$8,550/ \$17,100	\$40/\$60√	35%/50%	\$250 then 35%	CIF√	\$20√	\$65√	50%√	50%*	50%
7000 Bronze	\$7,000/ \$14,000	\$8,550/ \$17,100	\$50/\$85√	50%/50%	\$250 then 50%	CIF√	\$35√	50%	50%	50%*	50%
8550 Bronze	\$8,550/ \$17,100	\$8,550/ \$17,100	\$50/\$85√	50%/50%	CIF	CIF√	\$35√	CIF	CIF	CIF	CIF

*50% up to \$200 \checkmark 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

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

Cost-saving features tailored to your employees' needs.

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.

Plan version	Individual deductible	Individual Out-of- pocket max.	In-network copay	Coinsurance	ER	Rx tiers					
	In/Out	In/Out	Primary T1/ Primary T2/ Specialist	In/Out		T1	T2	тз	T4	Т5	т6
750 Gold	\$750/ \$1,500	\$8,200/ \$16,400	CIF√/\$30√ /\$50√	25%/50%	\$250 then 25%	CIF√	\$15√	\$50√	50%√	50%*	50%
1500 Gold	\$1,500/ \$3,000	\$8,200/ \$16,400	CIF√/\$30√ /\$50√	25%/50%	\$250 then 25%	CIF√	\$15√	\$50√	50%√	50%*	50%
2800 Silver	\$2,800/ \$5,600	\$8,550/ \$17,100	CIF√/\$50√ /\$70√	40%/50%	\$250 then 40%	CIF√	\$20√	\$65√	50%√	50%*	50%
3500 Silver	\$3,500/ \$7,000	\$8,550/ \$17,100	CIF√/\$50√ /\$70√	35%/50%	\$250 then 35%	CIF√	\$20√	\$65√	50%√	50%*	50%
4500 Silver	\$4,500/ \$9,000	\$8,550/ \$17,100	CIF√/\$40√ /\$60√	35%/50%	\$250 then 35%	CIF√	\$20√	\$65√	50%√	50%*	50%
6000 Silver	\$6,000/ \$12,000	\$8,550/ \$17,100	CIF√/\$40√ /\$60√	35%/50%	\$250 then 35%	CIF√	\$20√	\$65√	50%√	50%*	50%
7000 Bronze	\$7,000/ \$14,000	\$8,550/ \$17,100	\$50√/ \$85√**	50%/50%	\$250 then 50%	CIF√	\$35√	50%	50%	50%*	50%
8550 Bronze	\$8,550/ \$17,100	\$8,550/ \$17,100	\$50√/ \$85√**	50%/50%	CIF	CIF√	\$35√	CIF	CIF	CIF	CIF

*50% up to \$200 **No tiers, primary and specialist copay only

- **NEW!** Three visits covered in full before (\checkmark) the deductible on Gold and Silver plans for each of the following: PCP and behavioral health
- Access to Connect network specialists via referral from the medical home for in-network coverage
- **NEW!** Three EAP visits covered in full before the deductible
- Up to 10 combined chiropractic manipulation and acupuncture visits per calendar year (OOPM doesn't apply)

Affordable member-selected medical home model care.

Choice plans

healthy. The Choice network includes more than 410 primary care clinics.

Plan version	Individual deductible	Individual Out-of- pocket max.	In-network copay	Coinsurance	ER			Rx	tiers		
	In/Out	In/Out	Primary T1/ Primary T2/ Specialist	In/Out		T1	T2	тз	T 4	T5	T6
750 Gold	\$750/ \$1,500	\$8,200/ \$16,400	CIF√/\$30√ /\$50√	25%/50%	\$250 then 25%	CIF√	\$15√	\$50√	50%√	50%*	50%
1500 Gold	\$1,500/ \$3,000	\$8,200/ \$16,400	CIF√/\$30√ /\$50√	25%/50%	\$250 then 25%	CIF√	\$15√	\$50√	50%√	50%*	50%
2800 Silver	\$2,800/ \$5,600	\$8,550/ \$17,100	CIF√/\$50√ /\$70√	40%/50%	\$250 then 40%	CIF√	\$20√	\$65√	50%√	50%*	50%
3500 Silver	\$3,500/ \$7,000	\$8,550/ \$17,100	CIF√/\$50√ /\$70√	35%/50%	\$250 then 35%	CIF√	\$20√	\$65√	50%√	50%*	50%
4500 Silver	\$4,500/ \$9,000	\$8,550/ \$17,100	CIF√/\$40√ /\$60√	35%/50%	\$250 then 35%	CIF√	\$20√	\$65√	50%√	50%*	50%
6000 Silver	\$6,000/ \$12,000	\$8,550/ \$17,100	CIF√/\$40√ /\$60√	35%/50%	\$250 then 35%	CIF√	\$20√	\$65√	50%√	50%*	50%
7000 Bronze	\$7,000/ \$14,000	\$8,550/ \$17,100	\$50√/ \$85√**	50%/50%	\$250 then 50%	CIF√	\$35√	50%	50%	50%*	50%
8550 Bronze	\$8,550/ \$17,100	\$8,550/ \$17,100	\$50√/ \$85√**	50%/50%	CIF	CIF√	\$35√	CIF	CIF	CIF	CIF

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

- **NEW!** Three visits covered in full before (\checkmark) 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

Choice plans utilize a patient-centered medical home model of care to keep your employees



NEW! Three EAP visits covered in full before the deductible

Up to 10 combined chiropractic (~) manipulation and acupuncture visits per calendar year (OOPM doesn't apply)

Medical home model provides patientfocused 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.

Plan version	Individual deductible	Individual Out-of- pocket max.	In-network copay	Coinsurance	ER			Rx	tiers		
	In/Out	In/Out	Primary/ Specialist	In/Out	In/Out	T1	Т2	тз	T 4	T5	Т6
1500 Gold	\$1,500/ \$3,000	\$6,000/ \$12,000	20%/20%	20%/50%	20%/30%	CIF	20%	20%	20%	50%*	50%
2500 Silver	\$2,500/ \$5,000	\$6,750/ \$13,500	30%/30%	30%/50%	30%/30%	CIF	30%	30%	30%	50%*	50%
3500 Silver	\$3,500/ \$7,000	\$6,750/ \$13,500	30%/30%	30%/50%	30%/30%	CIF	30%	30%	30%	50%*	50%
4500 Silver	\$4,500/ \$9,000	\$6,750/ \$13,500	30%/30%	30%/50%	30%/50%	CIF	30%	30%	30%	50%*	50%
5500 Bronze	\$5,500/ \$11,000	\$7,000/ \$14,000	50%/50%	50%/50%	50%/50%	CIF	50%	50%	50%	50%*	50%
7000 Bronze	\$7,000/ \$14,000	\$7,000/ \$14,000	CIF/CIF	CIF/CIF	CIF/CIF	CIF	CIF	CIF	CIF	CIF	CIF

Standard plans

These plans take advantage of the national Providence Signature network.

Plan version	Individual deductible	Individual Out-of- pocket max.	In-network copay	Coinsurance	ER			R	x tiers		
	In/Out	In/Out	Primary/ Specialist	In/Out		T1	T2	тз	T 4	Т5	Т6
Gold	\$1,500/ \$3,000	\$7,300/ \$14,600	\$20√/ \$40√	20%/50%	20%	\$10√	\$10√	\$30√	50%√	50%*√	50%*√
Silver	\$3,650/ \$7,300	\$8,550/ \$17,100	\$40√/ \$80√	30%/50%	30%	\$15√	\$15√	\$60√	50%√	50%√	50%√
Bronze	\$8,550/ \$17,100	\$8,550/ \$17,100	\$50√/ \$100√	CIF/CIF	CIF	\$20√	\$20√	CIF	CIF	CIF	CIF

*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 (\checkmark) deductibles as low as \$1,500

*50% up to \$200 ✓ Deductible waived

- **NEW! HSA Qualified plans are certified** (\checkmark) for SHOP
- A formulary that includes ACA preventive and safe harbor medications that are exempt from the deductible

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

In-network preventive care services $\langle \checkmark \rangle$ covered in full; deductible waived

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





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.

\checkmark No deductible needs to be met prior to receiving this benefit	Provid Preve		Provid Esse			dence Il Access	Provid Advantag		
Coverage type	In	Out	In	Out	In	Out	In	Out	
Network	Providence	All other providers	Providence	All other providers	Providence	All other providers	Providence	All other providers	
Deductible	No	one	\$!	50	\$	50	\$25		
Annual maximum	No	one	\$1,	000	\$1,	000	\$1,	500	
Waiting period				N	one				
Diagnostic and preventive services	CIF✓	CIF✓	CIF✓	10%⁄	CIF√	10%⁄	CIF✓	CIF✓	
Basic services	N,	/A	20%	30%	20%	30%	20%	20%	
Major services	N,	/A	50%	60%	50%	50%	50%	50%	
Out-of-network*	M	AC	MAC		UCR 90th percentile		UCR 90th percentile		
2021 rates									
Subscriber only	\$10	\$10.75		3.35	\$3	9.90	\$44	1.40	
Subscriber and spouse	\$21.20		\$60	6.65	\$79	9.80	\$88	3.80	
Subscriber and children	\$22	\$21.80		9.80	\$71.60		\$79.65		
Subscriber, spouse and children	\$32	2.25	\$	95	\$11	\$113.75		\$126.55	

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

Four dental plans to choose from

No waiting periods

Robust coverage in- and out-of-network

Orthodontics/orthodontia are not available



Let your employees choose their True Health by offering two or three health plans with the defined contribution option.

Advantages for the employer include:

- + Wider choice of benefits
- + Maximizing dollars by choosing lower-priced options

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

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.



+ Greater control over coverage to best meet their needs

+ Employer contribution must be at least 50 percent of the employee-only rate for the lowest-cost plan



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

- C Learn more about your benefits
- Get a replacement ID card

Members sign up at myProvidence.com

- Go paperless
- Take a personal health assessment

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
- **G** 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.

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.

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



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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.

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.

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

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 $\langle \rangle$ Create your free account today at providenceexpresscare.org

Create your free account today

at virtual.providence.org

Always free, always there for you

800-700-0481 or 503-574-6520

Connect with a nurse at

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

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

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.





More ways to **reach True Health**

Active&Fit Direct ᠿ=₽

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).

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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.

ID Protection

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

For information on these programs, visit **ProvidenceHealthPlan.com/discounts**





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.



ChooseHealthy

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



Emergency Travel Assistance

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





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

PROVIDENCE Health Plan