



# True Health Starts Here

**Groups sized 51+**

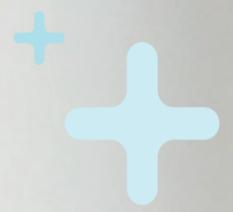
[ProvidenceHealthPlan.com](https://www.ProvidenceHealthPlan.com)

**2022**





# Building True Health, Together



For more than 160 years, our not-for-profit healthcare collective has set the health and well-being standard for the 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 Providence 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 the 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.

## Erasing the stigma of mental health

Our approach is to erase stigma and make healthcare more accessible to those in need. Providence values whole-self care for all members. To help simplify the way you get whole-self care, there is a direct access line to a dedicated behavioral health and substance abuse service support team that includes a crisis-trained staff. This team is available 24/7 for members.

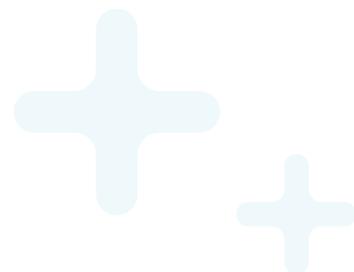
- + Call our direct care line, [800-878-4445](tel:800-878-4445) for assistance
- + 24/7 crisis management
- + Behavioral health providers integrated into our proprietary Providence Health Plan network

## Using technology to drive results

Our commitment to personalized, face-to-face care is what led us to invest heavily in virtual health platforms and retail express care. Thanks to those well-timed efforts, we've been able to support members throughout the COVID-19 pandemic.

Our Telehealth, ExpressCare locations, and Providence Medical Group facilities are not only convenient, but safe and effective.

- + **NEW!** Schedule an ExpressCare Virtual appointment with a provider from anywhere across the nation,\* with Wi-Fi
- + 24/7 access with ProvRn
- + Same-day appointments with ExpressCare Virtual



\*ExpressCare Virtual appointments are available nationwide.



## Commitment to health equity

Health equity is social justice for health. It is achieved by reducing barriers to the highest level of care for everyone. Health disparity became more glaring during COVID-19, with communities of color and marginalized populations being severely and unequally affected.

Providence St. Joseph Health, which serves seven states across the U.S., has made a commitment to invest \$50 million over the next five years as part of an effort to reduce health disparities and achieve health equity for our members and communities. These funds will support several major projects and continue to make our response to the impacts of COVID-19 possible and effective.





# 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. With a variety of network options offered — from patient-centered medical homes to a new expansive and comprehensive national network — we have you covered.

# These high-value networks put patients first

## Providence Connect network

The integrated Connect network provides the best value offered in Oregon. It features more than 90 patient-centered care clinics in the Portland metro area and surrounding counties.

This network also connects members with a tailored provider network, referred to as Medical Homes, 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.



### Connect serves these Oregon counties

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

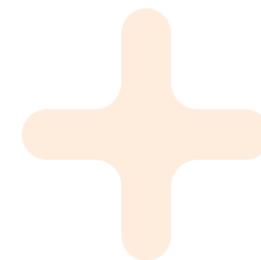
## Providence Choice network

With Choice plans, you get a network of more than 420 primary care clinics covering a broad spectrum of Oregon and Washington counties. This integrated network, referred to as Medical Homes, includes access to the Signature network, enhanced with the Cigna PPO network,\* and 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.

### Choice serves even more counties

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



**NEW!** Choice members will have expanded nationwide access to the Cigna PPO Network\* as an in-network benefit.



\*The Cigna PPO Network refers to the healthcare providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration. Cigna is an independent company and not affiliated with Providence Health Plan. Access to the Cigna PPO Network is available through Cigna's contractual relationship with Providence. All Cigna products are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

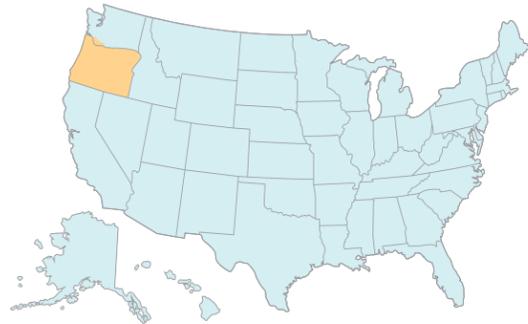
# Coast-to-coast coverage begins here



## 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, 1,085 clinics and more than 25,000 physicians across seven western states.



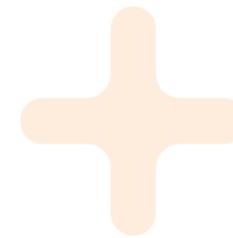
**NEW!** Providence is introducing nationwide access to the Cigna PPO Network,\* with over 1 million\*\* providers, for members who reside or travel outside of Oregon and southwest Washington.



## Providence Extend PPO network

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

In addition, members who reside or travel outside of Oregon and southwest Washington will have access to over 1 million providers,\*\* and to the largest delivery systems in the Portland metropolitan area.



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



## Open access PPO network featuring nearly 1 million providers nationwide

- + Preferential contracts with Providence St. Joseph Health providers and facilities in Oregon and southwest Washington
- + National access by Cigna PPO Network\*
- + In-network access to all major healthcare systems in Oregon, including Providence, OHSU, Legacy, and Adventist
- + The full network is available to all enrolled members regardless of resident address

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\*\*Cigna analysis of actual providers contracted as part of the Cigna PPO for Shared Administration as of December 2020. Data is subject to change.

\*\*\*The Cigna PPO network applies to the following market segments: Fully-insured SG and LG (OR domiciled employers only) and self-funded ASO employers. It does not apply to WA domiciled fully-insured groups or individual plans at this time.





# 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.



# 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

# Gain more flexibility and control

## Self-funded plans

Whatever the size and scale of your organization, we have solutions at the ready that will take care of you and your people. And, if you're interested in moving from a fully-funded to a self-funded option, we will build a bespoke program, customized to your needs and facilitate a seamless transition without disruptions to your employees' care. Beyond insurance, we provide additional professional services designed to ease your way on the administration and planning of your holistic healthcare needs.

## Health Plan Offerings

- ✓ **PPO / HMO / HSA plans**  
A wide variety of fully-insured plans for employers.
- ✓ **Administrative Service Only (ASO) plans**  
Self-funded access to (and management of) all Providence healthcare networks.
- ✓ **Third-Party Administrator (TPA) plans**  
Self-funded plans administered by Providence Health Plan.

## Additional Services

- ✓ **Managed Care Organization (MCO)**  
Tailored workers' compensation services for managing the medical care and recovery of injured workers.
- ✓ **Ayin Health Solutions**  
Equipping organizations with the expertise and services to help them reduce costs, improve care, and keep pace with a shifting healthcare landscape.



## 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 network options that save more money

Providence has been providing one of the best-in-class pharmacy management solutions for more than 20 years. We combine high-performance formularies and clinical programs with quality, coordinated care to deliver lower costs to employers and beneficiaries. These core components distinguish Providence from other providers:

## 01 Total Spend Management = Lower Net Cost

Providence incorporates clinical and management best practices with a lowest-net cost philosophy to produce lower total spend for our clients. We achieve this through:

- + Excellence in evidence-based medicine (EBM)
- + A generics-first formulary supporting EBM
- + Strong utilization management programs
- + Optimally managed specialty and medically-infused drugs
- + Market-leading discounts and rebate optimization programs
- + Direct-contracted proprietary nationwide pharmacy network

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

To Providence, transparency is not a buzzword — it is how we do business. We fully disclose and pass through 100% of all discounts and rebates to plan sponsors. Our sole source of revenue is a single administrative fee for all services.

## 03 Specialty pharmacies

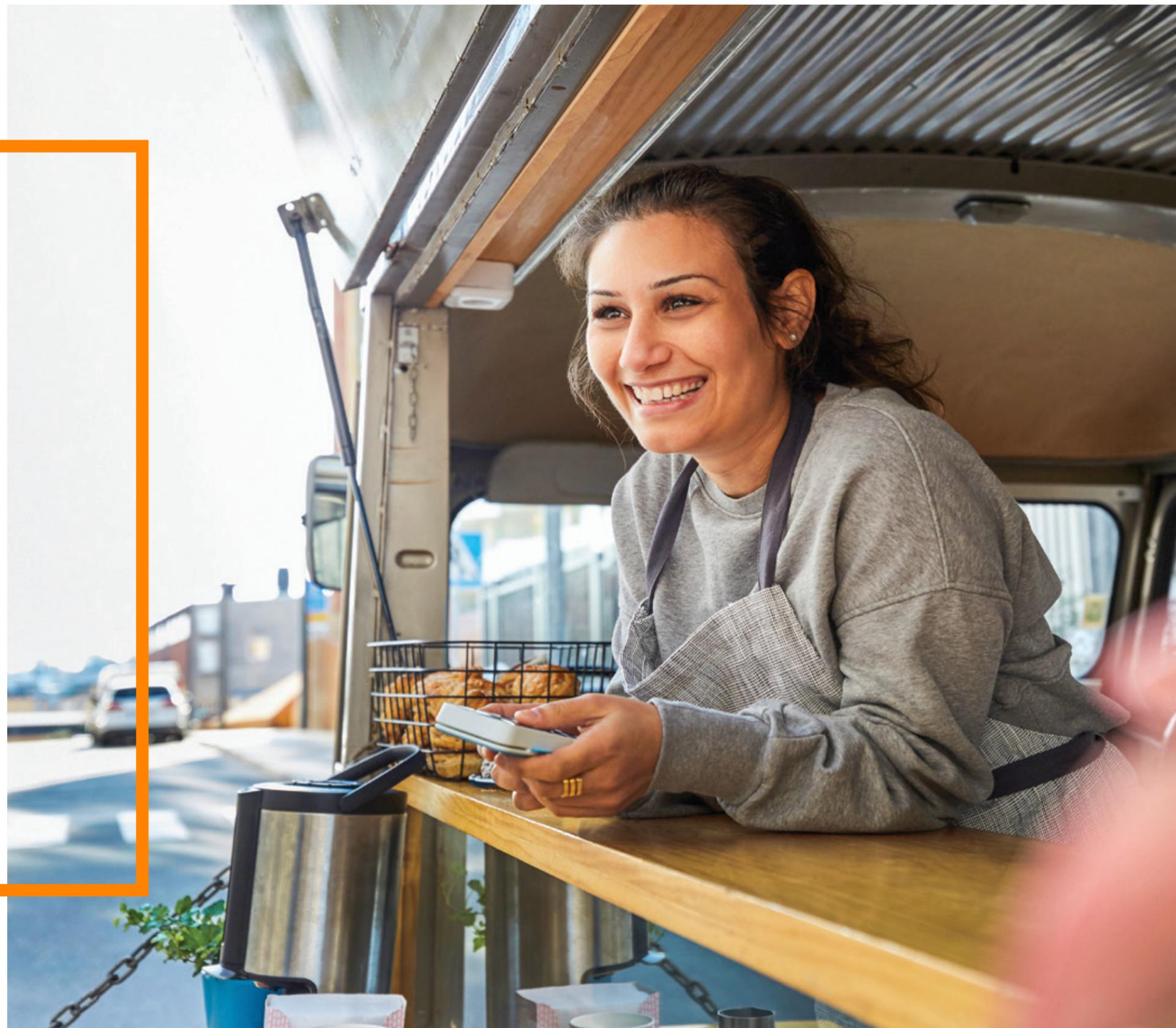
Ordering specialty medications is easy and convenient with assistance from the Providence specialty care specialty care coordination team. With access to the real-time benefits tool, a care team will help coordinate benefit plans, costs, and access to medications, so that members can achieve their health goals at the lowest net cost possible.



# 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.



# 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 statewide!\*

	HSA Qualified plans	Connect & Choice plans
<b>Deductible</b>	\$1,400 – \$7,050 (aggregate) \$2,800 – \$7,050 (embedded)	\$0 – \$8,700
<b>Out-of-Pocket Max.</b>	\$1,400 – \$7,050 (aggregate) \$2,800 – \$7,050 (embedded)	\$250 – \$8,700
<b>Family Multiplier</b>	2X	2X or 3X
<b>Coinsurance</b>	0% – 50%	0% – 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

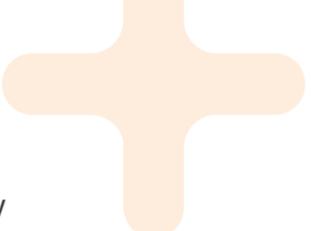
Even better, the deductible is waived for many more commonly needed services including: ER, routine immunizations, lab and X-ray, imaging services (PET, CT, MRI) and more.

## Personal Option

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 – \$8,700
<b>Out-of-Pocket Max.</b>	\$250 – \$8,700
<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

\*Members must select a Medical Home as their integrated team.



## 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% up to flexible \$ cap
- ✓ Tier 6: Same as Tier 5

Each tier should not exceed the next tier 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 nearly 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

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

## Massage therapy Oregon plans

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

- ✓ Massage Therapy copay plan options: \$15 or \$25
- ✓ Calendar year maximum benefit per member: \$500, \$1,000, \$1,500
- ✓ Oregon only: Chiropractic manipulations and acupuncture are embedded into the medical benefit. Chiropractic manipulations are limited to 20 visits; acupuncture is limited to 12 visits in- and out-of-network per calendar year
- ✓ All plans offered as Plus (any licensed provider)

Can combine any copay with any of the calendar year maximums.

## Chiropractic manipulation and acupuncture Washington plans

- ✓ CHA-MT/CHA-MT Plus plans: copay number of visit limits/calendar year
- ✓ Chiropractic and acupuncture: plan offered with and without massage therapy coverage
- ✓ See CHA tabs for pre-built plans [\$10 – \$25] with [6, 12, or 18] visits per calendar year
- ✓ Minimum requirement \$15 with six visits per calendar year

## Employee Assistance Program

When you need extra resources to manage one or more issues, Providence Employee Assistance Program (EAP) professionals can help. Providence EAP provides information, guidance, and support to members and their families to help them reach both personal and professional goals.

- ✓ Included benefit offering in all plans
- ✓ Available at no cost for three EAP visits per issue



# 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
- ✔ Seamlessly transition existing care
- ✔ Transfer prescription medication

## 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](https://ProvidenceHealthPlan.com/members)

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



- ✔ Find in-network providers
- ✔ Estimate costs for medical, pharmacy, and dental
- ✔ Sign up for paperless Explanation of Benefits (EOB)
- ✔ Communicate with Customer Service via secure email and chat
- ✔ Take a personal health assessment
- ✔ View claim details and explanation of benefits
- ✔ View progress towards your deductible and out-of-pocket maximum
- ✔ Learn more about your benefits

 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

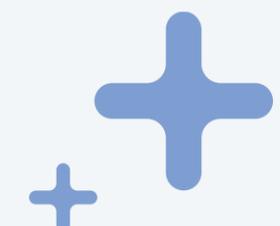
With a preferred pharmacy, members usually pay less when filling a 30- to 90-day supply of medications. Nearly all our in-network pharmacies are preferred — including most major drug store chains.

### 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.

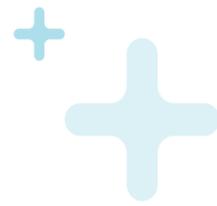
### Specialty pharmacies

Ordering specialty medications is easy and convenient with assistance from our specialty care coordination team. With access to the real-time benefits tool, a care team will help coordinate benefit plans, costs, and access to medications, so that members can achieve their health goals at the lowest net cost possible.



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](https://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.

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

**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

Ready to kick-start a routine or looking to take it to the next level? Access more than 11,000 participating fitness centers and YMCAs nationwide through Active&Fit Direct for only \$25 a month (plus a \$25 enrollment fee and applicable taxes; 2-month commitment required).



## 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.



## Behavioral Health Network

Connect with a direct access line to a dedicated behavioral health and substance abuse service support team, which includes a crisis-trained staff. This team is available 24/7, seven days a week for members. Just call [800-878-4445](tel:800-878-4445) for assistance.



## 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.



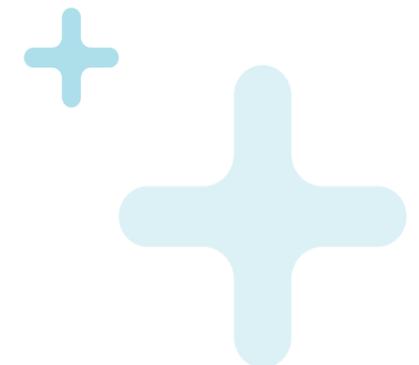
## ChooseHealthy

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.



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

*Prices, terms and offerings subject to change.*

A photograph of a man in a blue long-sleeved shirt talking on a white smartphone. He is holding a young child in a white long-sleeved shirt with small star patterns. The child is holding a brown teddy bear and has their hand near their mouth. They are sitting at a table in a kitchen setting with white cabinets and a patterned wall in the background.

# 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 quality healthcare. We're dedicated to the health and care of every member of the community 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)