True Health Starts Here

Groups sized 1-50

ProvidenceHealthPlan.com

2022
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** 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

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. Heath 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.

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*ExpressCare Virtual appointments are available nationwide.
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.
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 using the Signature network.

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 (Zip code 97132)

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 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 using the Signature network.

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
+ Jefferson
+ 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, 1,085 clinics and 25,000 physicians across seven western states.

NEW! On June 1, 2021, Providence introduced nationwide access to the Cigna PPO Network,* with over 1 million** providers, for members who reside or travel outside of Oregon and southwest Washington.***

*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.

**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.
Many plan options to help employees stay healthy

New for 2022

+ All plans include three EAP visits at no cost to the member
+ Medicare coordination of benefits for groups with 1-19 employees with PHP paying primary when the member is not enrolled in Medicare Part B

Choice, Connect, Standard, Balance, and HSA Qualified plans are eligible for the Small Business Health Options Program (SHOP) tax credit. If you have fewer than 25 full-time equivalent employees, you might qualify for a SHOP tax credit. For more information, contact your tax professional or visit Healthcare.gov or call 1-800-706-7893 (TTY/TDD: 711).

Check out all the new offerings on p. 23!
## 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>
<th>Coinsurance</th>
<th>ER</th>
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</table>

*50% up to $200  ✔ Deductible waived

**NEW!** Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year, in-network, deductible waived

**NEW!** PCP and mental health provider telehealth visits have a $10 copay

**NEW!** Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year, in-network, deductible waived

**NEW!** In- and out-of-network common deductibles and out-of-pocket maximums

Deductible waived on all six pharmacy tiers

Robust coverage. Best-in-class benefits.

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## 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.

<table>
<thead>
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<th>Plan version</th>
<th>Individual deductible</th>
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<td>Common</td>
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<td>T1</td>
<td>T2</td>
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<tr>
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<td>$15/$50</td>
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</tbody>
</table>

*50% up to $200  ✔ Deductible waived

**NEW!** Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year, in-network, deductible waived

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.

Balance plans are certified for SHOP
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>T1 In/Out</td>
<td>T2 In/Out</td>
<td>T3 In/Out</td>
<td>T4 In/Out</td>
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*50% up to $200 **No tiers, primary and specialist copay only  †Deductible waived

NEW! Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year, in-network, deductible waived
NEW! Connect plans are certified for SHOP
NEW! PCP and mental health provider telehealth visits have a $10 copay
NEW! Adult vision hardware benefit

Medicare plan provides patient-focused quality care that’s affordable.

Choice plans
Choice plans utilize a patient-centered medical home model of care to keep your employees healthy. The Choice network includes more than 420 primary care clinics.

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NEW! Choice plans are certified for SHOP
NEW! PCP and mental health provider telehealth visits have a $10 copay
NEW! Adult vision hardware benefit

Three visits covered in full before the deductible on Gold and Silver plans for each of the following: PCP and behavioral health
Access to in-network specialists via referral from the medical home for in-network coverage

Medical home model provides patient-focused quality care that’s affordable.
More cost-saving plans

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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More cost-saving plans

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HSA Qualified plans are certified for SHOP

NEW! Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year, in-network, 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

NEW! Adult vision hardware benefit

HSA Qualified plans are certified for SHOP

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

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

FREE! Health savings accounts with HealthEquity available for all HSA Qualified plan members.

Defined by the state of Oregon. Available from Providence.

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

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## Optional dental plans

Add a Providence dental plan for comprehensive coverage and access to over 3,600 provider listings in Oregon and southwest Washington, and nearly 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.

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<td>Subscriber and spouse</td>
<td>$21.20</td>
<td>$66.65</td>
<td>$79.80</td>
<td>$88.80</td>
</tr>
<tr>
<td>Subscriber and children</td>
<td>$21.80</td>
<td>$59.80</td>
<td>$71.60</td>
<td>$79.65</td>
</tr>
<tr>
<td>Subscriber, spouse and children</td>
<td>$32.25</td>
<td>$95</td>
<td>$113.75</td>
<td>$126.55</td>
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</tbody>
</table>

- Four dental plans to choose from
- Robust coverage in- and out-of-network
- Orthodontics/orthodontia are not available

* No deductible needs to be met prior to receiving this benefit

<table>
<thead>
<tr>
<th>Network</th>
<th>Providence</th>
<th>All other providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>None</td>
<td>$50</td>
</tr>
<tr>
<td>Annual maximum</td>
<td>None</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

**No waiting periods**

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

** Maximum Allowable Cost (MAC) means a limitation on the billed charges by an Out-of-Network dental provider as determined by Providence Health Plan or its authorizing agent by geographic area where the expenses are incurred and may not be less than the negotiated fee for the same service when provided by an In-Network dental provider.

*** When a service is provided by an In-Network provider, Usual, Customary and Reasonable (UCR) means charges based on a fee Providence Health Plan has negotiated with In-Network providers for that service. UCR charges will never be less than our negotiated fees.
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
+ Greater control over coverage to best meet their needs

**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.

**New for 2022**

**All plans! 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

**All plans! Expanded visits for alternative care**

Now you have more opportunities to stay well! All plans now feature 20 chiropractic manipulation visits and 12 acupuncture visits, so you have more coverage whenever you need alternative care.

**All plans! New, lower age limit for colonoscopies**

We’ve lowered the age limit from 50 to 45 for preventive colonoscopies.

**All plans! Medicare coordination**

Medicare coordination for groups with 1-19 employees – PHP pays primary when the member has not signed up for Medicare Part B. This coordination of benefits insures eligible members have the best coverage and lower costs.

**Adult vision hardware**

All plans include a benefit for adult vision hardware except Standard plans.

**$10 copay for PCP telehealth visits**

The copay for a telehealth visit with your PCP or mental health provider is just $10 for all plans except HSA Qualified and Standard plans.
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

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.

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 members 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
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
- Connect with a nurse at 800-700-0481 or 503-574-6520
- 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.
- 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 symptoms like 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 more than 11,000 participating fitness centers, 4,000 digital workout videos or daily weekday workout classes on Facebook Live and YouTube for only $25 a month (plus a $25 enrollment fee and applicable taxes; 2-month commitment required).*
- Prices, terms and offerings subject to change.

**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.

**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.

**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 hours a day, seven days a week for members. Just call 800-878-4445 for assistance.

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.

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 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)