The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, ProvidenceHealthPlan.com. For definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary or call 1-800-878-4445 to request a copy.

### Important Questions

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
<th>Why This Matters:</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is the overall deductible?</td>
<td>$0</td>
<td>See the Common Medical Events chart below for your costs for services this plan covers.</td>
</tr>
<tr>
<td>Are there services covered before you meet your deductible?</td>
<td>Yes.</td>
<td>This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</td>
</tr>
<tr>
<td>Are there other deductibles for specific services?</td>
<td>No.</td>
<td>You don't have to meet deductibles for specific services.</td>
</tr>
<tr>
<td>What is the out-of-pocket limit for this plan?</td>
<td>Not Applicable</td>
<td>This plan does not have an out-of-pocket limit on your expenses.</td>
</tr>
<tr>
<td>What is not included in the out-of-pocket limit?</td>
<td>Not Applicable</td>
<td>This plan does not have an out-of-pocket limit on your expenses.</td>
</tr>
<tr>
<td>Will you pay less if you use a network provider?</td>
<td>Yes.</td>
<td>This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.</td>
</tr>
<tr>
<td>Do you need a referral to see a specialist?</td>
<td>Yes.</td>
<td>This plan will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist.</td>
</tr>
</tbody>
</table>

(DT - OMB control number: 1545-0047/Expiration Date: 12/31/2019)(DOL - OMB control number: 1210-0147/Expiration date: 5/31/2022)
(HHS - OMB control number: 0938-1146/Expiration date: 10/31/2022)
All *copayment* and *coinsurance* costs shown in this chart are after your *deductible* has been met, if a *deductible* applies.

<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>Indian Health Care Provider (IHCP) (You will pay the least)</th>
<th>Non-IHCP In-Network Provider (You will pay more)</th>
<th>Non-IHCP Out-of-Network Provider (You will pay the most)</th>
<th>Limitations, Exceptions, &amp; Other Important Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>If you visit a health care provider’s office or clinic</strong></td>
<td>Primary care visit to treat an injury or illness</td>
<td>No charge</td>
<td>No charge</td>
<td>Not covered</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Specialist visit</td>
<td>No charge</td>
<td>No charge</td>
<td>Not covered</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Preventive care/screening/immunization</td>
<td>No charge</td>
<td>No charge</td>
<td>Not covered</td>
<td>None</td>
</tr>
<tr>
<td><strong>If you have a test</strong></td>
<td>Diagnostic test (x-ray, blood work)</td>
<td>No charge</td>
<td>No charge</td>
<td>Not covered</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Imaging (CT/PET scans, MRIs)</td>
<td>No charge</td>
<td>No charge</td>
<td>Not covered</td>
<td>Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services.</td>
</tr>
<tr>
<td>Common Medical Event</td>
<td>Services You May Need</td>
<td>Indian Health Care Provider (IHCP) (You will pay the least)</td>
<td>Non-IHCP In-Network Provider (You will pay more)</td>
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<td>-------------------------------------------------------------</td>
<td>--------------------------------------------------</td>
<td>----------------------------------------------------------</td>
<td>--------------------------------------------------------</td>
</tr>
<tr>
<td>If you need drugs to treat your illness or condition</td>
<td>Tier 1 drugs</td>
<td>No charge retail</td>
<td>No charge retail</td>
<td>Not covered</td>
<td>ACA Preventive drugs are covered in full in-network. Covers up to a 30-day supply (retail); 90-day supply (mail-order). Prior authorization may apply. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services. If a brand-name drug is requested when a generic is available, you will pay the difference in cost, plus your Tier 4 or Tier 6 cost-share. Specialty drugs (listed in Tier 5 and Tier 6 on your formulary) can only be purchased at a participating specialty pharmacy (limited to 30 days).</td>
</tr>
<tr>
<td></td>
<td>Tier 2 drugs</td>
<td>No charge retail</td>
<td>No charge retail</td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tier 3 drugs</td>
<td>No charge retail</td>
<td>No charge retail</td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tier 4 drugs</td>
<td>No charge retail</td>
<td>No charge retail</td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tier 5 drugs</td>
<td>No charge retail</td>
<td>No charge retail</td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tier 6 drugs</td>
<td>No charge retail</td>
<td>No charge retail</td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td>If you have outpatient surgery</td>
<td>Facility fee (e.g., ambulatory surgery center)</td>
<td>No charge</td>
<td>No charge</td>
<td>Not covered</td>
<td>Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services.</td>
</tr>
<tr>
<td></td>
<td>Physician/surgeon fees</td>
<td>No charge</td>
<td>No charge</td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td>If you need immediate medical attention</td>
<td>Emergency room care</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
<td>For emergency medical conditions only. If admitted to hospital, all services subject to inpatient benefits.</td>
</tr>
<tr>
<td></td>
<td>Emergency medical transportation</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Urgent care</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
<td>None</td>
</tr>
<tr>
<td>If you have a hospital stay</td>
<td>Facility fee (e.g., hospital room)</td>
<td>No charge</td>
<td>No charge</td>
<td>Not covered</td>
<td>Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services.</td>
</tr>
<tr>
<td></td>
<td>Physician/surgeon fees</td>
<td>No charge</td>
<td>No charge</td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td>Common Medical Event</td>
<td>Services You May Need</td>
<td>What You Will Pay</td>
<td>Limitations, Exceptions, &amp; Other Important Information</td>
<td></td>
<td></td>
</tr>
<tr>
<td>----------------------------------------------------------</td>
<td>------------------------------</td>
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<td>-------------------------------------------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Indian Health Care Provider (IHCP) (You will pay the least)</td>
<td>Non-IHCP In-Network Provider (You will pay more)</td>
<td>Non-IHCP Out-of-Network Provider (You will pay the most)</td>
<td></td>
</tr>
<tr>
<td>If you need mental health, behavioral health, or substance abuse services</td>
<td>Outpatient services</td>
<td>No charge</td>
<td>No charge</td>
<td>Not covered</td>
<td>All services except provider office visits must be prior authorized. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services. See your benefit summary for Applied Behavioral Analysis (ABA) services.</td>
</tr>
<tr>
<td></td>
<td>Inpatient services</td>
<td>No charge</td>
<td>No charge</td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td>If you are pregnant</td>
<td>Office visits</td>
<td>No charge</td>
<td>No charge</td>
<td>Not covered</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Childbirth/delivery professional services</td>
<td>No charge</td>
<td>No charge</td>
<td>Not covered</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Childbirth/delivery facility services</td>
<td>No charge</td>
<td>No charge</td>
<td>Not covered</td>
<td>None</td>
</tr>
<tr>
<td>If you need help recovering or have other special health needs</td>
<td>Home health care</td>
<td>No charge</td>
<td>No charge</td>
<td>Not covered</td>
<td>Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services.</td>
</tr>
<tr>
<td></td>
<td>Rehabilitation services</td>
<td>No charge</td>
<td>No charge</td>
<td>Not covered</td>
<td>Inpatient services: Limited to 30 days for in-network providers per calendar year. Limited to 60 days for in-network providers per calendar year for head/spinal injuries. Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services. Outpatient services: Limited to 30 visits for in-network providers per calendar year. Additional visits per specified condition: Limited to 30 visits for in-network providers per calendar year. Limits do not apply to Mental Health Services.</td>
</tr>
</tbody>
</table>

For more information about limitations and exceptions, see plan or policy document at ProvidenceHealthPlan.com
<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>Indian Health Care Provider (IHCP) (You will pay the least)</th>
<th>Non-IHCP In-Network Provider (You will pay more)</th>
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<tbody>
<tr>
<td>Habilitation services</td>
<td></td>
<td>No charge</td>
<td>No charge</td>
<td>Not covered</td>
<td>Inpatient services: Limited to 30 days for in-network providers per calendar year. Limited to 60 days for in-network providers per calendar year for head/spinal injuries. Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services. Outpatient services: Limited to 30 visits for in-network providers per calendar year. Limits do not apply to Mental Health Services.</td>
</tr>
<tr>
<td>Skilled nursing care</td>
<td></td>
<td>No charge</td>
<td>No charge</td>
<td>Not covered</td>
<td>Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services. Limited to 60 days for in-network providers per calendar year.</td>
</tr>
<tr>
<td>Durable medical equipment</td>
<td></td>
<td>No charge</td>
<td>No charge</td>
<td>Not covered</td>
<td>None</td>
</tr>
<tr>
<td>Hospice services</td>
<td></td>
<td>No charge</td>
<td>No charge</td>
<td>Not covered</td>
<td>Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services. Respite care: Limited to 5 days, up to 30 days per lifetime for in-network providers.</td>
</tr>
<tr>
<td>If your child needs dental or eye care</td>
<td>Children's eye exam</td>
<td>No charge</td>
<td>No charge</td>
<td>Not covered</td>
<td>Limited to 1 exam per calendar year.</td>
</tr>
<tr>
<td></td>
<td>Children's glasses</td>
<td>No charge</td>
<td>No charge</td>
<td>Not covered</td>
<td>Limited to 1 pair per calendar year.</td>
</tr>
<tr>
<td></td>
<td>Children's dental check-up</td>
<td>No charge</td>
<td>No charge</td>
<td>Not covered</td>
<td>Limited to 1 service per every 6 months.</td>
</tr>
</tbody>
</table>

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Abortion
- Dental care (Adult)
- Private-duty nursing

For more information about limitations and exceptions, see plan or policy document at ProvidenceHealthPlan.com
- Bariatric surgery
- Cosmetic surgery (with certain exceptions)
- Infertility treatment
- Long-term care
- Routine foot care (covered for diabetics)
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn’t a complete list. Please see your plan document.)

- Acupuncture (12 visits)
- Chiropractic care (20 visits)
- Hearing aids (one per ear every 3 calendar years)
- Non-emergency care when traveling outside the U.S. See ProvidenceHealthPlan.com
- Routine eye care (Adult)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is:
- Providence Health Plan at 503-574-8757/1-800-878-4445 (toll-free) or ProvidenceHealthPlan.com.
- Oregon Division of Financial Regulation at 503-947-7984/1-888-877-4894 (toll-free) or dfr.oregon.gov.

Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact:
- Providence Health Plan at 503-574-8757/1-800-878-4445 (toll-free) or ProvidenceHealthPlan.com.
- Oregon Division of Financial Regulation at 503-947-7984/1-888-877-4894 (toll-free) or dfr.oregon.gov.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet Minimum Value Standards? Yes

If your plan doesn’t meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:
- Navajo (Dine): Dinek’ehgo shika at’ohwol ninisingo, kwijjigo holne’ 1-800-878-4445 (TTY: 711).

To see examples of how this plan might cover costs for a sample medical situation, see the next section.
PRA Disclosure Statement: According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately one minute per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.ccpdo@dol.gov and reference the OMB Control Number 12100123.
About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments, and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

<table>
<thead>
<tr>
<th>Peg is Having a Baby</th>
<th>Managing Joe’s Type 2 Diabetes</th>
<th>Mia’s Simple Fracture</th>
</tr>
</thead>
<tbody>
<tr>
<td>(9 months of in-network pre-natal care and a hospital delivery)</td>
<td>(a year of routine in-network care of a well-controlled condition)</td>
<td>(in-network emergency room visit and follow up care)</td>
</tr>
</tbody>
</table>

- **The plan’s overall deductible** $0
- **Specialist coinsurance** 0%
- **Hospital (facility) coinsurance** 0%
- **Other coinsurance** 0%

This EXAMPLE event includes services like:
- **Specialist office visits** (pre-natal care)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- **Diagnostic tests** (ultrasounds and blood work)
- **Specialist visit** (anesthesia)

**Total Example Cost** $12,700

In this example, Peg would pay:
- **Cost-Sharing**
  - **Deductibles** $0
  - **Copayments** $0
  - **Coinsurance** $0
- **What isn’t covered** $20

The total Peg would pay is $20

- **Managing Joe’s Type 2 Diabetes**
  - **The plan’s overall deductible** $0
  - **Specialist coinsurance** 0%
  - **Hospital (facility) coinsurance** 0%
  - **Other coinsurance** 0%

This EXAMPLE event includes services like:
- **Primary care physician office visits** (including disease education)
- **Diagnostic tests** (blood work)
- **Prescription drugs**
- **Durable medical equipment** (glucose meter)

**Total Example Cost** $5,600

In this example, Joe would pay:
- **Cost-Sharing**
  - **Deductibles** $0
  - **Copayments** $0
  - **Coinsurance** $0
- **What isn’t covered** $0

The total Joe would pay is $0

- **Mia’s Simple Fracture**
  - **The plan’s overall deductible** $0
  - **Specialist coinsurance** 0%
  - **Hospital (facility) coinsurance** 0%
  - **Other coinsurance** 0%

This EXAMPLE event includes services like:
- **Emergency room care** (including medical supplies)
- **Diagnostic test** (x-ray)
- **Durable medical equipment** (crutches)
- **Rehabilitation services** (physical therapy)

**Total Example Cost** $2,800

In this example, Mia would pay:
- **Cost-Sharing**
  - **Deductibles** $0
  - **Copayments** $0
  - **Coinsurance** $0
- **What isn’t covered** $0

The total Mia would pay is $0

*Note: These numbers assume the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.

The plan would be responsible for the other costs of these EXAMPLE covered services.
Non-Discrimination Statement:
Providence Health Plan and Providence Health Assurance comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Providence Health Plan and Providence Health Assurance do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Providence Health Plan and Providence Health Assurance:
• Provide free aids and services to people with disabilities to communicate effectively with us, such as:
  ○ Qualified sign language interpreters
  ○ Written information in other formats (large print, audio, accessible electronic formats, other formats)
• Provide free language services to people whose primary language is not English, such as:
  ○ Qualified interpreters
  ○ Information written in other languages

If you are a Medicare member who needs these services, call 503-574-8000 or 1-800-603-2340. All other members can call 503-574-7500 or 1-800-878-4445. Hearing impaired members may call our TTY line at 711.

If you believe that Providence Health Plan or Providence Health Assurance has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Non-discrimination Coordinator by mail:

Providence Health Plan and Providence Health Assurance
Attn: Non-discrimination Coordinator
PO Box 4158
Portland, OR 97208-4158

If you need help filing a grievance, and you are a Medicare member call 503-574-8000 or 1-800-603-2340. All other members can call 503-574-7500 or 1-800-878-4445. (TTY line at 711) for assistance. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue SW - Room 509F HHH Building
Washington, DC 20201
1-800-368-1019, 1-800-537-7697 (TTY)

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-878-4445 (TTY: 711).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-878-4445 (TTY: 711).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-878-4445 (TTY: 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-878-4445 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-878-4445 (телетайп: 711).

주요 : 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-878-4445 (TTY: 711)번으로 전화해 주십시오.

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-878-4445 (TTY: 711)まで、お電話にてご連絡ください。

注意事項：如果使用简体中文，请致电1-800-878-4445 (TTY: 711)免费获取语言援助服务。

BILBILAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltidhaan ala, ni argama. Bilbilaa 1-800-878-4445 (TTY: 711),


ATTENTION : Si vous parlez français, des services d’aide linguistique vous sont proposés gratuitement. Appelez le 1-800-878-4445 (ATS : 711).