Coverage for: Individual and Family | Plan Type: EPO



The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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, <u>ProvidenceHealthPlan.com</u>. For definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary</u> or call 1-800-878-4445 to request a copy.

| Important Questions | Answers | Why This Matters: |
|--|--|---|
| What is the overall deductible? | In-Network: \$1,500 person / \$3,000 family (2 or more). | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> . |
| Are there services covered before you meet your deductible? | Yes. Most preventive care in-network. | This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ . |
| Are there other deductibles for specific services? | No. | You don't have to meet deductibles for specific services. |
| What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ? | In-Network: \$8,200 person / \$16,400 family (2 or more). | The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met. |
| What is not included in the out-of-pocket limit? | Premiums, balance billing, penalties, massage therapy, services not covered, fees above Usual, Customary and Reasonable (UCR). | Even though you pay these expenses, they don't count toward the out-of-pocket limit. |
| Will you pay less if you use a network provider? | Yes. See <u>ProvidenceHealthPlan.com/</u> <u>findaprovider</u> or call 1-800-878-4445 for a list of <u>network providers</u> . | This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services. |
| Do you need a <u>referral</u> to see a <u>specialist</u> ? | Yes. | This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> . |

(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)

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All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

| | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important | |
|---|--|--|---|---|--|
| Common Medical Event | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | Information | |
| | Primary care visit to treat an injury or illness | \$30 <u>copay</u> /per visit; <u>deductible</u> does not apply | Not covered | Some services such as lab and x-ray will include additional member costs. Providence ExpressCare phone and video visits are covered in full in-network. | |
| If you visit a health | Specialist visit | \$50 <u>copay</u> /per visit; <u>deductible</u> does not apply | Not covered | Some services such as lab and x-ray will include additional member costs. | |
| care <u>provider's</u> office or clinic | Preventive care/screening/immunization | No charge; deductible does not apply | Not covered | Not all <u>preventive services</u> are required to be covered in full by the ACA. For more information on <u>preventive services</u> that are covered in full see: <u>ProvidenceHealthPlan.com/PreventiveCare</u> . You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. | |
| If you have a test | <u>Diagnostic test</u> (x-ray, blood work) | 20% coinsurance; deductible does not apply | Not covered | None | |
| | Imaging (CT/PET scans, MRIs) | 20% coinsurance | Not covered | 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. | |

| | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important | |
|---|--|---|---|--|--|
| Common Medical Event | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | Information | |
| | Tier 1 drugs | No charge retail; deductible does not apply | Not covered | ACA Preventive drugs are covered in full in- network. Covers up to a 30-day supply (retail) | |
| If you need drugs to treat your illness or | Tier 2 drugs | \$10 copay/per 30 day supply retail; deductible does not apply | Not covered | 90-day mail-order supply covered at 2 times the retail copay or 5% less than the retail coinsurance. Prior authorization may apply. If | |
| condition More information about prescription drug | Tier 3 drugs | \$50 <u>copay</u> /per 30 day supply retail; <u>deductible</u> does not apply | Not covered | you do not obtain <u>Prior authorization</u> claims for those services will be denied and you will be responsible for payment of those services. If a | |
| coverage is available at ProvidenceHealthPlan | Tier 4 drugs | 50% coinsurance retail | Not covered | brand-name drug is requested when a generic is available, you will pay the difference in cost, | |
| .com | Tier 5 drugs | 50% <u>coinsurance</u> up to \$200 retail | Not covered | plus your Tier 4 or Tier 6 cost-share. Specialty drugs (listed in Tier 5 and Tier 6 on your | |
| | Tier 6 drugs | 50% coinsurance retail | Not covered | formulary) can only be purchased at a participating specialty pharmacy (limited to 30 days). | |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | Ambulatory surgery center: 10% coinsurance Hospital-based facility: 20% coinsurance | Not covered | 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. | |
| | Physician/surgeon fees | 20% coinsurance | Not covered | | |
| If you need immediate medical attention | Emergency room care | \$250 <u>copay</u> /per visit then 20% <u>coinsurance</u> | \$250 <u>copay</u> /per visit then 20% <u>coinsurance</u> | For <u>emergency medical conditions</u> only. If admitted to hospital, all services subject to inpatient benefits. | |
| | Emergency medical transportation | 20% coinsurance | 20% coinsurance | None | |
| | <u>Urgent care</u> | \$50 <u>copay</u> /per visit; <u>deductible</u> does not apply <u>innetwork</u> | \$50 <u>copay</u> /per visit | Some services will include additional member costs. | |
| If you have a hospital | Facility fee (e.g., hospital room) | 20% coinsurance | Not covered | Prior authorization required. If you do not | |
| stay | Physician/surgeon fees | 20% coinsurance | Not covered | obtain <u>Prior authorization</u> claims for those services will be denied and you will be responsible for payment of those services. | |

| | Services You May Need | What You Will Pay | | Limitations Evacutions 9 Other Important | |
|--|---|---|---|--|--|
| Common Medical Event | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information | |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | Office visit: \$30 copay/per visit; deductible does not apply All other services: 20% coinsurance | Not covered | All services except <u>provider</u> office visits must be <u>prior authorized</u> . If you do not obtain <u>Prior authorization</u> claims for those services will be denied and you will be responsible for payment of those services. See your benefit | |
| | Inpatient services | 20% coinsurance | Not covered | summary for Applied Behavioral Analysis (ABA) services. | |
| | Office visits | No charge; deductible does not apply | Not covered | None | |
| If you are pregnant | Childbirth/delivery professional services | 20% coinsurance | Not covered | Coinsurance applies to provider delivery charges. | |
| | Childbirth/delivery facility services | 20% coinsurance | Not covered | None | |
| If you need help recovering or have other special health needs | Home health care | 20% coinsurance | Not covered | 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 130 days for in-network providers per calendar year. | |
| | Rehabilitation services | 20% coinsurance | Not covered | Inpatient services: Limited to 30 days for innetwork providers per calendar year. 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 innetwork providers per calendar year. Limits do not apply to Mental Health Services. | |

| | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important | |
|---|----------------------------|--|---|--|--|
| Common Medical Event | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | Information | |
| | Habilitation services | 20% coinsurance | Not covered | Inpatient services: Limited to 30 days for innetwork providers per calendar year. 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 innetwork providers per calendar year. Limits do not apply to Mental Health Services. | |
| | Skilled nursing care | 20% coinsurance | Not covered | 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. | |
| | Durable medical equipment | Diabetic Supplies: 20% coinsurance; deductible does not apply All other equipment: 20% coinsurance | Not covered | Diabetic Supplies: deductible does not apply | |
| | <u>Hospice services</u> | Hospice: No charge; deductible does not apply Respite care: 20% coinsurance | Not covered | 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 14 days per lifetime for in-network providers. | |
| If your child needs dental or eye care | Children's eye exam | No charge; <u>deductible</u> does not apply | Not covered | Limited to 1 exam per calendar year. | |
| | Children's glasses | No charge; deductible does not apply | Not covered | Limited to 1 pair per calendar year. | |
| | Children's dental check-up | Not covered | Not covered | None | |

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
- Bariatric surgery
- Cosmetic surgery (with certain exceptions)
- Dental care (Adult)

- Dental care (Child)
- Hearing aids (except Cochlear Implants)
- Infertility treatment
- Long-term care

- Private-duty nursing
- Routine eye care (Adult)
- 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 (10 visits)

 Non-emergency care when traveling outside the U.S. See <u>ProvidenceHealthPlan.com</u>

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.
- Washington Office of Insurance Commissioner at 360-725-7000/800-562-6900 (toll-free) or insurance.wa.gov.

Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>HealthCare.gov</u> 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.
- Washington Office of Insurance Commissioner at 360-725-7000/800-562-6900 (toll-free) or insurance.wa.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, kwiijigo holne' 1-800-878-4445 (TTY: 711).

Chinese (中文): 如果需要中文的帮助,请拨打这个号码1-800-878-4445 (TTY: 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-878-4445 (TTY: 711).

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-878-4445 (TTY: 711).

To see examples of how this <u>plan</u> 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 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.opr@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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u>, and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

| Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery) | | Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well- controlled condition) | | Mia's Simple Fracture (in-network emergency room visit and follow up care) | |
|---|-------------------------------|--|-------------------------------|---|-------------------------------|
| The plan's overall deductible Specialist copayment Hospital (facility) coinsurance Other coinsurance | \$1,500 \$50 20% 20% | The plan's overall deductible Specialist copayment Hospital (facility) coinsurance Other coinsurance | \$1,500 \$50 20% 20% | The plan's overall deductible Specialist copayment Hospital (facility) coinsurance Other coinsurance | \$1,500 \$50 20% 20% |
| 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) | | 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) | | 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 | \$12,700 | Total Example Cost | \$5,600 | Total Example Cost | \$2,800 |

| • | T 7 | <u>-</u> | 1 - 7 | • | 1 7 |
|---------------------------------|---------|---------------------------------|---------|---------------------------------|---------|
| In this example, Peg would pay: | | In this example, Joe would pay: | | In this example, Mia would pay: | |
| <u>Cost-Sharing</u> | | <u>Cost-Sharing</u> | | <u>Cost-Sharing</u> | |
| <u>Deductibles</u> | \$1,500 | Deductibles* | \$10 | <u>Deductibles</u> * | \$1,500 |
| Copayments | \$10 | Copayments | \$1,000 | Copayments | \$100 |
| Coinsurance | \$2,200 | Coinsurance | \$200 | Coinsurance | \$200 |
| What isn't covered | | What isn't covered | 1 | What isn't covered | 1 |
| Limits or exclusions | \$20 | Limits or exclusions | \$0 | Limits or exclusions | \$0 |
| The total Peg would pay is | \$3,730 | The total Joe would pay is | \$1,210 | The total Mia would pay is | \$1,800 |

^{*}Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

Non-Discrimination Statement:

Providence Health Plan and Providence Health Assurance comply with applicable Federal and Washington state civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity. Providence Health Plan and Providence Health Assurance do not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity or sexual orientation.

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 requiring this service can call 503-574-7500 or 1-800-878-4445 (TTY: 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, sex, gender identity or sexual orientation, you can file a grievance with:

Providence Health Plan and Providence Health Assurance Attn: Ronni Nichuals, Non-discrimination Coordinator

PO Box 4158

Portland, OR 97208-4158 Phone: 503-574-6236 Fax: 503-574-8757

Email: ronni.nichuals@providence.org

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Ronni Nichuals, Providence Health Plan's non-discrimination coordinator is available to help you.

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 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

• The Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint portal available at https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status, or by phone at 800-562-6900 or 360-586-0241 (TDD). Complaint forms are available at https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx.

Language Access Services:

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: N u bạn nói Ti ng Việt, có các 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).

: . 1-800-878-4445 (TTY: 711)

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-800-878-4445 (телетайп: 711).

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。
ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 4445-878-878-1-200 (رقم هاتف الصم والبكم: (TTY: 711).

ATENŢIE: Dacă vorbiţi limba română, vă stau la dispoziţie servicii de asistenţă lingvistică, gratuit. Sunaţi la 1-800-878-4445 (TTY: 711).

្របយ័គ៖ េបើសិនអកនិយ ែខ រ, េសជំនួយែជក េយមិនគិតឈល គឺចនសំប់បំេរ អក។ ចូរ ទូរស័ព 1-800-878-4445 (TTY: 711)។

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

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-878-4445 (TTY: 711).

ف يم دشاب اب (TTY: 711) 4445-878-800-1 سامت ديريگيب. امش يارب ناگيار تروصب ينابز تاليهست ،دينکي يم وگيتفي يسراف نابز هب رگا :هجوت

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

เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้พรี โทร 1-800-878-4445 (TTY: 711)