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?	<u>In-Network</u> : \$8,700 person / \$17,400 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 <u>deductible</u> ?	Yes. Most <u>preventive care</u> 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 <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
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> ?	<u>In-Network</u> : \$8,700 person / \$17,400 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 <u>out-of-pocket limit</u> ?	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 <u>network</u> <u>provider</u> ?	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</u> <u>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)

All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.					
	Services You May Need	What You Will Pay		Limitations Eucontions 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 Importan Information	
	Primary care visit to treat an injury or illness	\$70 <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 <u>in-network</u> .	
If you visit a health	<u>Specialist</u> visit	\$100 <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; <u>deductible</u> 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/</u> <u>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.	
	Diagnostic test (x-ray, blood work)	No charge	Not covered	None	
lf you have a test	Imaging (CT/PET scans, MRIs)	No charge	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.	

		What You Will Pay		Limitations, Exceptions, & Other Important	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you need drugs to treat your illness or	Tier 1 drugs	No charge retail; <u>deductible</u> does not apply	Not covered	ACA Preventive drugs are covered in full <u>in-</u> <u>network</u> . Covers up to a 30-day supply (retail);	
	Tier 2 drugs	\$35 <u>copay</u> /per 30 day supply retail; <u>deductible</u> does not apply	Not covered	90-day mail-order supply covered at 2 times the retail <u>copay</u> or 5% less than the retail <u>coinsurance</u> . <u>Prior authorization</u> may apply. If	
condition More information about	Tier 3 drugs	No charge retail	Not covered	you do not obtain <u>Prior authorization</u> claims for	
prescription drug	Tier 4 drugs	No charge retail	Not covered	those services will be denied and you will be responsible for payment of those services. If a	
coverage is available at	Tier 5 drugs	No charge retail	Not covered	brand-name drug is requested when a generic	
ProvidenceHealthPlan .com	Tier 6 drugs	No charge retail	Not covered	is available, you will pay the difference in cost, plus your Tier 4 or Tier 6 cost-share. <u>Specialty</u> <u>drugs</u> (listed in Tier 5 and Tier 6 on your 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)	No charge	Not covered	Prior authorization required. If you do not obtain Prior authorization claims for those	
Surgery	Physician/surgeon fees	No charge	Not covered	services will be denied and you will be responsible for payment of those services.	
16	Emergency room care	No charge	No charge	For <u>emergency medical conditions</u> only. If admitted to hospital, all services subject to inpatient benefits.	
If you need immediate medical attention	Emergency medical transportation	No charge	No charge	None	
	<u>Urgent care</u>	\$100 <u>copay</u> /per visit; <u>deductible</u> does not apply <u>in-</u> <u>network</u>	No charge	Some services will include additional member costs.	
If you have a hospital	Facility fee (e.g., hospital room)	No charge	Not covered	Prior authorization required. If you do not	
stay	Physician/surgeon fees	No charge	Not covered	obtain <u>Prior authorization</u> claims for those services will be denied and you will be responsible for payment of those services.	

For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>ProvidenceHealthPlan.com</u>

	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	
If you need mental health, behavioral health, or substance	Outpatient services	Office visit: \$70 <u>copay</u> /per visit; <u>deductible</u> does not apply All other services: No charge	Not covered	All services except <u>provider</u> office visits must be <u>prior authorized</u> . If you do not obtain <u>Prior</u> <u>authorization</u> claims for those services will be denied and you will be responsible for	
abuse services	Inpatient services	No charge	Not covered	payment of those services. See your benefit summary for Applied Behavioral Analysis (ABA) services.	
	Office visits	No charge; <u>deductible</u> does not apply	Not covered	None	
If you are pregnant	Childbirth/delivery professional services	No charge	Not covered	None	
	Childbirth/delivery facility services	No charge	Not covered	None	
If you need help recovering or have other special health needs	Home health care	No charge	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 <u>in-network providers</u> per calendar year.	
	Rehabilitation services	No charge	Not covered	Inpatient services: Limited to 30 days for <u>in-</u> <u>network providers</u> per calendar year. <u>Prior</u> <u>authorization</u> required. 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. Outpatient services: Limited to 30 visits for <u>in-network</u> <u>providers</u> 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	No charge	Not covered	Inpatient services: Limited to 30 days for in- network 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 in-network providers per calendar year. Limits do not apply to Mental Health Services.	
	Skilled nursing care	No charge	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 <u>in-network providers</u> per calendar year.	
	Durable medical equipment	Diabetic Supplies: 50% coinsurance; deductible does not apply All other equipment: No charge	Not covered	Diabetic Supplies: <u>deductible</u> does not apply	
	Hospice services	Hospice: No charge; <u>deductible</u> does not apply Respite care: No charge	Not covered	Prior authorization required. 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. Respite care: Limited to 14 days per lifetime for <u>in-network providers</u> .	
If your child needs	Children's eye exam	No charge; <u>deductible</u> does not apply	Not covered	Limited to 1 exam per calendar year.	
dental or eye care	Children's glasses	No charge; <u>deductible</u> 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:

vices Your <u>Plan</u> Generally Does NOT Cover (Check	k your policy or <u>plan</u> document for more information	and a list of any other <u>excluded services</u> .)
Abortion	Dental care (Child)	Private-duty nursing
Bariatric surgery	 Hearing aids (except Cochlear Implants) 	 Routine eye care (Adult)
Cosmetic surgery (with certain exceptions)	Infertility treatment	 Routine foot care (covered for diabetics)
Dental care (Adult)	Long-term care	Weight loss programs
er Covered Services (Limitations may apply to the	se services. This isn't a complete list. Please see you	ur <u>plan</u> 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 <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. 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 <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

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 <u>ebsa.opr@dol.gov</u> 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 <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$8,700 \$100 0% 0%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> <u>copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$8,700 \$100 0% 0%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$8,700 \$100 0% 0%
This EXAMPLE event includes services like: <u>Specialist</u> office visits (<i>pre-natal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and blood work</i>) <u>Specialist</u> visit (<i>anesthesia</i>)		This EXAMPLE event includes services like: <u>Primary care physician</u> office visits (including disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter)		This EXAMPLE event includes services like: <u>Emergency room care</u> (including medical supplies) <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy)	
	¢40 700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
Total Example Cost	\$12,700	•			
	\$12,700	In this example, Joe would pay:		In this example, Mia would pay:	
	\$12,100			In this example, Mia would pay: <u>Cost-Sharing</u>	
In this example, Peg would pay: <u>Cost-Sharing</u>	\$8,700	In this example, Joe would pay:	\$3,500	• · · · • •	\$2,500
In this example, Peg would pay: <u>Cost-Sharing</u> Deductibles		In this example, Joe would pay: <u>Cost-Sharing</u>	\$3,500 \$600	<u>Cost-Sharing</u>	. ,
In this example, Peg would pay: <u>Cost-Sharing</u> Deductibles Copayments	\$8,700	In this example, Joe would pay: <u>Cost-Sharing</u> Deductibles*		<u>Cost-Sharing</u> Deductibles*	\$2,500 \$200 \$0
In this example, Peg would pay: <u>Cost-Sharing</u> Deductibles Copayments	\$8,700 \$0	In this example, Joe would pay: <u>Cost-Sharing</u> Deductibles* <u>Copayments</u>	\$600	<u>Cost-Sharing</u> Deductibles* Copayments	
Deductibles Copayments Coinsurance	\$8,700 \$0	In this example, Joe would pay: <u>Cost-Sharing</u> Deductibles* <u>Copayments</u> <u>Coinsurance</u>	\$600	<u>Cost-Sharing</u> <u>Deductibles</u> * <u>Copayments</u> <u>Coinsurance</u>	\$200

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 and Washington state civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity or sexual 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, 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/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.

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 4445-878-870-1-800 (رقم هاتف الصم والبكم: (TTY: 711).

ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-800-878-4445 (TTY: 711).

្របយ័ត៖ េបើសិនអកនិយ ែខ រ, េសងំនូយែងក េយមិនគិតឈល គឺជនសំប់បំេរ អក។ ជូរ 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 مه دشاب .اب (TTY: 711) TTY:-878-878-001 سامت دیری گب. امش می ارب ناگی ار تروصب مینابز تالی هست ،دینک مه وگتفگ مسر اف 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)