

 **Providence**
Health Plan

2025

Individual & Family Plan Overview

Oregon

Health For All

For more than 160 years, our non-profit healthcare collective has set the health and well-being standard for the community. Our commitment isn't solely about treating sickness, it's about investing in health. This means we intervene earlier, improve outcomes and better the health of the entire community.

As an integrated system, we utilize the strength of Providence's outstanding network of clinics, hospitals and doctors, and match that with Providence Health Plan's flexibility, affordability, and excellence in benefits and service – to create a truly, differentiated member experience.

- 04** Things to know as you consider coverage
- 06** Benefit Highlights
- 07** Care Options
- 08** Behavioral Health Suite of Services
- 10** Member Perks
- 11** How do I choose a plan?
- 12** Find a Provider
- 13** Medical Home
- 15** Connect Plans
- 19** Providence Oregon Direct Plan
- 22** HSA Qualified Plan
- 27** Standard Plans
- 30** Individual & Family Dental Plan
- 33** Where to buy plans



Things to know as you consider your coverage

This booklet offers an overview of our Individual & Family plans, which are subject to change every year. For more information about plan benefits and enrollment requirements, limitations, and exclusions, see the plan contract, or contact our sales team or your insurance producer. To view the Summary of Benefits and Coverage (SBC), visit ProvidenceHealthPlan.com/SBC.

When to apply

Apply directly through Providence Health Plan during the Open Enrollment Period from November 1, 2024 through December 15, 2024 for a January 1, 2025 Effective Date of Coverage. If you apply from December 16, 2024 through January 15, 2025, you will have a February 1, 2025 Effective Date of Coverage. After the Open Enrollment Period ends, you must have a qualifying life event to enroll during a Special Enrollment Period. You can apply for and get health insurance coverage during a Special Enrollment Period if you experience an involuntary loss of minimum essential coverage except for failure to pay the premium or experience certain life events, such as marriage or adoption. For more information and a list of Qualifying Events, visit ProvidenceHealthPlan.com/QE.

Qualifying event effective dates

During a Special Enrollment Period, the Effective Date of Coverage is determined by the Qualifying Event as well as Providence Health Plan's receipt of the initial premium. If the qualifying event is birth, adoption, placement for adoption or foster care of a child, or a court order, coverage will be effective from the date of the event. If you would prefer a prospective effective date, please call Membership Accounting at **503-574-5791** or **888-816-1300 (TTY: 711)** for further instructions. All other Qualifying Events will be effective on the first day of the month following Providence Health Plan's receipt of your completed application.

Eligibility

To purchase one of our plans, you must live in the service area and be a resident of the state of Oregon. In order to be eligible to enroll in the Individual & Family Dental plan, you must enroll in a Providence Health Plan Individual & Family medical plan. Providence is non-duplication with Medicare on Individual & Family plans. Someone who is entitled to Medicare Part A and/or enrolled in Medicare Part B is not eligible to enroll in a Providence Health Plan Individual & Family plan.

Application and premium payment dates

To apply directly through Providence Health Plan, visit ProvidenceHealthPlan.com/Shop to use our online shopping and enrollment tool. At the time you submit your online application, you will be directed to submit your initial premium payment.

Monthly premium payment information

After you have been enrolled, your monthly premium payment is due on the first of each month. Providence Health Plan encourages you to visit Providence.org/PremiumPay to set up a recurring payment arrangement through the Providence Health Plan electronic payment system. **Please note:** Providence Health Plan does not accept any premium payments made by an employer or a third party except as permitted by state or federal regulation.

Key health insurance terms

See our online Glossary at ProvidenceHealthPlan.com/Glossary for explanations and definitions of health insurance terms.

Notice of privacy practices

Visit ProvidenceHealthPlan.com to learn about Providence Health Plan's privacy practices. You may obtain a copy of our Providence Health Plan notice of privacy practices by visiting ProvidenceHealthPlan.com/NOPP or by calling customer service at **503-574-7500** or **800-878-4445 (TTY: 711)**.

Benefit Highlights



No referrals

Providence plans do not require referrals for in-network specialist visits, providing easier access to the care you need.



Covered in full benefits

Providence ExpressCare clinic and virtual visits are covered in full. Access same-day in-person appointments or connect to care within minutes using a tablet, smartphone, or computer.



Alternative care coverage

All plans offer chiropractic manipulation (20 visits per calendar year), and acupuncture (12 visits per calendar year), along with alternative care. You can see a naturopath or other alternative care providers for covered benefits, including periodic exams and well-baby care. These services are covered at the same rate as they would be for a primary care provider, as long as the alternative care provider is licensed to perform the services.



Secure member portal

myProvidence provides on-demand access to personalized health plan information using a tablet, smartphone, or computer. It's also where members can access tools and resources to help you manage and make the most of their healthcare coverage and benefits.

myProvidence is where members can:

- View claims information and explanation of benefits (EOBs)
- Monitor progress toward your deductible and out-of-pocket maximum
- Search for an in-network provider using the provider directory
- Print replacement ID cards



Pharmacy cost savings

- Looking for ways to save? On certain plans, when ordering a 90-day supply of prescription drugs through mail order, the cost will be the same as a 60-day supply. Applies to tiers 1-4 only.
- Specialty medications are often expensive, but Smart RxAssist* may help reduce costs by eliminating the copay. Program Navigators are available every step of the way to help you understand the program and maximize savings. For a full list of the 100+ eligible medications, visit ProvidenceHealthPlan.com/SmartRxAssist.

*HSA plan members are not eligible for program enrollment.

Care Options

With several options to choose from, you can get the care you need - at home, or in person - anytime, anywhere.



Primary Care

Visit your Primary Care Provider (PCP) to build a relationship and establish a personalized health history. If you need a primary care provider, visit myProvidence.com and select "Find a Provider" after logging in. Then choose Primary Care Providers. If you do not select a primary care provider, one will be assigned to you.



Telehealth (Phone or Video Appointment)*

Arrange a phone appointment to talk with your provider from wherever you are. Schedule a visit with your PCP or specialist using a video conferencing platform such as Zoom.



24/7 Nurse Advice Line (ProvRN)

Speak with a registered nurse anytime, any day, when you have a health concern, a sick newborn, or just need advice - it's a simple first step to determine if you need in-person care. Have your member ID number available and call [800-700-0481](tel:800-700-0481).



ExpressCare Virtual

Connect to care in minutes via phone or video to treat conditions like common colds, flu and fever, or infections like pink eye, laryngitis, or bronchitis. Reproductive and pediatric health concerns can be addressed at these virtual visits, along with prescription refills, and scheduling labs or procedures. To get started, visit Providence.org/Services/ExpressCare-Virtual.



ExpressCare Clinics

Find a same-day in-person appointment or walk-in where available. Treat common conditions like a cold, sore throat, or allergies. Most clinics are open from either 7 a.m. to 7 p.m. or 8 a.m. to 8 p.m. (Pacific Time). To find a location and schedule an appointment, visit Providence.org/ExpressCare.



Urgent Care

Urgent care is where you turn when you can't wait for a primary care appointment for minor injuries like cuts, burns, and pains. To find an urgent care clinic, login to myProvidence.com and select "Find a Provider." Then choose "Find a Service or Place; Urgent Care Clinic."



Emergency Care

Call 911 or go to the nearest emergency room if you think your life is in danger. Use for symptoms like suspected heart attack, severe abdominal pain, poisoning, or loss of consciousness.

For more information, visit

ProvidenceHealthPlan.com/Care-Options

*Subject to availability, call your provider's office to ask if this is an option.

Behavioral Health Suite of Services

Offering you more ways to access the care you need.

At Providence Health Plan, we understand that behavioral health isn't a one-size-fits-all solution. Every person is unique. That's why we offer a variety of services that can help you feel supported and achieve positive outcomes.

Here's a quick look at our suite of offerings.

Our services in action



80%

found Talkspace to be as effective or more effective than traditional therapy



42%

of members would not ask for help without this service



44%

improvement in psychometric outcomes, when working with a Learn to Live coach



81%

of patients are seeing improvement in eating disorder symptoms



60%

depression symptom reduction



87%

effective recovery from severe symptoms

Resources for Improved Well-Being	Self-Management & Mindfulness Tools	Telehealth/ Virtual	Broad Clinical Network	Care Management & Crisis Support
<p>Resources to Relax & Recharge</p> <ul style="list-style-type: none"> Savings on massage therapy, yoga, meditation, and more ProvidenceHealthPlan.com/LifeBalance 	<p>Health Coaching</p> <ul style="list-style-type: none"> ProvidenceHealthPlan.com/HealthCoaching One-on-one health coaching sessions Personalized goal setting with manageable steps A program designed to empower you to achieve your health goals <p>Learn to Live</p> <ul style="list-style-type: none"> LearnToLive.com/Welcome/ProvidenceHealthPlan Self-directed virtual therapy to manage mental well-being One-on-one coaching, mindfulness exercises, and live and on-demand webinars Available at any time within the app 	<p>Behavioral Health Concierge</p> <ul style="list-style-type: none"> Providence.org/BHC Quick access to direct care with Providence providers Extended hours 7 a.m. – 8 p.m. (Pacific Time), 7 days a week Help with life stressors, mental health, and addiction issues Available to eligible members residing in OR, WA, ID, CA, MT, and TX <p>Talkspace</p> <ul style="list-style-type: none"> Talkspace.com/ProvidenceHealthPlan Telehealth provider of virtual psychotherapy for teens (13+) and adults Be matched to a provider within 48 hours Connect through text, call, or live video Access to therapy, psychiatry,* or both <p><small>*Psychiatrists have the ability to prescribe medication.</small></p>	<p>Equip</p> <ul style="list-style-type: none"> Virtual, eating disorder treatment Kids and young adults ages 6-24 Family-Based Treatment (FBT) matched with a multi-disciplinary team <p>Charlie Health</p> <ul style="list-style-type: none"> Virtual Intensive Outpatient Program (vIOP) Teens and young adults ages 11-30 Personalized treatment plans, including group and family/individual therapy <p>Joon Care</p> <ul style="list-style-type: none"> Suicide and crisis support Virtual sessions with a licensed therapist Teens and young adults ages 13-26 Available to eligible members residing in OR, WA, TX, CA, DE, PA, and NY 	<p>Behavioral Health Network</p> <ul style="list-style-type: none"> Local and nationwide access In-person and virtual services Age-specific care (kids, teens, adults) Access to specialty behavioral health network <p>Provider Directory</p> <ul style="list-style-type: none"> ProvidenceHealthPlan.com/FindAProvider Go to the Provider Directory and search using your Member ID number Select "Find a care provider" Select "Mental Health/Substance Use Disorder"
<p>Call or text the 988 Suicide and Crisis Lifeline if you or someone you know needs immediate crisis care.</p>				

For more information, visit [ProvidenceHealthPlan.com/BehavioralHealth](#)

Member Perks

Explore additional benefits and programs available to cover every aspect of your life.

One Pass Select™

Discover whole body health in one affordable program. Choose a membership tier that fits your lifestyle and access digital fitness apps, gym memberships, and home grocery delivery services. Start your journey for less than \$1 a day.

LifeBalance

LifeBalance gives members and their family discounts on the things they love to do, like going to the movies or taking a vacation. You'll find ways to stay active, reduce stress, and save money on thousands of recreational, cultural, well-being, and travel-related purchases.

Health Coaching*

Whether you'd like to increase your activity level, reduce stress, improve your eating habits, lose weight, quit tobacco, or just feel better, a Providence Health Coach can help. We're here to remove barriers, motivate you when you need a nudge, and be a resource on your journey.

Travel Assistance®

We've partnered with Assist America Travel Assistance® to provide logistical support for emergency medical needs when away from home. Get help with prompt admission to a qualified hospital or replacing prescriptions that have been left behind, and much more.

ID Protection

Assist America protects from the theft of personal data and helps restore its integrity if it is used fraudulently. Store important information in a safe location, and if it's lost or stolen, take advantage of a fast and simple resolution process.

For more information about these benefit offerings, visit ProvidenceHealthPlan.com/Member-Perks.

*Eligibility and participation criteria apply. Health Coaching services are not available for all members. To determine program eligibility, please contact the Health Coaching program at [503-574-6000](tel:503-574-6000) or [888-819-8999](tel:888-819-8999) (TTY: 711).

How do I choose a plan?

Before choosing a health plan for you and your family, there are several things to consider – for instance, how much does the plan cost, how much care will you need, do you have any chronic conditions, and are you currently on any medications? These are just a few important questions to think about when looking for a plan that gives you the right balance between your monthly premium and out-of-pocket costs.

Choosing the right network is also really important when you consider how to access the healthcare services you need. Your network is made up of the providers and facilities that your health plan contracts with. Just be sure to check that your doctors are covered in your service area.

How to choose the right plan

Gold, Silver, or Bronze, which plan is right for you? There are several things to consider, and it all starts with how much care you and your family expect to need. Depending on the tier you choose, your premium and out-of-pocket costs will vary. But one thing that never changes is the quality of the care you receive.

Here's a quick guide to the different tiers, what they offer, and who they work best for:



Gold

If you go to the doctor, or other specialists, often or you expect to need a lot of care (beyond preventative care), the Gold tier is probably the right option. The premiums are higher but the out-of-pocket costs are lower.



Silver

The Silver tier offers a great balance between the amount of care you'll need throughout the year and affordable premiums and out-of-pocket costs. It's ideal for people that see their doctors or specialists with some regularity, but not as much as someone on the Gold tier.



Bronze

If you are mostly healthy and don't often need care, the Bronze tier is a good fit. The premiums are the lowest of the three tiers while the out-of-pocket costs tend to be higher.

Potential financial assistance

To see if you qualify for a premium tax credit or other financial assistance, we encourage you to call us at [503-574-5000](tel:503-574-5000) or [800-988-0088](tel:800-988-0088) (TTY: 711) or visit HealthCare.gov.



Find a Provider

Customize your provider search in three easy steps.

It's easy to find in-network providers using the online provider directory. Whether you need a primary care provider, specialist, medical home, pharmacy, or facility, you'll find what you're looking for in just a few clicks.

Here's how to search for a provider:

- 01 Search**
Visit ProvidenceHealthPlan.com/FindAProvider to find a complete list of in-network providers, pharmacies, and facilities
- 02 Tailor your search**
Select "Find a care provider," then search by provider type, service, or place
- 03 Customize results**
Use the left menu to further customize your search with personal identifiers

Filter results by:

- Type/Specialty
- Location
- Hospital affiliation
- Gender
- Language(s) spoken
- Race and ethnicity
- Religious community(ies)
- Personal identity
- Cultural competency
- LGBTQ+
- Communities of interest

For assistance, call Customer Service at **503-574-7500** or **800-878-4445 (TTY: 711)**, Monday through Friday, 8 a.m. to 5 p.m. (Pacific Time).

Medical Home

Members have endless options when it comes to getting the right care. A medical home places members' needs at the center of every healthcare experience.

A medical home is a team-based healthcare model led by your primary care provider. They work with other health professionals to coordinate your care – like nurses, specialists, and pharmacists – this is called your "health care team". The members of your team work together to make sure they're all on the same page when it comes to your health.



Your primary care provider, the doctor or nurse who leads your healthcare team, listens to your needs, and guides your care.



Other healthcare professionals, such as your healthcare team, who'll get to know you and your personal health situation.



A coordinated care plan so you, your care team, and health plan are all on the same page. With everyone working together, you won't have to repeat your story each time you see someone.



Benefits of having a medical home

With a Providence medical home, you'll get easier access to the best care for you.

- You'll get a personalized experience with a medical team that knows your detailed health history.
- Access to preferred providers in convenient locations, so you don't have to find one on your own.
- A comprehensive team that provides and manages your care, including coordinating appointments and prescriptions as necessary.



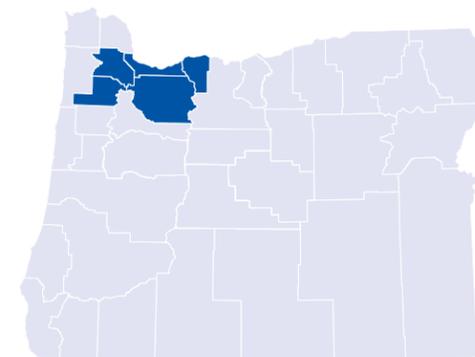
Connect Plans

The Connect Network delivers an integrated patient-centered experience for all your healthcare needs. Your medical home, led by your primary care provider (PCP), will work with other health professionals to coordinate your care.

Highlights of the plan:

- ✓ The Connect Direct plan offers lower monthly premiums.
- ✓ The Connect Direct plan is only available through Providence Health Plan or through a producer.
- ✓ Connect plans do not require in-network specialist referrals.
- ✓ Connect plans offer a \$5 copay for your first three PCP and for your first three behavioral health outpatient visits.
- ✓ In-network chiropractic manipulation and acupuncture benefits.
- ✓ No out-of-network benefits are included with this plan. You must use an in-network provider to receive benefits except for emergency and urgent care services.
- ✓ The option to add dental coverage with the Individual & Family Dental plan, as long as you buy a plan directly from Providence Health Plan or through a producer.

For a listing of in-network providers, visit ProvidenceHealthPlan.com/FindAProvider.



The Providence Connect Network

A network of more than 100 primary care clinics designated as medical homes in these counties:

- Clackamas
- Hood River
- Multnomah
- Washington
- Yamhill (ZIP codes 97123 and 97132 only)

Connect plans	Connect 1500 Gold In-network (No out-of-network benefits)	Connect 5000 Silver In-network (No out-of-network benefits)	Connect 9200 Bronze In-network (No out-of-network benefits)	Connect Direct 5000 Silver In-network (No out-of-network benefits)
Deductibles				
Annual deductible Individual (1 person)	\$1,500	\$5,000	\$9,200	\$5,000
Annual deductible Family (2 or more people)	\$3,000	\$10,000	\$18,400	\$10,000
Annual out-of-pocket maximum Individual (1 person)	\$8,200	\$9,000	\$9,200	\$9,000
Annual out-of-pocket maximum Family (2 or more people)	\$16,400	\$18,000	\$18,400	\$18,000
After meeting your deductible, you'll pay the following amounts for covered services. The deductible doesn't apply for services marked with a ✓.				
Preventive Care				
Periodic health exams and well-baby care (from any provider licensed to perform the service)	Covered in full ✓			
Maternity prenatal office visits	Covered in full ✓			
Annual gynecological exam and Pap test	Covered in full ✓			
Mammograms	Covered in full ✓			
Colorectal cancer screenings (preventive age 45 and over)	Covered in full ✓			
Office Visits for Medical Services				
Primary care provider (PCP)	First 3 visits covered at \$5 ✓ then In-Person: \$30 ✓ Virtually: \$10 ✓	First 3 visits covered at \$5 ✓ then In-Person: \$40 ✓ Virtually: \$10 ✓	First 3 visits covered at \$5 ✓ then In-Person: \$75 ✓ Virtually: \$10 ✓	First 3 visits covered at \$5 ✓ then In-Person: \$35 ✓ Virtually: \$10 ✓
Office Visits for Medical Services				
Alternative care provider	\$30 ✓	\$40 ✓	\$75 ✓	\$35 ✓
Specialist	\$50 ✓	\$60 ✓	\$100 ✓	\$55 ✓
Hospital Services				
Inpatient hospital services and maternity care	20%	40%	Covered in full	40%
Emergency and Urgent Care				
Emergency services (all services treated as in-network)	\$250 then 20%	\$250 then 40%	Covered in full	\$250 then 40%
Urgent care services (Deductible applies out-of-network)	\$50 ✓	\$60 ✓	\$100 ✓	\$55 ✓
Outpatient Diagnostic Services				
X-ray and lab services	20% ✓	40% ✓	Covered in full	40% ✓
High tech imaging services (such as PET, CT, MRI)	20%	40%	Covered in full	40%

Table continues on next page

Connect plans	Connect 1500 Gold In-network (No out-of-network benefits)	Connect 5000 Silver In-network (No out-of-network benefits)	Connect 9200 Bronze In-network (No out-of-network benefits)	Connect Direct 5000 Silver In-network (No out-of-network benefits)
Mental Health and Substance Use Disorder				
Inpatient and residential services	20%	40%	Covered in full	40%
Outpatient provider visits	First 3 visits covered at \$5 ✓ then In-Person: \$30 ✓ Virtually: \$10 ✓	First 3 visits covered at \$5 ✓ then In-Person: \$40 ✓ Virtually: \$10 ✓	First 3 visits covered at \$5 ✓ then In-Person: \$75 ✓ Virtually: \$10 ✓	First 3 visits covered at \$5 ✓ then In-Person: \$35 ✓ Virtually: \$10 ✓
Other Covered Services				
Outpatient surgery at an ambulatory surgery center	10%	30%	Covered in full	30%
Chiropractic manipulation (20 visits per calendar year) and acupuncture (12 visits per calendar year)	\$25 ✓	\$25 ✓	\$25 ✓	\$25 ✓
Prescription Drugs				
Tier 1	Covered in full ✓			
Tier 2	\$10 ✓	\$20 ✓	\$35 ✓	\$20 ✓
Tier 3	\$50 ✓	\$65 ✓	Covered in full	\$70 ✓
Tier 4	50%	50%	Covered in full	50%
Tier 5	50% with a \$200 per script cap	50% with a \$200 per script cap	Covered in full	50% with a \$200 per script cap
Tier 6	50%	50%	Covered in full	50%
Insulin Maximum				
30-day supply	\$35 ✓	\$35 ✓	\$35 ✓	\$35 ✓
90-day supply	\$105 ✓	\$105 ✓	\$105 ✓	\$105 ✓
Pediatric Vision Services (children aged 18 years and younger, one exam per calendar year)				
Routine eye exams	Covered in full ✓			
Vision hardware (frames, lenses, contact lenses); limits apply	Covered in full ✓			
Adult Vision Services (one exam per calendar year)				
Routine eye exams	\$25 ✓	\$25 ✓	\$25 ✓	\$25 ✓
Vision hardware (frames, lenses, contact lenses)	Not covered	Not covered	Not covered	Not covered
Hearing Services				
Diagnostic Hearing Test	20% ✓	40% ✓	Covered in full	40% ✓
Hearing Aids (2 hearing aids every 3 calendar years)	20% ✓	40% ✓	Covered in full ✓	40% ✓
Pediatric Dental Services* (children aged 18 years and younger)				
Preventive services	Covered in full ✓			
Basic services (restorative fillings)	50%	50%	Covered in full	50%
Major services (includes oral surgery, crowns, endodontics, periodontics, denture and bridge work)	50%	50%	Covered in full	50%

Visit ProvidenceHealthPlan.com/Shop to compare plans, get a quote, and enroll.

✓ Deductible is waived for these services.

* Dental services subject to medical deductible and out-of-pocket maximum.



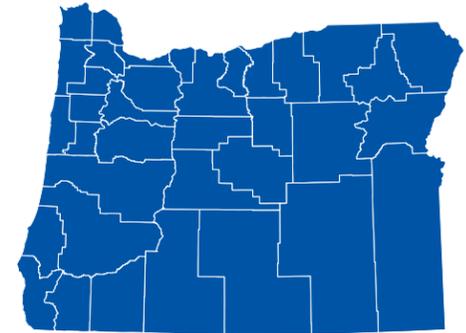
Providence Oregon Direct Plan

These plans may offer a lower premium for those who don't qualify for financial assistance through the Health Insurance Marketplace®.

Highlights of the plan:

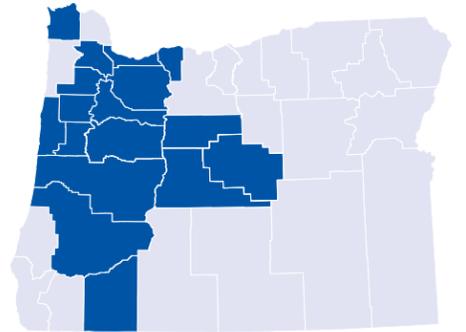
- ✔ Providence Oregon Direct plans are only available through Providence Health Plan or through a producer.
- ✔ The Providence Oregon Direct plan is offered on the Choice Network or the Signature Network, depending on the county in which you live.
- ✔ You will need to choose a medical home if your plan is on the Providence Choice Network.
- ✔ Providence Oregon Direct plans offer a \$5 copay for your first three PCP and for your first three behavioral health outpatient visits.
- ✔ No out-of-network benefits are included with this plan. You must use an in-network provider to receive benefits except for emergency and urgent care services.
- ✔ Providence Oregon Direct plans do not require in-network specialist referrals.
- ✔ The option to add dental coverage with the Individual & Family Dental plan as long as you buy a plan directly from Providence Health Plan or through a producer.

For a listing of in-network providers, visit ProvidenceHealthPlan.com/FindAProvider.



The Providence Signature Network

A nationwide network of nearly 1 million providers, both in Providence facilities and in other locations.



The Providence Choice Network

A network of more than 400 primary care clinics designated as medical homes in these counties:

- Benton
- Clackamas
- Clatsop
- Crook
- Deschutes
- Douglas
- Hood River
- Jackson
- Jefferson
- Lane
- Lincoln
- Linn
- Marion
- Multnomah
- Polk
- Washington
- Yamhill

Providence Oregon Direct plan	Providence Oregon Direct Silver In-network (No out-of-network benefits)
Deductibles	
Annual deductible Individual (1 person)	\$5,500
Annual deductible Family (2 or more people)	\$11,000
Annual out-of-pocket maximum Individual (1 person)	\$9,200
Annual out-of-pocket maximum Family (2 or more people)	\$18,400
After meeting your deductible, you'll pay the following amounts for covered services. The deductible doesn't apply for services marked with a ✓.	
Preventive Care	
Periodic health exams and well-baby care (from any provider licensed to perform the service)	Covered in full ✓
Maternity prenatal office visits	Covered in full ✓
Annual gynecological exam and Pap test	Covered in full ✓
Mammograms	Covered in full ✓
Colorectal cancer screenings (preventive age 45 and over)	Covered in full ✓
Office Visits for Medical Services	
Primary care provider (PCP)	First 3 visits covered at \$5 ✓ then In-Person: \$40 ✓ Virtually: \$10 ✓
Alternative care provider	\$80 ✓
Specialist	\$80 ✓
Hospital Services	
Inpatient hospital services and maternity care	30%
Emergency and Urgent Care	
Emergency services (all services treated as in-network)	30%
Urgent care services (Deductible applies out-of-network)	\$70 ✓
Outpatient Diagnostic Services	
X-ray and lab services	30%
High tech imaging services (such as PET, CT, MRI)	30%
Mental Health and Substance Use Disorder	
Inpatient and residential services	30%
Outpatient provider visits	First 3 visits covered at \$5 ✓ then In-Person: \$40 ✓ Virtually: \$10 ✓

Table continues on next page

Providence Oregon Direct plan	Providence Oregon Direct Silver In-network (No out-of-network benefits)
Other Covered Services	
Outpatient surgery at an ambulatory surgery center	30%
Chiropractic manipulation (20 visits per calendar year) and acupuncture (12 visits per calendar year)	\$40 ✓
Prescription Drugs	
Tier 1	\$15 ✓
Tier 2	\$15 ✓
Tier 3	\$60 ✓
Tier 4	50% ✓
Tier 5	50% ✓
Tier 6	50% ✓
Pediatric Vision Services (children aged 18 years and younger, one exam per calendar year)	
Routine eye exams	Covered in full ✓
Vision hardware (frames, lenses, contact lenses); limits apply	Covered in full ✓
Adult Vision Services (one exam per calendar year)	
Routine eye exams	\$25 ✓
Vision hardware (frames, lenses, contact lenses)	Not covered
Hearing Services	
Diagnostic Hearing Test	30%
Hearing Aids (2 hearing aids every 3 calendar years)	30% ✓
Insulin Maximum	
30-day supply	\$35 ✓
90-day supply	\$105 ✓
Pediatric Dental Services (children aged 18 years and younger)	
Preventive services	Not covered
Basic services (restorative fillings)	Not covered
Major services (includes oral surgery, crowns, endodontics, periodontics, denture and bridge work)	Not covered

Visit ProvidenceHealthPlan.com/Shop to compare plans, get a quote, and enroll.

✓Deductible is waived for these services.

HSA Qualified Plan

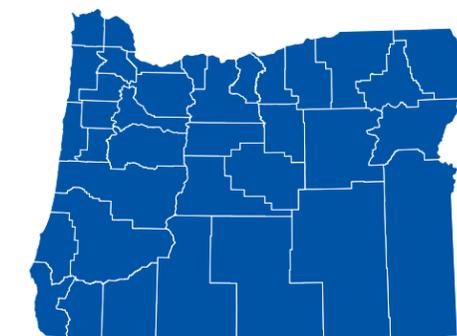
This high-deductible plan provides affordable coverage with a lower premium. A tax-exempt Health Savings Account (HSA) helps you save pre-tax dollars for future healthcare expenses.

Highlights of the plan:

- ✔ A preferred rate on an HSA with HealthEquity®, a partner of Providence Health Plan.
- ✔ Lower premiums with most services subject to the deductible.
- ✔ No out-of-network benefits are included with this plan. You must use an in-network provider to receive benefits except for emergency and urgent care services.
- ✔ You will need to choose a medical home if your plan is on the Providence Choice Network.
- ✔ The HSA Qualified plan is offered on the Choice or the Signature Network, depending on the county in which you live.
- ✔ HSA Qualified plans do not require in-network specialist referrals.
- ✔ The option to add dental coverage with the Individual & Family Dental plan, as long as you buy a medical plan directly from Providence Health Plan or through a producer.
- ✔ This is a non-embedded HSA plan. If 1 person is on the plan, the individual out-of-pocket limit applies and is the most you could pay for covered services in a year. If 2 or more family members are on the plan, the combined out-of-pocket maximum applies for the family and must be met before the plan provides benefits for covered services.*

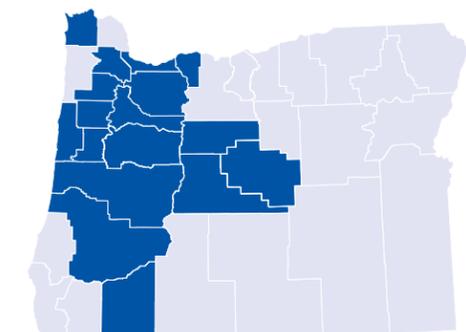
For a listing of in-network providers, visit ProvidenceHealthPlan.com/FindAProvider.

*The individual deductible applies before the plan provides benefits for covered services when only a subscriber is enrolled. The family deductible applies before the plan provides benefits for covered services when two or more family members are enrolled. The in-network per person annual cost-sharing limit is \$9,200, as stated by the Affordable Care Act, when 2 or more family members are enrolled.



The Providence Signature Network

A nationwide network of nearly 1 million providers, both in Providence facilities and in other locations.



The Providence Choice Network

A network of more than 400 primary care clinics designated as medical homes in these counties:

- Benton
- Clackamas
- Clatsop
- Crook
- Deschutes
- Douglas
- Hood River
- Jackson
- Jefferson
- Lane
- Lincoln
- Linn
- Marion
- Multnomah
- Polk
- Washington
- Yamhill

HSA Qualified plan	HSA Qualified 7100 Bronze In-network (No out-of-network benefits)
Deductibles	
Annual deductible Individual (1 person)	\$7,100
Annual deductible Family (2 or more people)	\$14,200
Annual out-of-pocket maximum Individual (1 person)	\$7,100
Annual out-of-pocket maximum Family (2 or more people)	\$14,200
After meeting your deductible, you'll pay the following amounts for covered services. The deductible doesn't apply for services marked with a ✓.	
Preventive Care	
Periodic health exams and well-baby care (from any provider licensed to perform the service)	Covered in full ✓
Maternity prenatal office visits	Covered in full ✓
Annual gynecological exam and Pap test	Covered in full ✓
Mammograms	Covered in full ✓
Colorectal cancer screenings (preventive age 45 and over)	Covered in full ✓
Office Visits for Medical Services	
Primary care provider (PCP)	Covered in full
Primary care provider (PCP) virtually	Covered in full
Alternative care provider	Covered in full
Specialist	Covered in full
Hospital Services	
Inpatient hospital services and maternity care	Covered in full
Emergency and Urgent Care	
Emergency services (all services treated as in-network)	Covered in full
Urgent care services	Covered in full
Outpatient Diagnostic Services	
X-ray and lab services	Covered in full
High tech imaging services (such as PET, CT, MRI)	Covered in full
Mental Health and Substance Use Disorder	
Inpatient and residential services	Covered in full
Outpatient provider visits	Covered in full

Table continues on next page

HSA Qualified plan	HSA Qualified 7100 Bronze In-network (No out-of-network benefits)
Other Covered Services	
Outpatient surgery at an ambulatory surgery center	Covered in full
Chiropractic manipulation (20 visits per calendar year) and acupuncture (12 visits per calendar year)	Covered in full
Prescription Drugs	
Tier 1	Covered in full
Tier 2	Covered in full
Tier 3	Covered in full
Tier 4	Covered in full
Tier 5	Covered in full
Tier 6	Covered in full
Insulin Maximum	
30-day supply	\$35 ✓
90-day supply	\$105 ✓
Pediatric Vision Services (children aged 18 years and younger)	
Routine eye exams	Covered in full ✓
Vision hardware (frames, lenses, contact lenses); limits apply	Covered in full ✓
Adult Vision Services (one exam per calendar year)	
Routine eye exams	Not covered
Vision hardware (frames, lenses, contact lenses)	Not covered
Hearing Services	
Diagnostic Hearing Test	Covered in full
Hearing Aids (2 hearing aids every 3 calendar years)	Covered in full
Pediatric Dental Services (children aged 18 years and younger)	
Preventive services	Not covered
Basic services (restorative fillings)	Not covered
Major services (includes oral surgery, crowns, endodontics, periodontics, denture and bridge work)	Not covered

Visit [ProvidenceHealthPlan.com/Shop](https://www.providencehealthplan.com/shop) to compare plans, get a quote, and enroll.

✓Deductible is waived for these services.



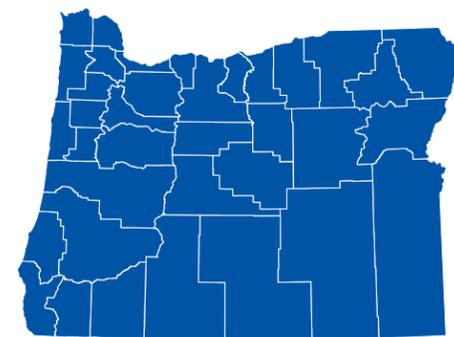
Standard Plans

Choose a coverage level with affordable premiums and pair it with your preferred network.

Highlights of the plan:

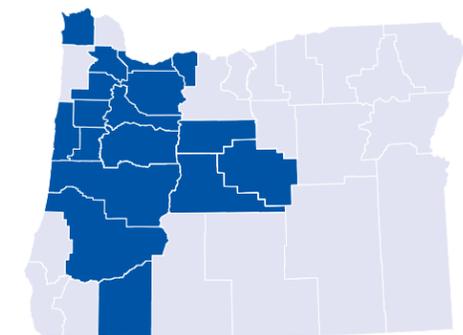
- ✔ Providence Standard plans are offered on the Choice Network or the Signature Network, depending on the county in which you live.
- ✔ You will need to choose a medical home if your plan is on the Providence Choice network.
- ✔ Providence Standard plans offer a \$5 copay for your first three combined PCP and behavioral health outpatient visits.
- ✔ Providence Standard plans do not require in-network specialist referrals.
- ✔ No out-of-network benefits are included with this plan. You must use an in-network provider to receive benefits except for emergency and urgent care services.
- ✔ The option to add dental coverage with the Individual & Family Dental plan, as long as you buy a plan directly from Providence Health Plan or through a producer.

For a listing of in-network providers, visit ProvidenceHealthPlan.com/FindAProvider.



The Providence Signature Network

A nationwide network of nearly 1 million providers, both in Providence facilities and in other locations.



The Providence Choice Network

A network of more than 400 primary care clinics designated as medical homes in these counties:

- Benton
- Clackamas
- Clatsop
- Crook
- Deschutes
- Douglas
- Hood River
- Jackson
- Jefferson
- Lane
- Lincoln
- Linn
- Marion
- Multnomah
- Polk
- Washington
- Yamhill

Standard plans	Providence Oregon Standard Gold In-network (No out-of-network benefits)	Providence Oregon Standard Silver In-network (No out-of-network benefits)	Providence Oregon Standard Bronze In-network (No out-of-network benefits)
Deductibles			
Annual deductible Individual (1 person)	\$1,500	\$5,500	\$9,200
Annual deductible Family (2 or more people)	\$3,000	\$11,000	\$18,400
Annual out-of-pocket maximum Individual (1 person)	\$7,000	\$9,200	\$9,200
Annual out-of-pocket maximum Family (2 or more people)	\$14,000	\$18,400	\$18,400

After meeting your deductible, you'll pay the following amounts for covered services. The deductible doesn't apply for services marked with a ✓.

Preventive Care			
Periodic health exams and well-baby care (from any provider licensed to perform the service)	Covered in full ✓	Covered in full ✓	Covered in full ✓
Maternity prenatal office visits	Covered in full ✓	Covered in full ✓	Covered in full ✓
Annual gynecological exam and Pap test	Covered in full ✓	Covered in full ✓	Covered in full ✓
Mammograms	Covered in full ✓	Covered in full ✓	Covered in full ✓
Colorectal cancer screenings (preventive age 45 and over)	Covered in full ✓	Covered in full ✓	Covered in full ✓

Office Visits for Medical Services			
Primary care provider (PCP)	First 3 visits combined with behavioral health outpatient visits covered at \$5 ✓ then In-Person: \$20 ✓ Virtually: \$20 ✓	First 3 visits combined with behavioral health outpatient visits covered at \$5 ✓ then In-Person: \$40 ✓ Virtually: \$40 ✓	First 3 visits combined with behavioral health outpatient visits covered at \$5 ✓ then In-Person: \$50 ✓ Virtually: \$50 ✓
Alternative care provider	\$40 ✓	\$80 ✓	\$150 ✓
Specialist	\$40 ✓	\$80 ✓	\$150 ✓

Hospital Services			
Inpatient hospital services and maternity care	20%	30%	Covered in full

Emergency and Urgent Care			
Emergency services (all services treated as in-network)	20%	30%	Covered in full
Urgent care services (Deductible applies out-of-network)	\$60 ✓	\$70 ✓	\$100 ✓

Outpatient Diagnostic Services			
X-ray and lab services	20%	30%	Covered in full
High tech imaging services (such as PET, CT, MRI)	20%	30%	Covered in full

Table continues on next page

Standard plans	Providence Oregon Standard Gold In-network (No out-of-network benefits)	Providence Oregon Standard Silver In-network (No out-of-network benefits)	Providence Oregon Standard Bronze In-network (No out-of-network benefits)
Mental Health and Substance Use Disorder			
Inpatient & residential services	20%	30%	Covered in full
Outpatient provider visits	First 3 visits combined with PCP visits covered at \$5 ✓ then In-Person: \$20 ✓ Virtually: \$20 ✓	First 3 visits combined with PCP visits covered at \$5 ✓ then In-Person: \$40 ✓ Virtually: \$40 ✓	First 3 visits combined with PCP visits covered at \$5 ✓ then In-Person: \$50 ✓ Virtually: \$50 ✓
Other Covered Services			
Outpatient surgery at an ambulatory surgery center	20%	30%	Covered in full
Chiropractic manipulation (20 visits per calendar year) and acupuncture (12 visits per calendar year)	\$20 ✓	\$40 ✓	\$50 ✓
Prescription Drugs			
Tier 1	\$10 ✓	\$15 ✓	\$25 ✓
Tier 2	\$10 ✓	\$15 ✓	\$25 ✓
Tier 3	\$30 ✓	\$60 ✓	Covered in full
Tier 4	50% ✓	50% ✓	Covered in full
Tier 5	50% with a \$500 per script cap ✓	50% ✓	Covered in full
Tier 6	50% with a \$500 per script cap ✓	50% ✓	Covered in full
Insulin Maximum			
30-day supply	\$35 ✓	\$35 ✓	\$35 ✓
90-day supply	\$105 ✓	\$105 ✓	\$105 ✓
Pediatric Vision Services (children aged 18 years and younger, one exam per calendar year)			
Routine eye exams	Covered in full ✓	Covered in full ✓	Covered in full ✓
Vision hardware (frames, lenses, contact lenses); limits apply	Covered in full ✓	Covered in full ✓	Covered in full ✓
Adult Vision Services (one exam per calendar year)			
Routine eye exams	Not covered	Not covered	Not covered
Vision hardware (frames, lenses, contact lenses)	Not covered	Not covered	Not covered
Hearing Services			
Diagnostic Hearing Test	20%	30%	Covered in full
Hearing Aids (2 hearing aids every 3 calendar years)	20% ✓	30% ✓	Covered in full ✓
Pediatric Dental Services (children aged 18 years and younger)			
Preventive services	Not covered	Not covered	Not covered
Basic services (restorative fillings)	Not covered	Not covered	Not covered
Major services (includes oral surgery, crowns, endodontics, periodontics, denture and bridge work)	Not covered	Not covered	Not covered

Visit ProvidenceHealthPlan.com/Shop to compare plans, get a quote, and enroll.

Individual & Family Dental Plan

Good oral health starts with great coverage. Our partnership with Delta Dental Plan of Oregon gives you access to the Delta Dental PPO™ Network with more than 1,200 in-network providers at over 850 locations across Oregon to help keep your smile healthy. Choose the Individual & Family Dental plan and get coverage for preventive care, as well as many basic and major services, with a \$0 deductible.

For a listing of Delta Dental providers available through the Delta Dental PPO™ network, visit ProvidenceHealthPlan.com/FindADentist.

Individual & Family Dental plan	In-network (No out-of-network benefits)
Deductibles	
Monthly rate (per person)	\$41
Deductible (per person)	\$0
Deductible (per family)	\$0
Annual maximum benefit (per person)	\$1,000
Waiting periods	6 to 12 months*
Services	
Diagnostic and preventive services (includes routine exams, bitewing X-rays, cleanings, topical fluoride)	Covered in full
Basic services (includes restorative fillings and space maintainers)	30%
Major services (includes oral surgery, crowns, endodontics, periodontics, denture and bridge work)	50%

Limits and restrictions may apply.

*For members without 12 continuous months of prior dental coverage, there is a 6-month exclusion period for Basic Services and a 12-month exclusion period for Major Services.

Find more details in the Individual & Family Dental plan contract online at ProvidenceHealthPlan.com/PlanDocuments.

Important information about Individual & Family Dental plan coverage:

You must purchase a Providence Health Plan Individual & Family medical plan in order to purchase the Individual & Family Dental plan. You may not purchase our dental plan if you get your Providence medical plan through the Health Insurance Marketplace®. If you apply for this dental plan, everyone on the application will be included on the dental plan. If anyone in your family wishes to have just medical and not dental, you must submit a separate application. Our optional Individual & Family Dental plan provides benefits for adults and children for an additional monthly premium per person, per month. If you choose the Individual & Family Dental plan, all people listed on the application will be enrolled and charged the dental premium amount in addition to the medical plan premium. If you purchase a Providence Health Plan Standard, HSA Qualified, or Providence Oregon Direct medical plan, adding the Individual & Family Dental plan does not satisfy the ACA pediatric dental Essential Health Benefit (EHB) requirement. For more details on the Individual & Family Dental plan, visit ProvidenceHealthPlan.com/INDDental2025.





Where to buy plans

Purchase the right plan for you at ProvidenceHealthPlan.com/Shop, or ask a Providence sales representative or your insurance producer for help. Providence plans are also available through the Health Insurance Marketplace® at HealthCare.gov.

Let us help find the right plan for you:

- Online at ProvidenceHealthPlan.com/Shop
- In-person or over the phone with your insurance producer
- Over the phone with a Providence sales representative by calling **503-574-5000** or **800-988-0088 (TTY: 711)** 8 a.m. to 5 p.m. (Pacific Time), Monday through Friday

Medical plan name and metal tier	Plans available directly from Providence or your producer	Plans available from the Health Insurance Marketplace® at HealthCare.gov
Connect Network		
Connect 1500 Gold	✓	✓
Connect 5000 Silver	✓	✓
Connect 9200 Bronze	✓	✓
Connect Direct 5000 Silver	✓	
Choice Network		
Providence Oregon Standard Gold Plan - Choice Network	✓	✓
Providence Oregon Standard Silver Plan - Choice Network	✓	✓
Providence Oregon Standard Bronze Plan - Choice Network	✓	✓
HSA Qualified 7100 Bronze - Choice Network	✓	✓
Providence Oregon Direct Silver Plan - Choice Network	✓	
Signature Network		
Providence Oregon Standard Gold Plan - Signature Network	✓	✓
Providence Oregon Standard Silver Plan - Signature Network	✓	✓
Providence Oregon Standard Bronze Plan - Signature Network	✓	✓
HSA Qualified 7100 Bronze - Signature Network	✓	✓
Providence Oregon Direct Silver Plan - Signature Network	✓	
Dental plan name	Plans available directly from Providence or your producer	Plans available from the Health Insurance Marketplace® at HealthCare.gov
Individual & Family Dental plan	✓	

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, sexual orientation, religion, gender identity, marital status, 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, sexual orientation, religion, gender identity, marital status, or sex.

Providence Health Plan and Providence Health Assurance:

Provides 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)

Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, you can call us at **503-574-7500** or **800-878-4445 (TTY: 711)**.

If you believe that Providence Health Plan and Providence Health Assurance has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sexual orientation, religion, gender identity, marital status, 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
P.O. Box 4158
Portland, OR 97208-4158
Email: PHPAppealsandGrievances@providence.org

If you need help filing a grievance, call us at **503-574-7500** or **800-878-4445 (TTY: 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, D.C. 20201
800-368-1019 or **800-537-7697 (TTY)**

Complaint forms are available at <https://www.HHS.gov/OCR/office/file/index.html>.

Members of Oregon Plans may file a complaint with the Division of Financial Regulation at **888-877-4894** or visit <https://DFR.Oregon.gov/Pages/index.aspx>.

Language Access Information

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

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

Russian: ВНИМАНИЕ: Если Вы говорите по-русски, то Вам доступны услуги бесплатной языковой поддержки. Звоните 1-800-878-4445 (телетайп: 711).

Vietnamese: CHÚ Ý: Nếu quý vị nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho quý vị. Xin gọi số 1-800-878-4445 (TTY: 711).

Traditional Chinese: 注意：如果您說中文，您可以免費獲得語言支援服務。請致電 1-800-878-4445 (TTY: 711)。

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

Farsi:

توجه: اگر به زبان فارسی صحبت می کنید، تسهیلات زبانی به صورت رایگان به شما ارائه می شود. با 1-800-878-4445 (TTY: 711) تماس بگیرید.

Ukrainian: УВАГА! Якщо Ви розмовляєте українською мовою, для Вас доступні безкоштовні послуги мовної підтримки. Телефонуйте за номером 1-800-878-4445 (телетайп: 711).

Japanese: お知らせ：日本語での通話をご希望の場合、言語支援サービスを無料でご利用いただけます。1-800-878-4445 (TTY: 711)まで、お電話ください。

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

Nepali: ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंले निम्न भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छन् । 1-800-878-4445 (TTY: 711) मा फोन गर्नुहोस् ।

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

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Rufnummer: 1-800-878-4445 (TTY: 711).

Hmong: LUS CEEB TOOM: Yog tias koj hais lus Hmoob, cov kev pab txhais lus, muaj kev pab dawb rau koj. Hu rau 1-800-878-4445 (TTY: 711).

Cambodian: កំណត់សម្គាល់៖ បើសិនជាអ្នកនិយាយភាសាខ្មែរ អាចមានសេវាជំនួយផ្នែកភាសាដោយមិនគិតថ្លៃពីលោកអ្នក។ សូមហៅទូរស័ព្ទលេខ 1-800-878-4445 (TTY: 711)។

Laotian: ເຊີນຊາບ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ຈະມີການຊ່ວຍເຫຼືອດ້ານພາສາ ໂດຍບໍ່ເສຍຄ່າໃຫ້ທ່ານ. ໂທ 1-800-878-4445 (TTY: 711).



Health For All

We are committed to working alongside the communities we serve, learning about unique healthcare challenges, and creating tangible solutions to make healthcare more equitable and accessible.

Sales assistance

Portland metro area: **503-574-5000**

All other areas: **800-988-0088 (TTY: 711)**

8 a.m. to 5 p.m. (Pacific Time), Monday through Friday.

ProvidenceHealthPlan.com/Shop

