The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, www.ProvidenceHealth Plan.com. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.cciio.cms.gov or call 1-800-878-4445 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	In-Network: \$500/per person \$1,500/per family (3 or more) Out-of-Network: \$1,000/per person \$3,000/per family (3 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> <u>in-network</u> .	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 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/</u> <u>coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	Yes for prescriptions. \$50/person; \$150/family (3 or more). Does not apply to value drugs.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	In-Network: \$2,500/per person \$7,500/per family (3 or more) Max Cost Share \$6,850/person; \$13,700/family (2 or more). Out-of-Network: \$6,000/per person \$18,000/per family (3 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</u> <u>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</u> <u>limit</u> ?	Premiums, penalties, <u>copays</u> or <u>coinsurance</u> for Supplemental Benefits, services not covered, fees above <u>Usual, Customary, and</u> <u>Reasonable (UCR)</u> .	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>www.Providence</u> <u>HealthPlan.com/providerdirectory</u> or call 1-800-878-4445.	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.

Y

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>.

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.

		What You Will Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$40 <u>copay</u> /visit	50% <u>coinsurance</u>	Deductible waived for the first four office visits <u>in-network</u> per calendar year. Chronic condition visits for asthma, diabetes and heart conditions are covered in full <u>in-network</u> .*
	<u>Specialist</u> visit	\$40 <u>copay</u> /visit	50% <u>coinsurance</u>	Chronic condition visits for asthma, diabetes and heart conditions are covered in full <u>in-network</u> .
	Preventive care/screening/ immunization	No charge. <u>Deductible</u> does not apply.	50% <u>coinsurance</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)	20% coinsurance	50% coinsurance	none
If you have a test	Imaging (CT/PET scans, MRIs)	\$100 <u>copay</u> then 20% <u>coinsurance</u>	\$100 <u>copay</u> then 50% <u>coinsurance</u>	<u>Copay</u> does not apply to cancer related services or <u>out-of-pocket maximum</u> . <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.

		What You Will Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need drugs to treat your illness or condition More information about prescription	Preferred generic drug	No charge. <u>Deductible</u> does not apply.	Not covered	Must be purchased at participating pharmacies. A \$1,000/person, \$3,000/family <u>out-of-</u> <u>pocket maximum</u> applies.
	Non-preferred generic drug	\$20 <u>copay</u> retail \$50 <u>copay</u> mail order	Not covered	Covers up to a 30-day supply (retail); 90-da supply (mail order). <u>Prior authorization</u> may apply. If you do
drug coverage is available at www.Providence HealthPlan.com/pebb	Preferred brand-name drug	\$50 <u>copay</u> retail \$125 <u>copay</u> mail order	Not covered	not obtain <u>Prior Authorization</u> claims for those services will be denied and you will be responsible for payment of those services.
	Specialty drug	\$100 <u>copay</u> retail	Not covered	If you request a brand-name drug when a generic is available, you will pay the difference in cost, plus your <u>copay</u> . <u>Specialty drugs</u> can only be purchased at a participating specialty pharmacy.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$40 <u>copay</u> /visit	\$100 <u>copay</u> then 50% <u>coinsurance</u>	Out-of-network copay does not apply to the out-of-pocket maximum. 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	\$40 <u>copay</u> /visit	50% coinsurance	Higher <u>copay</u> and <u>coinsurance</u> amounts apply to certain specialty services.*
If you need immediate medical attention	Emergency room care	\$150 <u>copay</u>	\$150 <u>copay</u>	For emergency medical conditions only. <u>In-network deductible</u> applies both in- and out-of-network. <u>Copay</u> does not apply to <u>out-of-pocket maximum</u> . If admitted to hospital all services subject to inpatient benefits.
	Emergency medical transportation	\$75 <u>copay</u> /trip	\$75 <u>copay</u> /trip	In-network deductible applies both in- and out-of-network.

		What Y	ou Will Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Urgent care	\$40 <u>copay</u> /visit	\$40 <u>copay</u> /visit	In-network deductible applies both in- and out-of-network.	
	Facility fee (e.g., hospital room)	\$500/admit	\$500 <u>copay</u> then 50% <u>coinsurance</u>	<u>Out-of-network copay</u> does not apply to the <u>out-of-pocket maximum</u> . <u>Prior</u> <u>authorization</u> required. If you do not obtain	
If you have a hospital stay	Physician/surgeon fees	\$40 <u>copay</u> /visit. <u>Deductible</u> does not apply.	50% <u>coinsurance</u>	Prior Authorization claims for those services will be denied and you will be responsible for payment of those services. Higher <u>copay</u> and <u>coinsurance</u> amounts apply to certain specialty services.*	
If you need mental health, behavioral health, or substance	Outpatient services	Mental Health: \$40 <u>copay</u> visit. <u>Deductible</u> does not apply. Substance Abuse: No charge. <u>Deductible</u> does not apply.	50% <u>coinsurance</u>	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.	
abuse services	services Mental Health: \$500/admit \$500	\$500 <u>copay</u> then 50% <u>coinsurance</u>	See your benefit summary for Applied Behavioral Analysis (ABA) services. <u>Out-of-network copay</u> does not apply to the <u>out-of-pocket maximum</u> .		
	Office visits	No charge, <u>deductible</u> does not apply	50% coinsurance	none	
If you are pregnant	Childbirth/delivery professional services	No charge, <u>deductible</u> does not apply	50% coinsurance	none	
	Childbirth/delivery facility services	\$500/admit	\$500 <u>copay</u> then 50% <u>coinsurance</u>	<u>Out-of-network copay</u> does not apply to the <u>out-of-pocket maximum</u> .	
If you need help recovering or have	Home health care	\$40 <u>copay</u> /visit	50% <u>coinsurance</u>	Limited to 180 visits per calendar year.	

		What Y	ou Will Pay	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
other special health needs	Rehabilitation services	Inpatient Services: \$500/admit Outpatient Services: \$40 <u>copay</u> /visit	Inpatient Services: \$500 then 50% <u>coinsurance</u> Outpatient Services: 50% <u>coinsurance</u>	Inpatient services: coverage limited to 30 days per calendar year. 60 days for head and spinal cord injuries. Outpatient services: coverage limited to 30 visits per calendar year. Limits do not apply to Mental Health Services. <u>Out-of-network copay</u> does not apply to the <u>out-of-pocket maximum</u> .
	Habilitation services	Inpatient Services: \$500/admit Outpatient Services: \$40 <u>copay</u> /visit	Inpatient Services: \$500 then 50% <u>coinsurance</u> Outpatient Services: 50% <u>coinsurance</u>	Inpatient services: coverage limited to 30 days per calendar year. 60 days for head and spinal cord injuries. Outpatient services: coverage limited to 30 visits per calendar year. Limits do not apply to Mental Health Services. <u>Out-of-network copay</u> does not apply to the <u>out-of-pocket maximum</u> .
	Skilled nursing care	\$500/admit	\$500 <u>copay</u> then 50% <u>coinsurance</u>	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. Limited to 180 days per calendar year. <u>Out- of-network copay</u> does not apply to the <u>out-of-pocket maximum</u> .
	Durable medical equipment	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Diabetic supplies are covered in full. <u>Prior</u> <u>authorization</u> required for some durable medical equipment. For more details see <u>ProvidenceHealthPlan.com/PEBBPriorAut</u> <u>horization</u> . If you do not obtain <u>Prior</u> <u>Authorization claims</u> for those services will be denied and you will be responsible for payment of those services.
	Hospice services	No charge. <u>Deductible</u> does not apply.	No charge. <u>Deductible</u> does not apply.	Prior authorization required for out-of- network services. If you do not obtain Prior <u>Authorization claims</u> for those services will be denied and you will be responsible for payment of those services.

		What You Will Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Children's eye exam	Not covered	Not covered	Coverage provided by separate carrier. See
If your child needs dental or eye care	Children's glasses	Not covered	Not covered	VSP plan.
	Children's dental check-up	Not covered	Not covered	No coverage for dental check-up.

Services Your Plan Generally Does NOT Cover (Check your policy or <u>plan</u> document for more inform	ation and a list of any other <u>excluded services</u> .)
Cosmetic surgery (with certain exceptions)	• Dental check-up (Child)	• Private-duty nursing
• Dental care (Adult)	• Eye exam and glasses (Child)	• Routine eye care (Adult)
	• Long-term care	• Routine foot care (covered for diabetics)
Other Covered Services (Limitations may apply	to these services. This isn't a complete list. Please s	ee your <u>plan</u> document.)
 Other Covered Services (Limitations may apply 1) Acupuncture (12 visits) Bariatric surgery Chiropractic care (20 visits) 	 to these services. This isn't a complete list. Please services. This isn't a complete list. Please services of the service of the se	 e your <u>plan</u> document.) Non-emergency care when traveling outside the U.S. See www.ProvidenceHealthPlan.com/pebb

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:

- PEBB COBRA Adminstrator at BenefitHelp Solutions (877) 433-6079 or (503) 765-3581
- For group health coverage subject to ERISA, contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>.
- For non-federal governmental group health plans, contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov.
- Church plans are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact the Oregon Division of Financial Regulation at (888) 877-4894 or https://dfr.oregon.gov/Pages/index.aspx regarding their possible rights to continuation coverage under State law.

Other coverage options may be available to you, too, including buying individual <u>insurance</u> coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.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 1-800-878-4445 or http://www.ProvidenceHealthPlan.com/PEBB
- PEBB Benefit Manager 503-373-1102
- Oregon Division of Financial Regulation at 503-947-7984/1-888-877-4894 (toll-free), or https://dfr.oregon.gov

Does this plan provide Minimum Essential Coverage? Yes

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

Does this plan meet the 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.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.



Specialist visit (anesthesia)

Total Example Cost

Deductibles

Copayments

Coinsurance

Limits or exclusions

The total Peg would pay is

In this example, Peg would pay:

Cost Sharing

What isn't covered

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

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)	
The plan's overall deductible\$500Specialist copayment\$40Hospital (facility) copayment\$500Other copayment\$500	The plan's overall deductible\$500Specialist copayment\$40Hospital (facility) copayment\$500Other copayment\$500	
This EXAMPLE event includes services like:	This EXAMPLE event includes services like:	
Specialist office visits (prenatal care)	Primary care physician office visits (including	
Childbirth/Delivery Professional Services	disease education)	
Childbirth/Delivery Facility Services	Diagnostic tests (blood work)	

\$12,700

\$500

\$60

\$2,360

\$1,500 \$300

Diagnostic tests (blood work) Diagnostic tests (ultrasounds and blood work) Prescription drugs Durable medical equipment (glucose meter)

In this example, Joe would pay:

Cost Sharing	
Deductibles	\$550
<u>Copayments</u>	\$700
<u>Coinsurance</u>	\$ 0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$1,270

Mia's Simple Fracture (in-network emergency room visit and follow up care)

The plan's overall deductible	\$500
Specialist copayment	\$40
Hospital (facility) <u>copayment</u>	\$500
• Other copayment	\$500

This EXAMPLE event includes services like:

<u>Emergency room care</u> (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) <u>Rehabilitation services</u> (physical therapy)

Total Example Cost	\$2,800
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In this example, Mia would pay:

Cost Sharing		
<u>Deductibles</u>	\$500	
Copayments	\$800	
Coinsurance	\$70	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,370	

The plan would be respo	onsible for the other cost	ts of these EXAMPLE covered services.	

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Non-Discrimination Statement:

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

Providence Health Plan and Providence Health Assurance:

- Provide free aids and services to people with disabilities to communicate effectively with us, such as:
 - o 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:
 - o Qualified interpreters
 - $\circ \quad \text{Information written in other languages}$

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

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

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

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

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

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

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: Nếu bạn nói Tiếng 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).

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

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 4445-878-800-1 (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).

ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ 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).

با .باشد می ف (TTY: 711) توجه :اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما .بگیرید تماس 1-808-878-4445

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)