Coverage for: Subscriber +Dependents | Plan Type: PPO

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, 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 deductible? | In-Network: \$250/per person \$750/per family (3 or more) Out-of-Network: \$500/per person \$1,500/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 deductible? | Yes. Most preventive care in-network. | This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ . |
| Are there other deductibles for specific services? | 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-pocket</u> <u>limit</u> for this <u>plan</u> ? | In-Network: \$1,900/per person \$5,700/per family (3 or more) Max Cost Share \$6,850/person; \$13,700/family (2 or more). Out-of-Network: \$4,800/per person \$14,400/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 limits</u> until the overall family <u>out-of-pocket limit</u> has been met. |
| What is not included in the out-of-pocket limit? | Premiums, penalties, copays or coinsurance for Supplemental Benefits, 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 provider</u> ? | Yes. See www.Providence HealthPlan.com/providerdirectory 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 in the plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider for the difference between the <u>provider's charge and what your plan pays (balance billing)</u>. Be aware, your <u>network provider might use an <u>out-of-network provider for some services</u> (such as lab work). Check with your <u>provider before you get services</u>.</u></u> |
| Do you need a <u>referral</u> to see a <u>specialist</u> ? | No. | You can see the <u>specialist</u> you choose without a <u>referral</u> . |

| Common | | What You Will Pay | | Limitations, Exceptions, & Other Important | |
|--|--|--|---|---|--|
| Medical Event | Services You May Need | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | Information | |
| | Primary care visit to treat an injury or illness | 10% or 15% coinsurance | 30% coinsurance | <u>Deductible</u> 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> .* | |
| If you visit a health care provider's office or clinic | Specialist visit | 15% coinsurance | 30% coinsurance | Chronic condition visits for asthma, diabetes and heart conditions are covered in full innetwork. | |
| | Preventive care/screening/ immunization | No charge. <u>Deductible</u> does not apply. | 30% coinsurance | 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) | 15% coinsurance | 30% coinsurance | none | |
| If you have a test | Imaging (CT/PET scans, MRIs) | \$100 copay then 15% coinsurance | \$100 copay then 30% coinsurance | Copay does not apply to cancer related services or out-of-pocket maximum. | |
| | Value drug | No charge. <u>Deductible</u> does not apply. | Not covered | Must be purchased at participating pharmacies. A \$1,000/person, \$3,000/family. Out-of-pocket maximum applies. | |
| If you need drugs to treat your illness or condition More information about | Generic drug | \$10 <u>copay</u> retail \$25 <u>copay</u> mail order | Not covered | Covers up to a 30-day supply (retail); 90-day supply (mail order). | |
| prescription drug coverage is available at www.Providence HealthPlan.com/pebb | Brand-name drugs | \$30 <u>copay</u> retail \$75 <u>copay</u> mail order | Not covered | Prior authorization may apply. If you do not obtain Prior Authorization claims for those services will be denied and you will be responsible for payment of those services. If you request a brand-name drug when a | |
| | Specialty drug | \$100 <u>copay</u> retail | Not covered | generic is available, you will pay the difference in cost, plus your copay. | |

^{*}For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.ProvidenceHealthPlan.com/pebb</u>

| Common Medical Event | Services You May Need | What Y Network Provider (You will pay the least) | ou Will Pay Out-of-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
|--------------------------------|--|--|---|--|
| | | | | Specialty drugs can only be purchased at a participating specialty pharmacy. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 15% coinsurance | \$100 copay then 40% coinsurance | 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 | 15% coinsurance | 30% coinsurance | Higher copay and coinsurance amounts apply to certain specialty services.* |
| If you need immediate | Emergency room care | \$150 copay/visit then 15% coinsurance | \$150 copay/visit then 15% coinsurance | For emergency medical conditions only. |

| Common | Common What You Will Pay | | Limitations, Exceptions, & Other Important | | |
|---|--|--|---|---|--|
| Medical Event | Services You May Need | Network Provider Out-of-Network Provider | | Information | |
| | | (You will pay the least) | (You will pay the most) | | |
| | | Substance Abuse: | | All services except provider office visits must | |
| | | No charge. <u>Deductible</u> does not apply. | | be <u>prior authorized</u> . If you do not obtain <u>Prior</u> Authorization claims for those services will be | |
| | | Mental Health : | | denied and you will be responsible for payment | |
| | | 15% <u>coinsurance</u> | \$500 conou than 200/ | of those services. See your benefit summary | |
| | Inpatient services | Substance Abuse: | \$500 copay then 30% coinsurance | for Applied Behavioral Analysis (ABA) | |
| | | No charge. <u>Deductible</u> | Comoditarioc | services. Out-of-network copay does not apply | |
| | | does not apply. | | to the <u>out-of-pocket maximum</u> . | |
| | Office visits | No charge. <u>Deductible</u> does not apply. | 30% coinsurance | none | |
| If you are pregnant | Childbirth/delivery professional services | 15% coinsurance | 30% coinsurance | none | |
| | Childbirth/delivery facility services 15% coinsurance \$500 copay then 40% coinsurance | | Out-of-network copay does not apply to the out-of-pocket maximum. | | |
| | Home health care | 15% coinsurance | 30% coinsurance | Limited to 180 visits per calendar year. | |
| If you need help recovering or have other special health needs | Rehabilitation services | 15% coinsurance | Inpatient Services: \$500 copay then 40% coinsurance Outpatient Services: 30% coinsurance | Inpatient services: coverage limited to 30 days per calendar year; 60 days head or spinal cord injuries. Outpatient services: coverage limited to 60 visits per calendar year. Limits do not apply to Mental Health Services. Out-of-network copay does not apply to the out-of-pocket maximum. | |
| | Habilitation services | 15% <u>coinsurance</u> | Inpatient Services: \$500 copay then 40% coinsurance Outpatient Services: 30% coinsurance | Inpatient services: coverage limited to 30 days per calendar year; 60 days head or spinal cord injuries. Outpatient services: coverage limited to 60 visits per calendar year. Limits do not apply to Mental Health Services. Out-of-network copay does not apply to the out-of-pocket maximum. | |

| Common | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important | |
|--|----------------------------|--|---|---|--|
| Medical Event | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | Information | |
| | Skilled nursing care | 15% <u>coinsurance</u> | \$500 copay then 30% coinsurance | 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. Coverage is limited to 180 visits per calendar year. Out-of-network copay does not apply to the out-of-pocket maximum. | |
| | Durable medical equipment | 15% <u>coinsurance</u> | 30% coinsurance | Diabetic supplies are covered in full. Prior authorization required for some durable medical equipment. For more details see ProvidenceHealthPlan.com/PEBBPriorAuthoriz ation. If you do not obtain Prior Authorization claims 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 Authorization claims for those services will be denied and you will be responsible for payment of those services. | |
| | 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. | |

Excluded Services & Other Covered Services:

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

- Cosmetic surgery (with certain exceptions)
- Dental care (Adult)
- Dental check-up (Child)

- Eye exam and glasses (Child)
- Long-term care
- Private-duty nursing

- Routine eye care (Adult)
- Routine foot care (covered for diabetics)

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)

- Acupuncture (limited to 60 visits per year combined with chiropractic care)
- Bariatric surgery

- Chiropractic care (limited to 60 visits per year combined with acupuncture)
- Hearing aids (one per ear every 3 calencar years)
- Infertility treatment

- Non-emergency care when traveling outside the U.S. See www.ProvidenceHealthPlan.com/pebb
- Weight loss programs

^{*}For more information about limitations and exceptions, see the plan or policy document at 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 www.dol.gov/ebsa/healthreform.
- 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

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 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.

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)

| ■ The <u>plan's</u> overall <u>deductible</u> | \$250 |
|---|-------|
| ■ Specialist coinsurance | 15% |
| ■ Hospital (facility) coinsurance | 15% |
| ■ Other <u>coinsurance</u> | 15% |

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

| Total Example Cost | \$12,700 |
|--------------------|----------|
| | |

In this example, Peg would pay:

| Cost Sharing | |
|----------------------------|---------|
| <u>Deductibles</u> | \$250 |
| Copayments | \$0 |
| Coinsurance | \$1,700 |
| What isn't covered | |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$2,010 |

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

| ■ The plan's overall deductible | \$250 |
|-----------------------------------|-------|
| ■ Specialist coinsurance | 15% |
| ■ Hospital (facility) coinsurance | 15% |
| ■ Other coinsurance | 15% |

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost \$5,600

In this example, Joe would pay:

| Cost Sharing | | |
|----------------------------|-------|--|
| <u>Deductibles</u> | \$300 | |
| Copayments | \$300 | |
| Coinsurance | \$100 | |
| What isn't covered | | |
| Limits or exclusions | \$20 | |
| The total Joe would pay is | \$720 | |

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

| ■ The <u>plan's</u> overall <u>deductible</u> | \$250 |
|---|-------|
| ■ Specialist coinsurance | 15% |
| ■ Hospital (facility) coinsurance | 15% |
| ■ Other <u>coinsurance</u> | 15% |

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)
Diagnostic test (x-ray)

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

| Total Example | Cost | \$2,800 |
|---------------|------|---------|
| | | |

In this example, Mia would pay:

| in this example, wild would pay. | |
|----------------------------------|-------|
| Cost Sharing | |
| <u>Deductibles</u> | \$300 |
| Copayments | \$300 |
| Coinsurance | \$300 |
| What isn't covered | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$900 |

Non-Discrimination Statement:

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

Providence Health Plan and Providence Health Assurance:

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

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

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

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

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

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

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

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).

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

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

เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-800-878-4445 (TTY: 711