



POWERED BY **Collective Health**



It should be this simple.

2026 Plan Benefit Guide

Join.CollectiveHealth.com/pebb-php

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POWERED BY **Collective Health**

Manage everything from one app. Seriously, just one app for it all.

This is more than an upgrade, it's a whole new experience.

With the My Collective® app, you will find everything you need in one place. Check your benefits, track your claims, see your coverage, and find care all from one easy-to-use app. Need help? A real person is ready to talk or text. It's support on your terms, with no handoffs and no phone trees.

Here's what you get with the My Collective app:

- One app that brings together all your plan benefits
- Instant access to ID cards, claims, and coverage information
- Secure messaging and chat with Member Advocates
- Tools to help you find care and avoid unexpected costs

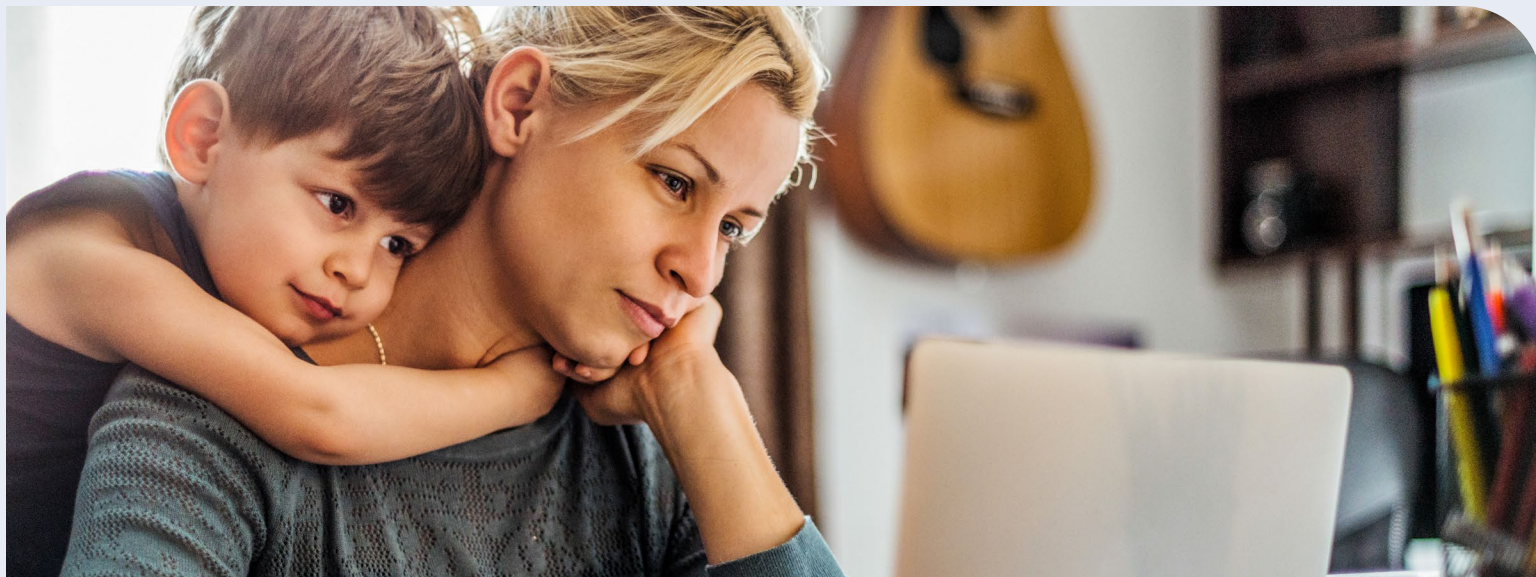


Get the right care, with better results and lower costs.

Garner Health is a new health solution, linked within your My Collective account, that gives you personalized doctor recommendations based on how well doctors perform and how much they charge. When you see a top-rated doctor in the Providence network, you can earn savings—up to \$1,000 a year for individual coverage or up to \$2,000 for family coverage. And if you need help along the way, Garner's concierge team is there to answer questions and guide you to the right care.

With Garner Health, you can:

- Get provider recommendations based on doctor performance and cost
- Book appointments in just a few taps
- Get help from a support team anytime
- Savings when you choose care through Garner



See a doctor 24/7. No travel required.

Galileo Health is your virtual medical home, giving you and your family members access to primary care, urgent care, and behavioral health services—anytime, from anywhere, in all 50 states. You can text or video chat with doctors, get medications sent to your local pharmacy, and see the same care team over time.

Virtual care from Galileo Health allows you to:

- Text or video chat with a doctor or care team anytime, day or night
- Keep seeing the same care team so they get to know you
- Have prescriptions sent to your local pharmacy
- Get care wherever you are, at no extra cost



Have your regular prescriptions delivered or picked up near you.

If you take maintenance medications, you must use an in-network mail-order service or a preferred pharmacy in the Retail 90 network. This helps you get the best price and makes your medications more affordable. You can get up to a 90-day supply at once. It often costs less than filling your prescription each month. Plus, many value drugs have a \$0 copay when filled through a preferred pharmacy.

Using a mail-order or a Retail 90 pharmacy gives you:

- A 90-day supply of maintenance or preventive medications
- Lower costs than monthly refills
- The option to set up automatic refills for added convenience
- You can pick up prescriptions nearby or get them delivered to your home

Explore your 2026 benefits in one simple place

The Open Enrollment Welcome Portal helps you understand your health plan options and get the most from your benefits. You can compare plans, find in-network doctors, learn more about Collective Health, and access your employer's enrollment portal—all in one place.

Get started at

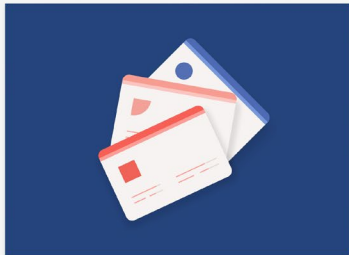
Join.CollectiveHealth.com/pebb-php

Visit the Welcome Portal to learn about your new plan. When you are ready, enroll during open enrollment from October 1 to October 31.



Hi PEBB,

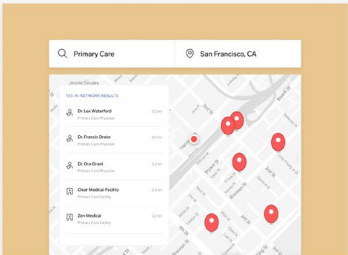
No matter what you need, Collective Health makes health benefits easy.



Explore your health plan options

Review the details of every health plan available to you before you decide.

[START EXPLORING →](#)



Find in-network doctors

It's easy to see if your doctor is in-network, and search for new providers.

[SEARCH DOCTORS →](#)



Enroll in your health plan

Once you've decided on your plan, go enroll in your health benefits.

[GO ENROLL NOW !\[\]\(b8d03a15ef75ef01a63e149a43905dc3_img.jpg\)](#)

Compare plans and benefits

- 1 Select **"Explore your health plan options"**
- 2 Tell us who's covered and where you live
- 3 Choose a plan you want to learn more about
- 4 Switch between plans to see what's different

Find in-network doctors near you

- 1 Select **"Find in-network doctors"**
- 2 Enter your ZIP code or home address
- 3 Search by provider name or specialty

If your provider's name shows up in the search, they're in your network.

Ready to enroll?

Click the **"Enroll"** button at the top right or select the **"Enroll in your health plan"** tile. You will be redirected to PEBBEnroll.com, where you will log in and make your selection.

A single front door for all your healthcare needs

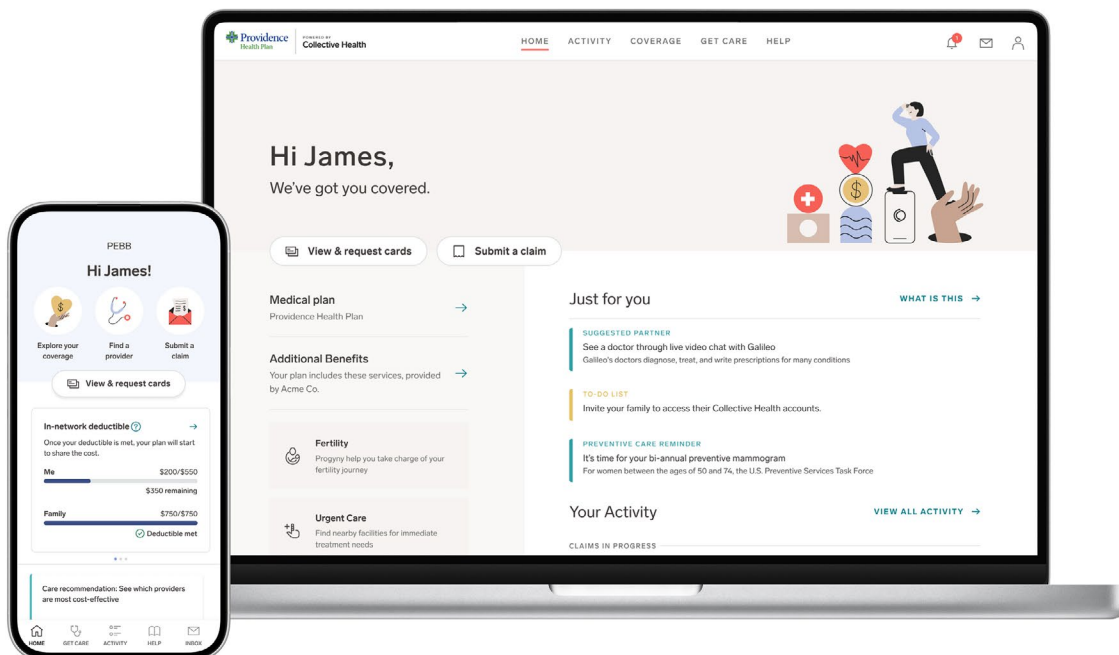
Providence Health Plan Powered by Collective Health, offers members one modern app to manage everything. It's one experience, with everything in one place. And if you need more support, a real person is just one call or tap away.

With the My Collective app, you can:

- Check your coverage and explore health programs like Omada, Virta, Kaia, Weight Watchers®, and Progyny
- View or share your ID cards
- Find in-network doctors that meet your needs
- Chat securely with a Member Advocate whenever you need help
- Review claims or submit a new one with just a photo and a few taps

Need help getting started?

[Watch a quick video](#) to learn how the My Collective app works.





Helpful tips, when you need them.

My Collective® gives you personalized reminders and care suggestions based on how you use your plan. You will get alerts for things like routine screenings and preventive services, so nothing gets missed.

Just for you

WHAT IS THIS →

SUGGESTED PARTNER

See a doctor through live video chat with Galileo
Galileo's doctors diagnose, treat, and write prescriptions for many conditions

TO-DO LIST

Invite your family to access their Collective Health accounts.

PREVENTIVE CARE REMINDER

It's time for your bi-annual preventive mammogram
For women between the ages of 50 and 74, the U.S. Preventive Services Task Force

Real human support when you need it

Get real help from real people. We take the “homework” out of healthcare without complex phone trees or long waits. Providence Health Plan Powered by Collective Health gives you direct access to Member Advocates who provide clear answers and real support,

With just one number, you can:

- Talk to someone about all your plan benefits
- Get one-on-one support for claims, finding providers, or other care needs
- Skip the callbacks and extra steps to get answers fast
- Receive secure messages with any follow ups or next steps

Have Questions?

[Watch a short video](#) to see how Member Advocates support you and your family.

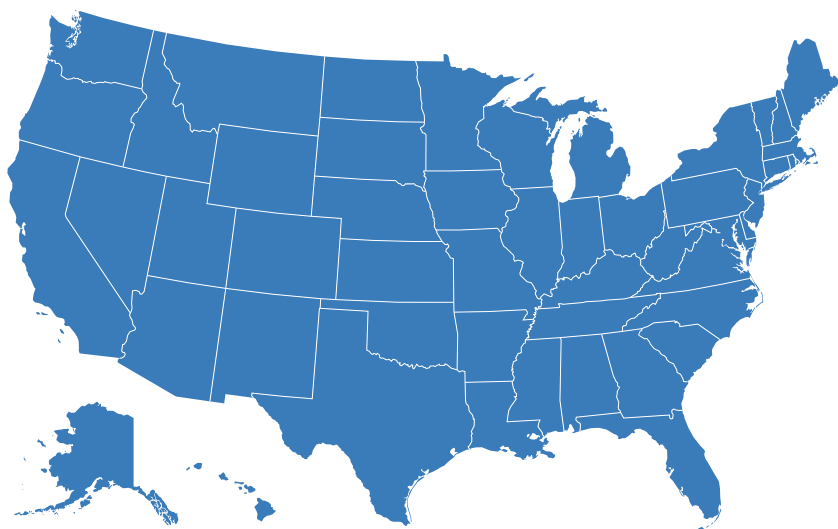
When you're ready for help, call your dedicated line:

855-284-1368



Broad network that flexes with your family

Access a provider network that supports your whole family, no matter where they live or where life takes them. Providence Health Plan gives you access to a strong regional network, and seamlessly integrated virtual care that works anywhere in the country.



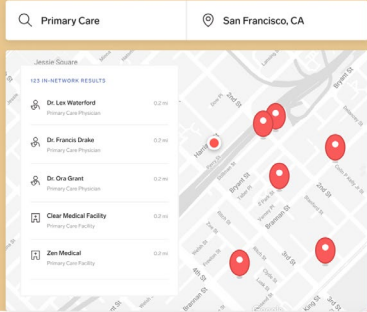
Here's what you get with nationwide coverage:

- Over one million in-network providers across the U.S.
- High-quality care from doctors, clinics, hospitals, and labs
- Virtual primary and specialty care in all 50 states
- One plan for the whole family, wherever they are

Searching for care is simple:

- 1 Visit the Welcome Portal at Join.CollectiveHealth.com/pebb-php
- 2 Enter your ZIP code or home address
- 3 Search by provider name or specialty

If your provider's name shows up in the search, they're in your network.



Find in-network doctors

It's easy to see if your doctor is in-network, and search for new providers.

[SEARCH DOCTORS →](#)

VIRTUAL CARE

Virtual care without local limitations

Get care when and where you need it, with 24/7 access to virtual primary care, urgent care, behavioral health, and specialty care across all 50 states. Through Galileo Health, you can see a doctor any time, day or night, wherever you are.

With Galileo, you can get care for:

- Annual checkup and preventive care
- Minor issues like colds, UTIs and stomach aches
- Ongoing conditions like diabetes, asthma, or high blood pressure
- Birth control and other sexual health needs
- Behavioral health concerns like anxiety, depression, or insomnia
- Dermatological issues like acne, or hair loss
- Medication refills
- Referrals to in-person specialists, when needed



Support for your mental health, too

Galileo offers more than just medical care. Their therapists and doctors provide behavioral health support through self-guided tools, coaching, and virtual therapy. If you ever need in-person help, Galileo can connect you with the right provider fast.

100

Net Promoter Score

90%

of patients have clinically significant improvement in 6 weeks

Expert care for life's more complex health needs

Our dedicated Care Navigation team is here to guide you, so you don't have to navigate your healthcare alone. Our care managers include licensed social workers, pharmacists, nurses, and dietitians. Whether you are dealing with a big health issue or just trying to stay healthy, we offer personalized support based on your needs.

Your Care Navigation team can help with:

- Mental health conditions
- Managing complex medication routines, including infusions and injectables
- Pregnancy, newborn care, or complications from birth
- Rare or genetic conditions
- Gender-affirming care
- Transplant surgery
- Traumatic injuries
- Conditions like autism
- Neurologic, cardiac, or gastrointestinal issues
- Cancer, stroke, asthma, and diabetes
- Navigating disability-related challenges
- Living in unsafe environments
- Connecting with community resources



Support your way—digital tools or one-on-one guidance.

Prefer to manage things yourself? We have simple, self-guided tools that make it easy. Need more support? Our team is ready with hands-on help and a care plan that's built around your needs.

What makes our support unique:

- 95% member satisfaction score
- 400+ social determinants of health resource connections
- Support that integrates both social and medical needs



Social Workers

Meaningful and impactful care management



Dietitians

Condition-agnostic, prioritizing what's most important to you



Pharmacists

Smart, multi-channel outreach & engagement



Care Coordinators

Focus on prevention, just as much as treatment



Nurses

Making complex medical needs seem manageable

Need help understanding how it works?

[Watch a short video](#) to learn how our Care Navigation Program supports your well-being.

Health coverage designed for your everyday life

No matter which plan you choose, you and your family get great benefits that support your total well-being.

	Providence Statewide PPO Plan Get more access with a larger network	Providence Choice Plan (Medical Home) Coordinated care from your dedicated health team
Medical		
In-network deductible	\$250 individual; \$750 family	\$250 individual; \$750 family
Out-of-pocket max	\$1,900 individual; \$5,700 family	\$1,500 individual; \$4,500 family
Primary care	15% or 10% coinsurance for the first four visits per calendar year (\$0 deductible)	\$10 copay for the first four visits per calendar year (\$0 deductible)
Specialty care	15% coinsurance	\$10 copay
Massage therapy, chiropractic and acupuncture	15% coinsurance (deductible waived)	\$10 copay (deductible waived)
Network	Providence Signature Network (OHSU and Providence Hospitals)	Providence Choice Network (with over 400 medical homes)
Prescription Drugs		
Deductible	\$50 per person; \$150 family	
Out-of-pocket maximum	\$1,000 per person; \$3,000 family	
Value drugs	\$0 copay	
Generic drugs	\$10 copay	
Specialty drugs	\$100 copay	
90-day supplies	Copay x 2.5	

With either plan, you get:

- \$0 preventive care when you stay in-network
- \$0 virtual visits with in-network providers
- Nationwide coverage through the Cigna PPO Network®
- Wellness support for chronic conditions, stress, nutrition, fitness, sleep, and more
- 8 birth doula visits per childbirth and delivery
- No referrals needed to see a specialist

Pharmacy resources that save you time and money

You have access to more than 34,000 pharmacies across the country. Whether you fill prescriptions in person or by mail, your plan is designed to help you get the medications you need at the lowest cost possible.

Your pharmacy benefits include:

1 Plan Formulary

This is the list of FDA-approved medications (approved by the government) your plan covers. It includes brand-name and generic drugs, and shows which medications need approval, step therapy, or have refill limits.

2 Mail-order Pharmacy

Save money by ordering a 90-day supply of your medications and having them delivered right to your home. Shipping is free on all orders.

Need help getting started?

Call a Member Advocate at 855-284-1368.

3 Preferred Retail 90 Pharmacy

Fill a 90-day prescription at a preferred pharmacy and pay 2.5 copays instead of 3. Some value medications may even have a \$0 copay.

Note: CVS and Rite Aid are not included in the preferred pharmacy network.

4 Specialty Pharmacy

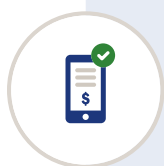
Some medications require special handling, like refrigeration or injections.

Your specialty care team will help you get these medications and explore financial assistance if available.

If you take maintenance medications, you must use an in-network mail-order service or a preferred pharmacy in the Retail 90 network.



Extra programs to help you save even more on your medications.



Rx Savings Solutions

Helps lower out-of-pocket costs for your medications:

- Free to eligible members
- Automatically included—no sign-up needed
- Personalized to your plan and medications
- Get alerts when cheaper options are available
- Expert support from certified pharmacy technicians



HelpScript™

May lower copay on eligible medications:

- Free to eligible members
- Automatically included—no sign-up needed
- Expert support accessing medications from Patient Navigators
- Available at select pharmacies

Wellness programs to help you feel your best

Your health plan includes programs that help your body and mind stay healthy. These tools are easy to use, backed by science, and designed to help you meet your health goals.

Kaia Health

Relieve pain from muscles and joints, without leaving home. Kaia is an app that helps you manage pain in your back, neck, joints, and more. You will get a custom plan with exercises, stretching, relaxation tools, and expert guidance based on medical research. Join more than 500,000 people using Kaia for pain relief.

Omada

Take steps to prevent diabetes. The Omada program helps lower the risk of prediabetes and chronic diseases. It provides tips on nutrition and resources for losing weight. You will have access to certified health coaches, groups of people with similar health conditions, and doctor visits online.

Virta Health

Reverse type 2 diabetes with expert care. Virta offers treatment led by doctors and is supported by research that can help reverse type 2 diabetes. You can lower your blood sugar, take fewer medications, and lose weight. Virta provides a personalized treatment plan with professional support and helpful resources.

Weight Watchers® (WW)

Get personalized support to eat well and reach your goals. Eat better, move more, and lose weight with a plan made for you. You will get progress reports, easy tracking tools, and thousands of recipes. Plus, you can get coaching any time, day or night, all from an app on your phone.



EXCLUSIVE MEMBER PERKS

Exclusive care and savings to support your health goals

Your plan gives you more than just doctor visits. It also comes with extra perks to support your health, daily life, and peace of mind.

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 you and your family discounts on the things you love to do, like seeing a movie or taking a vacation. Stay active, reduce stress, and save on thousands on fun activities, cultural events, wellness items, and travel.

Travel Assistance®

We've partnered with Assist America Travel Assistance to provide practical help for your emergency medical needs when you are hundreds of miles or more from your 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 you from the theft of your 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.

Get started at

ProvidenceHealthPlan.com/2026BenefitsOverview

Questions?

We're here to help

Our team can help explain your plan and answer any questions.



Call your dedicated line at:

855-284-1368

Monday - Friday, 4 a.m. to 6 p.m. (Pacific Time)

Saturday, from 7 a.m. to 11 a.m. (Pacific Time)



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