



2026 Producer Toolkit

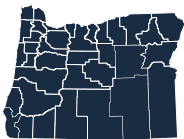
Commercial groups sized 51+

[ProvidenceHealthPlan.com](https://www.ProvidenceHealthPlan.com)

Health For All

Providence Health Plan is proud to be a nonprofit health insurer living and working within the same communities we serve. This allows us to understand and support members' needs in ways that shareholder-driven companies cannot. We deeply value the trust our customers, members and providers have given us over the years. Our focus remains on our **Promise: Know Me, Care for Me, Ease My Way**, which drives our commitment to delivering personalized, compassionate care that simplifies the healthcare experience for all members.

As a provider-aligned health plan our initiatives are designed to support clinical excellence, not create barriers to care. With this unified approach to high quality care, we've seen the results demonstrated in the way our members experience care:



NCQA Rated Top PPO Plan in Oregon



4-star Accredited NCQA Health Plan



#1

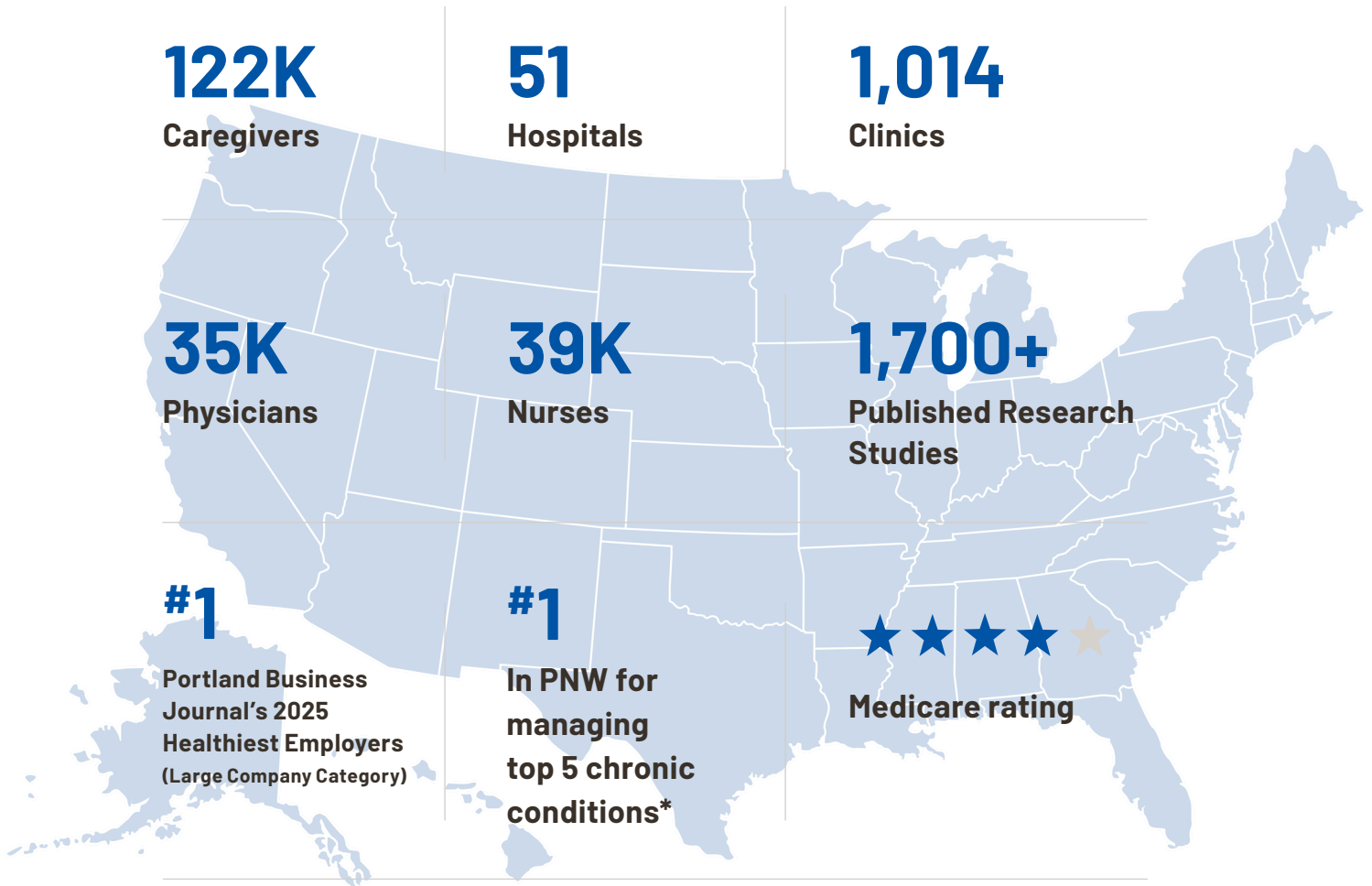
in Member Satisfaction among Commercial Health Plans in the Northwest*

Most trusted Commercial Health Plan in the Northwest

*For J.D. Power 2024 award information, visit [JDPower.com/Awards](https://www.jdpower.com/Awards)

Integrated Care and Coverage

Providence Health Plan + Providence Clinics & Hospitals



500K

Active members

\$24.8M

In pharmacy savings in 2024

\$1.13B

Invested in WA & OR communities

*Analysis performed by the Disease Management Purchasing Consortium



2026 Benefits Highlights



Pharmacy program updates:

- **HelpScript Copay Maximizer:** Initially focused on specialty medications, this program now extends to include 14 non-specialty drugs, with copays reduced to between \$0 and \$25
- **Infusion Medication Site of Care:** Expanding program to include 19 additional medications—eight of which are high-cost cancer drugs




Behavioral Health telehealth services:

- **Charlie Health:** Virtual intensive Outpatient Program (vIOP) for ages 11-30 offers group, family and individual therapy sessions
- **Equip:** Virtual eating disorder treatment using Family-Based Treatment (FBT), matched with a multi-disciplinary team, for ages 6+

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Choose from network options that best fit your groups' needs.

Explore a wide range of options

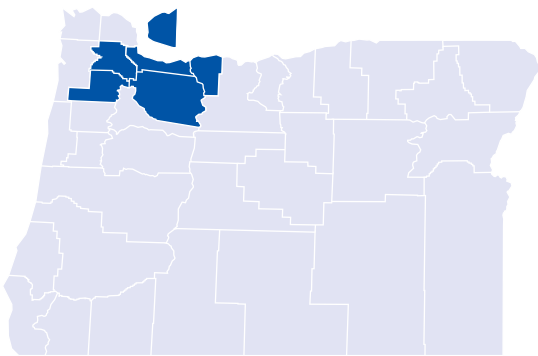
Choose from a variety of provider networks, each designed to pair well with different health plan options. Our variety of networks – from patient-centered medical homes to expansive and comprehensive national coverage – means we have the solution for your groups.



These high-value networks put patients first

Providence Connect network

Connect plans prioritize each member's long-term health. The Connect network comprises over 2,000 physicians, spanning primary care and specialists, who convene regularly to analyze data, exchange best practices, and devise inventive care models. By fostering collaboration among providers, Connect plans enhance quality outcomes, elevate clinical experiences, reduce costs, and enhance access to care for our members.



Clinic options to choose from

Connect includes Providence Medical Group and 14+ other high performing clinics around the Portland Metro area.*

Map reflects area of network availability.

Connect is sold to businesses located in these counties

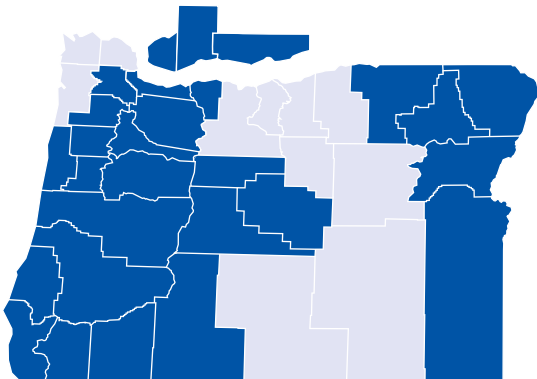
- Clackamas
- Hood River
- Multnomah
- Washington
- Yamhill (ZIP codes 97123 and 97132 only)

*Clinics include: The Portland Clinic, Metropolitan Pediatrics, Prism Health, Pediatric Associates, Northwest Primary Care, Sellwood Medical Clinic, Broadway Medical Clinic, Oregon Pediatrics, NW Internal Medicine, Internal Medicine of Oregon, Rose City Internal Medicine, Sunset Pediatrics, SW Family Physicians, South Tabor Family Physicians, The Children's Clinic, Pacific Medical Group. and Westside Pediatrics.

Providence Choice network

Choice plans provide members with access to a vast network of over 400 primary care clinics spanning various Oregon and Washington counties. This integrated network, following the medical home model of primary and specialty care, offers access to the nationwide Cigna PPO network*, Providence delivery system providers, local providers, and hospitals.

Medical plans within the Choice network also extend coverage to dependents, such as family members attending distant colleges or spouses residing in different cities.



Map reflects area of network availability.

Choice members have nationwide access to the Cigna PPO Network.*

Choice is sold to businesses located in these counties

- Baker
- Benton
- Clackamas
- Clatsop
- Coos
- Crook
- Curry
- Deschutes
- Douglas
- Hood River
- Jackson
- Jefferson
- Josephine
- Klamath
- Lane
- Lincoln
- Linn
- Malheur
- Marion
- Multnomah
- Polk
- Umatilla
- Union
- Wallowa
- Washington
- Yamhill

*The Cigna PPO Network refers to the healthcare providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration. Cigna is an independent company and not affiliated with Providence Health Plan. Access to the Cigna PPO Network is available through Cigna's contractual relationship with Providence. All Cigna products are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

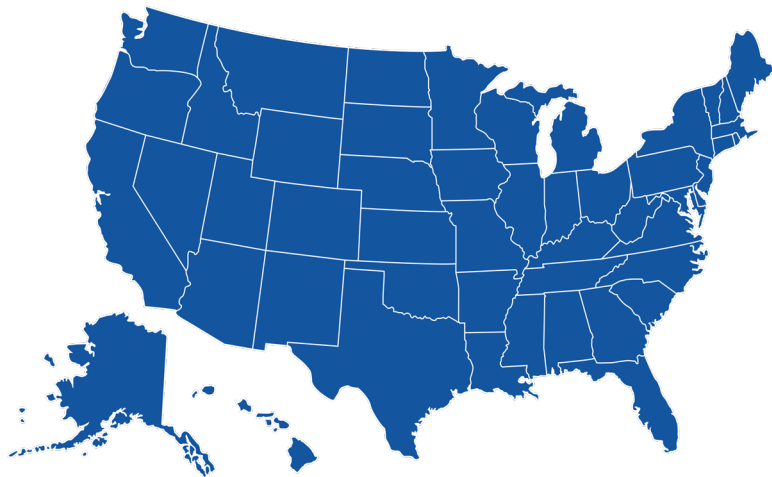
The Cigna PPO network applies to the following market segments: Fully-insured SG and LG (OR domiciled employers only) and self-funded ASO employers. It does not apply to WA domiciled fully-insured groups or individual plans at this time.



Coast-to-coast coverage begins here

Providence Signature network

With the Providence Signature Network, members get access to the Cigna PPO Network which provides a broad national network of more than 1 million providers, complementing the Providence delivery system of 52 hospitals, more than 1,000 clinics and 25,000 physicians across seven western states.



Not just a travel network

Other health plans offer access to care when you live out of state or are traveling, but with Providence Health Plan you get so much more. Our collaboration with Cigna Healthcare isn't simply a travel network, you also have access to our integrated Care Management team. It's open to all members and available at no cost.

Our care managers offer help with:

- Finding services that fit your needs
- Authorizations and referrals
- Coordination between providers



Providence Extend PPO network

For businesses requiring extensive coverage, the Extend PPO network is tailored to meet their needs. This expansive national network boasts the highest number of providers and facilities within the Providence network.

Members residing or traveling outside of Oregon and southwest Washington benefit from access to over 1 million providers through the Cigna PPO Network* and coverage under the leading delivery systems in the Portland metropolitan area.

Open access PPO network featuring over 1 million providers nationwide

- Preferential contracts with Providence providers and facilities in Oregon and southwest Washington
- In-network access to some of the best major healthcare systems in Oregon, including Providence, OHSU, Legacy, and Adventist
- Nationwide coverage with the Cigna PPO Network
- The full network is available to all enrolled members regardless of member's residential address

Access to the quality Providence delivery system and a broad national network, plus OHSU and Legacy Health in Oregon.

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**Cigna analysis of actual providers contracted as part of the Cigna PPO for Shared Administration as of December 2020. Data is subject to change.

The Cigna PPO network applies to the following market segments: Fully-insured SG and LG (OR domiciled employers only) and self-funded ASO employers. It does not apply to WA domiciled fully-insured groups or individual plans at this time.



2026 Oregon Large Group Product Comparison

Plan Benefit	Option Advantage Premium	Option Advantage Plus	Option Advantage Base	Choice	Connect
Full access to Providence Signature Network or Extend PPO	✓	✓	✓		
In- and out-of-network COMMON deductibles and out-of-pocket maximums	✓	✓	✓	✓	
In- and out-of-network SEPARATE deductibles and out-of-pocket maximums	✓	✓	✓	✓	✓
First 3 PCP and first 3 behavioral health visits have \$5 copay, deductible waived	✓	✓	✓	✓	✓
Medical Home Model – Medical home must be selected for PCP care				✓	✓
Deductible waived on emergency room visits	✓				
Deductible waived on select benefits, including in-network primary care and specialist office visits, urgent care, and physical therapy	✓*	✓		✓*	✓*
Deductible waived on select benefits, including in-network primary care (waived for preventive and virtual care)			✓		
Deductible waived on all pharmacy tiers	✓	✓	✓	✓	✓
Adult vision exam (optional hardware rider available)	✓	✓	✓	✓	✓

This document is for informational purposes only; any error is unintentional and non-binding.

Behavioral health providers and clinics are available only through Providence Health Plan – not through Cigna’s PPO network.

*Deductible also waived for diagnostic lab, X-ray & imaging



Check out our funding options

We offer fully-insured or self-funded

There is no “one-size-fits-all” for group health plans. Take comfort in knowing exactly what its fully-insured plan is going to cost each month, or increase its flexibility and control with a self-funded plan.

Increase the ability to plan ahead

Fully-insured plans

- Flexible benefits with a full choice of networks
- Recognized by NCQA as the highest rated PPO plan in Oregon
- Health plan offerings include PPO, medical home, and HSA plans
- Robust reporting tools for certain groups that qualify
- All-inclusive services such as case management, telehealth, and pharmacy benefit management

Gain more flexibility and control

Self-funded plans

- Member materials created by Providence Health Plan
- Customized benefit plans to meet your needs
- Benefit determinations and claims processing
- Management of benefits enrollment

Stop Loss done right

Groups can protect their businesses from losses due to unexpected high-cost claims with one of our preferred stop-loss partnerships.

- A-Rated stop loss vendors come vetted by Providence Health Plan’s underwriting team
- Lead time and rate lock periods negotiated by our underwriting team
- Large claim oversight and advance notification
- Efficient and secure sharing of claims utilization, prognosis, and diagnosis information
- Enhanced contract language – 50% renewal rate cap
- Underwriting team procures quotes from preferred vendors, saving you time and resources



A pharmacy solution that sets the standard

Clear visibility into pricing and cost savings, with the full value being passed back to clients

Three primary differentiators of our Pharmacy Benefit Manager (PBM) offering:

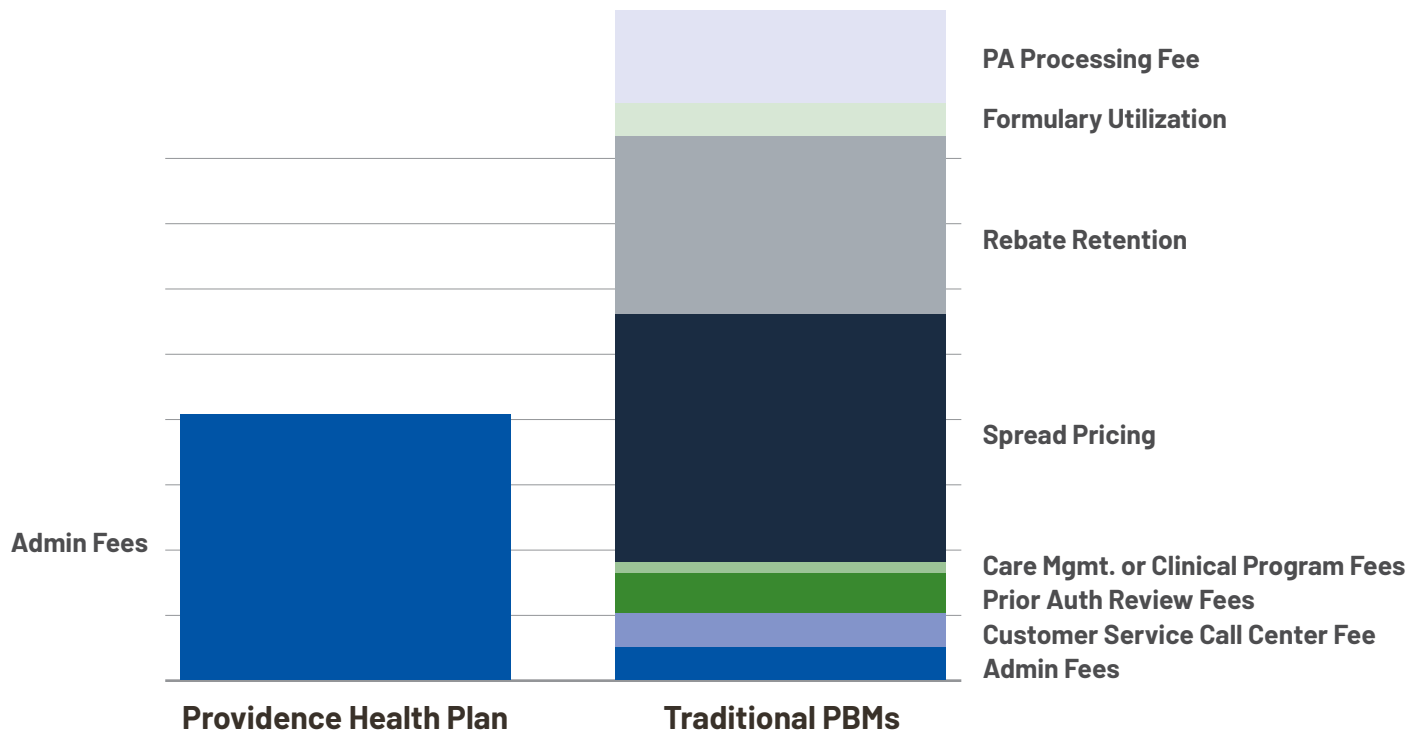
- **Honest Pricing** – single admin fee, lowest net cost
- **Clinical Management** – high clinical management and innovative strategy
- **Delivery System Integration** – enhanced experience, driving lower costs



\$24.8M

saved for our clients in 2024 through our comprehensive clinical management programs

Providence Health Plan offers a flat fee for pharmacy benefits, securing the best prices for effective drugs and promoting proper utilization to make medications accessible and affordable.





Pharmacy resources

A care center putting employers and members first, through enhanced support and cost savings solutions

Education and Assistance

- 24/7 Providence Health Plan pharmacist assistance (serving members and network providers)
- Formulary updates to ensure safe, effective, and affordable treatment
- Pharmacy safety and education on drug interactions provided
- Details on how to get specialty medication and financial assistance

Digital Resources

- Real-time benefit checks to help providers find cheaper options and coverage information to help members get the most affordable and suitable medication
- Electronic prior authorization (ePA) speeds up approval process by allowing prescribers to submit and view approvals online.
- Data on primary care provider profiles helps prescribers track patient medication adherence for early issue detection and resolution.



Mail order delivery saves members time and money

- A 90-day supply of maintenance drugs are delivered direct to member's homes*
- Prescriptions are sent to preferred pharmacies: Costco Mail Order or Postal Prescription Services**
- A 90-day supply through mail order may have a lower copay than at a retail pharmacy
- 90-day prescriptions have also shown an increase in adherence for members
- Free shipping on all orders
- 24/7 automated refill line

Two programs available to maximize cost savings

Rx Savings Solutions

Helps lower out-of-pocket costs for medications

- **Free** to eligible members
- **Automatic** enrollment
- **Personalized** to your plan and medications
- **Timely alerts** when savings are available
- **Expert support** from certified pharmacy technicians and pharmacists

HelpScript™

May lower copay on eligible medications

- **Free** to eligible members
- **Automatic** enrollment
- **Expert support** from patient navigators
- **Available** at select pharmacies



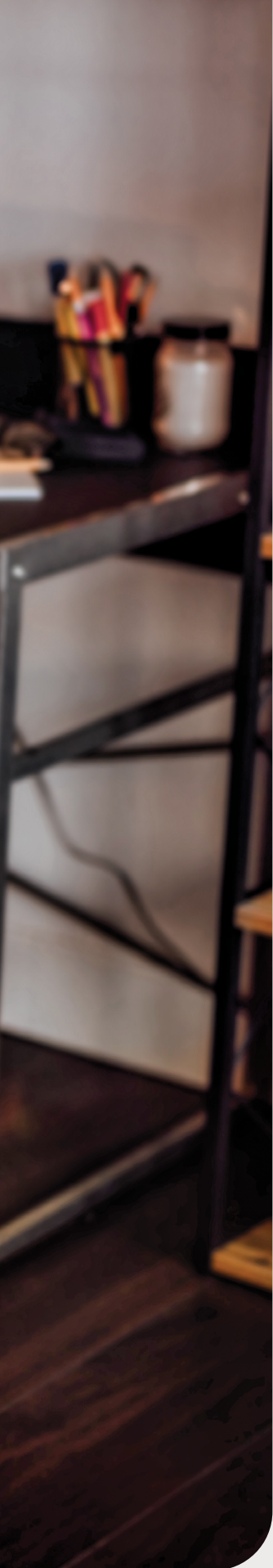
Member Testimonial

**"I'm paying
50% to 60%
less for my
medications
now."**

*Excludes specialty and compounded medications

**Your network may require the use of just one of these mail order pharmacies for coverage





Need more flexibility or variation within plan designs? We can make that happen.

What you see, isn't what you get. Our goal is to work with you to customize a plan that works for your groups' need. Just say the word.



Robust coverage plans

Option Advantage Base

Check out our most cost-efficient plan. The deductible is waived for: in-person or virtual visits to a PCP, Behavioral Health, Naturopath, as well as for preventive services, and ExpressCare virtual.

Option Advantage Plus

Save more on services that members use most. This plan waives the deductible for specialist office visits, urgent care, and allergy shots. X-rays and labs are covered in full for the first \$500.

Option Advantage Premium

Even better, the deductible is waived for many more commonly needed services including: ER, lab and X-ray, imaging services (PET, CT, MRI) and more.

Personal Option

Similar to Option Advantage Premium, many services are not subject to the deductible. Personal Options provides coverage for in-network benefits only; utilizing our broad Signature network.

Build Your Plan

Deductible	\$0 – \$10,600
Out-of-Pocket Max.	\$0 – \$10,600
Family Multiplier	2x or 3x
Coinsurance	0% – 50%
Primary Care Provider (PCP)	PCP copay cannot be higher than the specialty copay
Specialist	Specialty copay equal to or greater than PCP copays and cannot be higher than ER copays
Emergency Room	\$100 – \$1,000 copay ranges



Premium savings plans

HSA Qualified Plans

Our HSA Qualified plans – both embedded and non-embedded – offer affordable coverage. Within this plan, pharmacy-embedded benefits include a core preventive formulary providing coverage for most-needed medications before the deductible is met.

Connect Plan

This plan, offered only in Oregon, features lower costs thanks to integrated delivery, with non-Providence Primary Care Physicians (PCP) and specialists working together. It also links to select non-Providence clinics in the Portland metropolitan area.**

Choice Plan

Choice plans provide integrated care from the team at a medical home clinic. Similar to the Connect plan,* the Choice plan leverages integrated care from the clinic, and it's statewide.**

	HSA Qualified Plans	Connect & Choice Plans
Deductible	2025 Aggregate: \$1,700 – \$8,500 2025 Embedded: \$8,500 – \$17,000	\$0 – \$10,600
Out-of-Pocket Max.	2025 Aggregate: \$1,700 – \$8,500 2025 Embedded: \$8,500 – \$17,000	\$0 – \$10,600
Family Multiplier	2x or 3x	2x or 3x
Coinsurance	0% – 50%	0% – 50%
Primary Care Provider (PCP)	Same as plan coinsurance	PCP copay cannot be higher than the specialty copay
Specialist	Same as plan coinsurance	Specialty copay equal to or greater than PCP copays and cannot be higher than ER copays
Emergency Room	Same as plan coinsurance	\$100 – \$1,000 copay ranges

*See page 8 for network coverage and selling service area.

**Members must select a medical home as their integrated team.

Plan type	Option Advantage Base		Option Advantage Plus		Option Advantage Premium		HSA			
	In-network (INN) or Out-of-network (OON)	INN	OON	INN	OON	INN	OON	INN	OON	
On-demand provider visits			What the member pays							
ExpressCare Virtual	CIF ✓	Not covered	CIF ✓	Not covered	CIF ✓	Not covered	CIF	Not covered		
Providence ExpressCare Retail Health Clinic	CIF ✓	N/A	CIF ✓	N/A	CIF ✓	N/A	CIF	N/A		
Preventive care			What the member pays							
Periodic health exams and well-baby care	CIF ✓	% ✓	CIF ✓	% ✓	CIF ✓	% ✓	CIF ✓	%		
Routine immunizations and shots	CIF ✓	%	CIF ✓	%	CIF ✓	% ✓	CIF ✓	%		
Colonoscopy (age 45+)	CIF ✓	%	CIF ✓	%	CIF ✓	%	CIF ✓	%		
Gynecologic exams, pap tests	CIF ✓	% ✓	CIF ✓	% ✓	CIF ✓	% ✓	CIF ✓	%		
Mammograms	CIF ✓	%	CIF ✓	%	CIF ✓	%	CIF ✓	%		
Nutritional counseling	CIF ✓	Same as OON specialist visit	CIF ✓	Same as OON specialist visit ✓	CIF ✓	Same as OON specialist visit ✓	CIF ✓	% Same as OON specialist visit		
Tobacco cessation (counseling, classes & medications)	CIF ✓	Not covered	CIF ✓	Not covered	CIF ✓	Not covered	CIF ✓	Not covered		
Diabetes self-management program	CIF ✓	CIF ✓	CIF ✓	CIF ✓	CIF ✓	CIF ✓	CIF ✓	CIF ✓		
Physician/Provider services			What the member pays							
Office visits to PCP or Naturopath (in-person)	‡ \$ ✓	% ✓	‡ \$ ✓	% ✓	‡ \$ ✓	% ✓	† %	%		
Office visits to PCP or Naturopath (virtually)	‡ \$10 or same as PCP visit ✓	%	‡ \$10 or same as PCP visit ✓	% ✓	‡ \$10 or same as PCP visit ✓	% ✓	† %	%		
Office visits to a specialist or other provider (in-person and virtually)	\$	%	\$ ✓	% ✓	\$ ✓	% ✓	Same as PCP visit	%		
Office visits to an alternative care provider	Same as PCP visit ✓	%	Same as PCP visit ✓	% ✓	Same as PCP visit ✓	% ✓	Same as PCP visit	%		
Chiropractic manipulation (OR limited to 20-30 visits)	Same as PCP visit	Same as INN PCP visit	Same as PCP visit ✓	Same as INN PCP visit ✓	Same as PCP visit ✓	Same as INN PCP visit ✓	%	INN %		
Acupuncture (OR limited to 12-30 visits)	Same as PCP visit	Same as INN PCP visit	Same as PCP visit ✓	Same as INN PCP visit ✓	Same as PCP visit ✓	Same as INN PCP visit ✓	%	INN %		
Chiropractic manipulation, Acupuncture, Massage (WA limited to 10-30 visits)	Same as PCP visit ✓	Same as INN PCP visit ✓	Same as PCP visit ✓	Same as INN PCP visit ✓	Same as PCP visit ✓	Same as INN PCP visit ✓	%	INN %		
Allergy shots and serums	%	%	% ✓	%	% ✓	%	%	%		
Infusions and injectable medications	%	%	%	%	%	%	%	%		
Surgery; anesthesia in an office or facility	%	%	%	%	%	%	%	%		
Diagnostic services			What the member pays							
Lab, X-ray, and testing	%	%	CIF ✓ first \$500 INN then ded / %	%	% ✓	%	%	%		
Imaging (PET, CT, MRI)	%	%	%	%	% ✓	%	%	%		

Plan type	Option Advantage Base		Option Advantage Plus		Option Advantage Premium		HSA	
	INN	OON	INN	OON	INN	OON	INN	OON
In-network (INN) or Out-of-network (OON)								
Emergency and urgent services			What the member pays					
Emergency services (if admitted to hospital, inpatient benefits apply)	\$100 - \$1,000	\$100 - \$1,000	\$100 - \$1,000	\$100 - \$1,000	\$100 - \$1,000 ✓	\$100 - \$1,000 ✓	%	INN %
Urgent care (non-life threatening)	\$	%	\$ ✓	%	\$ ✓	% ✓	%	%
Emergency medical transportation	%	INN %	%	INN %	%	INN %	%	INN %
Hospital services			What the member pays					
Inpatient or observation care	%	%	%	%	%	%	%	%
Rehabilitative or habilitative care (30 days per calendar year)***	%	%	%	%	%	%	%	%
Skilled nursing facility (60 days per calendar year)	%	%	%	%	%	%	%	%
Outpatient services			What the member pays					
Outpatient surgery, infusion, dialysis, chemo, radiation therapy	%	%	%	%	%	%	%	%
Outpatient surgery at an Ambulatory Surgical Center	10% less than outpatient surgery at hospital*	%	10% less than outpatient surgery at hospital*	%	10% less than outpatient surgery at hospital*	%	10% less than outpatient surgery at hospital*	%
PT/OT/ST***	\$	%	\$ ✓	%	\$ ✓	%	%	%
Maternity services			What the member pays					
Prenatal office visits	CIF ✓	%	CIF ✓	%	CIF ✓	%	CIF ✓	%
Delivery and postnatal services	%	%	%	%	\$ PCP visit x10 ✓	%	%	%
Routine newborn nursery care	%	%	%	%	% ✓	%	%	%
Inpatient hospital/facility services	%	%	%	%	%	%	%	%
Medical equipment, supplies and devices			What the member pays					
Medical equipment and prosthetics/orthotics	%	%	%	%	%	%	%	%
Diabetes supplies	% ✓	%	% ✓	%	% ✓	%	% ✓	%
Mental health and substance use disorder			What the member pays					
Outpatient office visits (in-person)	Same as PCP visit ✓	%	Same as PCP visit ✓	% ✓	Same as PCP visit ✓	% ✓	%	%
Outpatient office visits (virtually)	‡ \$10 or same as PCP visit ✓	%	‡ \$10 or same as PCP visit ✓	% ✓	‡ \$10 or same as PCP visit ✓	% ✓	%	%
Vision			What the member pays					
Pediatric WellVision® Exam (every 12 months)	CIF ✓	Covered up to \$45 ✓	CIF ✓	Covered up to \$45 ✓	CIF ✓	Covered up to \$45 ✓	CIF ✓	Covered up to \$45 ✓
Adult WellVision® Exam (every 12 months)	\$10 ✓	Covered up to \$45 ✓	\$10 ✓	Covered up to \$45 ✓	\$10 ✓	Covered up to \$45 ✓	\$10 ✓	Covered up to \$45 ✓

✓ No deductible needs to be met prior to receiving this benefit

\$ Copay applies or % coinsurance applies

‡ Oregon Non-HSA: First 3 in-network virtual and in-person visits, \$5 deductible waived, then plan cost-share applies.

† Oregon HSA plans: First 3 in-network virtual and in-person visits, covered in full after deductible, then plan coinsurance applies.

OON Out-of-network INN In-network CIF Covered in full

*If coinsurance is 10% then ASC is 5%

***Separate limits for rehabilitative/habilitative; doesn't apply to mental health and substance use disorder services

Plan type	Choice		Connect		Personal Option	
Network	Choice (Signature for Choice OOA plan)		Connect (Signature for Connect OOA plan)		Signature or Extend PPO	
Most services covered after the deductible is met					x	
Deductible waived on in-network PCP and specialist visits	x		x			
In-network (INN) or Out-of-network (OON)	INN	OON	INN	OON	INN	OON
On-demand provider visits						
What the member pays						
ExpressCare Virtual	CIF ✓	Not covered	CIF ✓	Not covered	CIF ✓	Not covered
Providence ExpressCare Retail Health Clinic	CIF ✓	N/A	CIF ✓	N/A	CIF ✓	Not covered
Preventive care						
What the member pays						
Periodic health exams and well-baby care	CIF ✓	%	CIF ✓	%	CIF ✓	Not covered
Routine immunizations and shots	CIF ✓	%	CIF ✓	%	CIF ✓	Not covered
Colonoscopy (age 45+)	CIF ✓	%	CIF ✓	%	CIF ✓	Not covered
Gynecologic exams, pap tests	CIF ✓	%	CIF ✓	%	CIF ✓	Not covered
Mammograms	CIF ✓	%	CIF ✓	%	CIF ✓	Not covered
Nutritional counseling	CIF ✓	Same as OON specialist visit	CIF ✓	Same as OON specialist visit	CIF ✓	Not covered
Tobacco cessation (counseling, classes & medications)	CIF ✓	Not covered	CIF ✓	Not covered	CIF ✓	Not covered
Diabetes self-management program	CIF ✓	CIF ✓	CIF ✓	CIF ✓	CIF ✓	Not covered
Physician/Provider services						
What the member pays						
Office visits to PCP or Naturopath (in-person)	‡ \$ ✓	%	‡ \$ ✓	%	‡ \$	Not covered
Office visits to PCP or Naturopath (virtually)	‡ \$10 or same as PCP visit ✓	%	‡ \$10 or same as PCP visit ✓	%	‡ \$10 or same as PCP visit	Not covered
Office visits to a specialist or other provider (in-person and virtually)	\$ ✓	%	\$ ✓	%	\$	Not covered
Office visits to an alternative care provider	Same as PCP visit ✓	%	Same as PCP visit ✓	%	Same as PCP visit	Not covered
Chiropractic manipulation (OR limited to 20-30 visits)	Same as PCP visit ✓	Same as INN PCP visit ✓	Same as PCP visit ✓	Same as INN PCP visit ✓	Same as PCP visit	Not covered
Acupuncture (OR limited to 12-30 visits)	Same as PCP visit ✓	Same as INN PCP visit ✓	Same as PCP visit ✓	Same as INN PCP visit ✓	Same as PCP visit	Not covered
Chiropractic manipulation, Acupuncture, Massage (WA limited to 6-30 visits)	Same as PCP visit ✓	Same as INN PCP visit ✓	X	X	Same as PCP visit	Not covered
Allergy shots and serums	% ✓	%	% ✓	%	%	Not covered
Infusions and injectable medications	%	%	%	%	%	Not covered
Surgery; anesthesia in an office or facility	%	%	%	%	%	Not covered
Diagnostic services						
What the member pays						
Lab, X-ray, and testing	% ✓	%	% ✓	%	%	Not covered
Imaging (PET, CT, MRI)	%	%	%	%	%	Not covered

Plan type	Choice		Connect		Personal Option	
In-network (INN) or Out-of-network (OON)	INN	OON	INN	OON	INN	OON
Emergency and urgent services						
What the member pays						
Emergency services (if admitted to hospital, inpatient benefits apply)	\$100 - \$1,000	\$100 - \$1,000	\$100 - \$1,000	\$100 - \$1,000	\$100 - \$1,000 ✓	Not covered
Urgent care (non-life threatening)	\$ ✓	%	\$ ✓	%	\$	Not covered
Emergency medical transportation	%	INN %	%	INN %	%	Not covered
Hospital services						
What the member pays						
Inpatient or observation care	%	%	%	%	%	Not covered
Rehabilitative or habilitative care (30 days per calendar year)***	%	%	%	%	%	Not covered
Skilled nursing facility (60 days per calendar year)	%	%	%	%	%	Not covered
Outpatient services						
What the member pays						
Outpatient surgery, infusion, dialysis, chemo, radiation therapy	%	%	%	%	%	Not covered
Outpatient surgery at an Ambulatory Surgical Center	10% less than outpatient surgery at hospital*	%	10% less than outpatient surgery at hospital*	%	10% less than outpatient surgery at hospital*	Not covered
PT/OT/ST***	\$ ✓	%	\$ ✓	%	\$ ✓	Not covered
Maternity services						
What the member pays						
Prenatal office visits	CIF ✓	%	CIF ✓	%	CIF	Not covered
Delivery and postnatal services	%	%	%	%	\$ PCP visit x10	Not covered
Routine newborn nursery care	%	%	%	%	%	Not covered
Inpatient hospital/facility services	%	%	%	%	%	Not covered
Medical equipment, supplies, and devices						
What the member pays						
Medical equipment and prosthetics/orthotics	%	%	%	%	%	Not covered
Diabetes supplies	% ✓	%	% ✓	%	%	Not covered
Mental health and substance use disorder						
What the member pays						
Outpatient office visits (in-person)	‡ Same as PCP visit ✓	%	‡ Same as PCP visit ✓	%	‡ Same as PCP visit ✓	Not covered
Outpatient office visits (virtually)	‡ \$10 or same as PCP visit ✓	%	‡ \$10 or same as PCP visit ✓	%	‡ \$10 or same as PCP visit ✓	Not covered
Vision						
What the member pays						
Pediatric WellVision® Exam (every 12 months)	CIF ✓	Covered up to \$45 ✓	CIF ✓	Covered up to \$45 ✓	CIF	Covered up to \$45
Adult WellVision® Exam (every 12 months)	\$10 ✓	Covered up to \$45 ✓	\$10 ✓	Covered up to \$45 ✓	\$10	Covered up to \$45

✓ No deductible needs to be met prior to receiving this benefit

\$ Copay applies or % coinsurance applies

‡ Oregon Non-HSA: First 3 in-network virtual and in-person visits, \$5 deductible waived, then plan cost-share applies.

† Oregon HSA plans: First 3 in-network virtual and in-person visits, covered in full after deductible, then plan coinsurance applies.

OON Out-of-network INN In-network CIF Covered in full

*If coinsurance is 10% then ASC is 5%

***Separate limits for rehabilitative/habilitative; doesn't apply to mental health and substance use disorder services



Additional and value added benefits



Pharmacy plans

Pharmacy plans include a comprehensive prescription drug formulary, ensuring that members have access to medications that are safe, effective and affordable.

- **Tier 1:** \$0 – \$20
- **Tier 2:** \$5 – \$30
- **Tier 3:** \$25 – \$75
- **Tier 4:** \$50 – \$125
- **Tier 5:** 50% up to flexible \$ cap
- **Tier 6:** Same as Tier 5¹



Vision Service Plan (VSP)

The difference between each plan is the frequency of lenses, frames and contacts.²

- **Vision Basic:** 24 mo./24 mo./12 mo.
- **Vision Plus:** 12 mo./24 mo./12mo.
- **Vision Premium:** 12 mo./12 mo./12 mo.
- **Adult exam copay:** \$10 on all plans
- **Adult frame/contact lens allowance:** \$130 on all plans



Dental plans (through Delta Dental networks)

Members can choose from more than 1,310 participating dentists in Oregon and more than 150,000 dental providers nationwide through the Delta Dental PPO™ network. With the Delta Dental Premier® network, members have access to more than 2,415 participating dentists. Out-of-state employees can access the same great dental benefits, customer service and savings anywhere in the country.

- For buy-up plan, choose from two different networks, Delta Dental PPO™ or Delta Dental Premier®
- Seven plan options, with optional orthodontia rider
- Plan deductibles starting at \$25 per person
- Preventive and diagnostic apply to annual maximum benefit

¹Tier 6 should have no cap, or a higher cap than Tier 5.

²Vision hardware plans are optional but the exam is embedded.



Oregon: chiropractic, acupuncture, and massage therapy plans

- **Massage therapy**
 - **Copay plan options:** \$15, \$20 or \$25
 - **Calendar year maximum benefit per member:** \$500, \$1,000, \$1,500, \$2,000
 - **All plans offered as Plus** (any licensed provider)
- **Chiropractic manipulations and acupuncture** are embedded into the medical benefit. Chiropractic manipulations are minimum of 20 visits; acupuncture is minimum of 12 visits in- and out-of-network, per calendar year.



Washington: chiropractic, acupuncture, and massage therapy plans

- **Chiropractic, acupuncture and massage:** Embedded into the medical benefit following in-network PCP cost-share. Minimum combined limit of 10 visits.



Delivers the integrated solutions you need to simplify benefits and truly impact member's lives.

The last thing employers need is a complicated process for administering financial accounts. Providence Health Plan and HealthEquity work together to provide:

- Integrated enrollment and eligibility for HSAs and HRAs
- Coordinated account setup
- Integrated billing for HSAs and HRAs
- Unified claims administration for HSAs, HRAs and FSAs
- Members have access to online tools with their secure HealthEquity account as well as 24/7 customer service
- Employers have access to a secure online platform for program administration and resources



Employer Portal

Manage Group Benefits Online

Employers have access to a fully equipped secure portal designed to help manage the group's health benefits program. After initial group enrollment, the employer may use the online tool to:

- Manage new enrollments
- Manage open enrollment changes
- Download group census
- Access additional enrollment tool features
- Review and pay your bill

First-time users can get started at Employer.Providence.org/Group

A downloadable how-to-guide offering step-by-step navigation is available at ProvidenceHealthPlan.com/Employers/Employer-Portal



Easier access, more choice: matching each person to the right services and care.

Giving members more options for the kinds of care they need, delivered in ways that suit them best.



Behavioral Health Suite of Services

Offering members more ways to access care.

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 members feel supported and achieve positive outcomes.

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



Resources for Improved Well-Being

Low Symptom Severity



Savings on massage therapy, yoga, meditation, and more.

ProvidenceHealthPlan.com/LifeBalance



Telehealth/Virtual

Behavioral Health Concierge

Virtual appointments with licensed behavioral health clinicians within 7 days. Available to eligible members in OR, WA, CA, ID, MT, and TX.

Trusana.com/PHP

Talkspace

Virtual psychotherapy for ages 13+ provides access to therapy and psychiatry* through text, call, or video, with help available within 48 hours.

Talkspace.com/ProvidenceHealthPlan

Equip

Virtual eating disorder treatment using Family-Based Treatment (FBT), matched with a multi-disciplinary team, for ages 6+.

Equip.health

charlie health

Virtual Intensive Outpatient Program (vIOP) for ages 11-30 offers group, family, and individual therapy sessions.

CharlieHealth.com

*Psychiatrists have the ability to prescribe medication.

For more information, visit ProvidenceHealthPlan.com/BehavioralHealth

Our services in action

Talkspace

80%

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

Behavioral Health Concierge

42%

of members would not ask for help without this service

Charlie Health

60%

depression symptom reduction

Equip

81%

of patients are seeing improvement in eating disorder symptoms



Broad Clinical Network

Behavioral Health Network

Local and nationwide in-person and virtual services for all ages, along with access to a specialized behavioral health network.

Provider Directory

[ProvidenceHealthPlan.com/FindAProvider](https://www.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”



Care Management & Crisis Support

High Symptom Severity

Behavioral Health Hub

Navigators help find care at every stage, including support from a crisis-trained team with real-time referrals.

Call **503-574-7500** or **800-878-4445 (TTY: 711)** 8 a.m. – 5 p.m. (Pacific Time), Monday – Friday.

Emergency & Urgent Care Services

- In-patient and residential care
- Partial hospital care



Care Management

Our experts help members every step of the way

Providence Health Plan's Care Management team provides a range of services, including Case Management, Disease Management, Behavioral Health, and maternity and fertility assistance. This includes proactive identification, assessment, care plan coordination, and interventions tailored to members' healthcare needs.

>240

Languages available for
interpretive services

>450

Community resources that Care Management can direct
members to based on needs identified and health goals



Care Management in action

Disease Management

Helping members manage chronic conditions effectively saves

\$7.33 PMPM

Utilization Management

Ensuring appropriate and medically necessary care saves

\$2.40 PMPM

Clinical Editing

Improving accuracy and efficiency in claims processing, payment and reporting saves

\$3.76 PMPM

Services Available:



Case Management

- High Acuity: Transplants, Cancer, Complex Needs
- Trans Health
- Kidney Care
- High-risk Maternity, Fertility, and Postpartum Support
- Rare Diseases
- Pain Management



Behavioral Health

- Behavioral Health Navigation
- Eating Disorders
- Serious and Persistent Mental Illness
- Substance Use Disorders
- Emergency Department and Inpatient Follow Up



Disease Management

- Heart Failure
- Coronary Artery Disease
- Chronic Obstructive Pulmonary Disease
- Diabetes
- Asthma



Other Care Management Services

- Care Coordination
- Care Transitions/Post Hospital Follow-up
- High Emergency Department Utilization
- High Expense
- Transition of Care
- Targeted Programs and Initiatives

For more information, visit

ProvidenceHealthPlan.com/CareManagement



A guide to choosing the right care



ProvRN

Members can speak with a Registered Nurse who can help answer questions and provide direction for the right care.



ExpressCare Virtual*

Members can connect with a provider from anywhere—via tablet, smartphone, or computer.



ExpressCare Clinics*

ExpressCare Clinics are for quick, convenient care when a regular provider isn't available.

Least Urgent



\$0

\$0

\$0



- General questions
- Health concerns

- Prescriptions
- Non-urgent needs (cold, rash, pink eye, etc.)

- Prescriptions
- Colds
- Stomach aches
- Basic tests (not x-rays, MRIs, etc.)



- Call **800-700-0481** or **503-574-6520**
- Available 24/7

- Visit **Virtual.Providence.org**
- Available daily, 8 a.m. - 8 p.m. (Pacific Time)

- Visit **Providence ExpressCare.org**
- Available 7 days a week

For more information, visit

[ProvidenceHealthPlan.com/Care-Options](https://www.providencehealthplan.com/care-options)

*ExpressCare Virtual and ExpressCare Clinic services are free with most plans. HSA plan members must first meet their plan deductible; then services are covered in full.



Primary Care Provider

A members' Primary Care Provider knows their medical history, so it's recommended to start with a PCP for in-office care or specialist referrals.



Urgent Care

If a condition isn't life-threatening but waiting for an appointment isn't an option, visit Urgent Care. It's typically faster and cheaper than the ER.



Emergency Care

If care is needed immediately for something life-threatening, members should 911 or go to their nearest ER.

Most Urgent

\$

\$\$

\$\$\$\$

- Colds
- Screenings
- Chronic conditions
- UTIs
- Sprains
- Heart trouble

- Minor injuries
- Cuts
- Burns
- Sprains
- Imaging and x-rays

- Conditions that require immediate care like:
- Head trauma
 - Constant bleeding
 - Suspected heart attack

- Call provider
- Available by appointment

- Find the nearest Urgent Care at [ProvidenceHealthPlan.com/FindAProvider](https://www.providencehealthplan.com/FindAProvider)
- Hours vary by location

- Go to the nearest hospital
- Available 24/7

Urgent Care clinics are often confused with **Immediate Care** clinics, but they are actually quite different. Immediate Care is solely for non-emergency issues whereas Urgent Care is equipped to handle serious conditions that aren't severe emergencies.



myProvidence Member Portal

Provides members with secure digital access to manage and use benefits.

My Health Plan



Benefits Documents

Members can view materials to learn about:

- How to use plan coverage
- Covered services and costs
- Plan benefits, and more



Claims & Explanation of Benefits (EOB)

Reference claims and understand how health care services are billed. EOB includes:

- Services provided
- Provider's billed amount
- Amount covered by insurance
- Member responsibility
- Reasons for denial (if any)



Pharmacy Information

Members can go to "Drug Lists" to see a list of FDA-approved drugs covered by their plan. The list includes:

- Brand-name, generic, and specialty medications
- Medications that require approval, that are part of a step therapy program, or have refill limits



Benefit Usage

Members can view their annual deductible and out-of-pocket maximum progress. Once these limits are reached:

- Insurance begins to pay a portion of their healthcare costs (deductible)
- Insurance typically covers most covered healthcare costs (out-of-pocket max.)

My Providers



My Providers

Members can find in-network providers, pharmacies, and facilities, or select a PCP. The directory includes:

- Providers and pharmacies tailored to plan network
- Filters such as language, gender, race, ethnicity, and more

My Tools



Estimate Costs

Estimate medical, pharmacy, and dental treatment costs.

- Compare costs among providers and pharmacies
- Find copay and coinsurance information for services



ID Card Management

View member ID card for plan details such as:

- Member and Group ID
- Covered plan network
- Care resources
- Claims submission information

Members sign up at

myProvidence.com



Member Perks

Additional benefits and programs available to cover every aspect of life.



One Pass Select™

Discover whole body health in one affordable program. Choose a membership tier that fits their lifestyle and access digital fitness apps, gym memberships, and home grocery delivery services. Members can start their 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. They'll find ways to stay active, reduce stress and save money on thousands of recreational, cultural, well-being and travel-related purchases.



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, visit

ProvidenceHealthPlan.com/Member-Perks



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.

Ready to get started?

One of our sales associates will be glad to help.

877-245-4077

[ProvidenceHealthPlan.com](https://www.ProvidenceHealthPlan.com)