



2026 Producer Toolkit

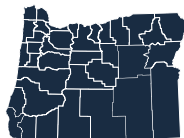
Groups sized 1-50

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



*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 expansion:

- **NOCD:** Specialized treatment for obsessive compulsive disorder (OCD) for all ages using cognitive behavioral therapy (CBT) tools - Effective Exposure and Response Prevention (ERP), while offering self-guided tools within the app
- **Vita Health:** A 12-week virtual therapy program for those with suicidal thoughts supporting therapy programs for depression, anxiety, PTSD, and more with most services within 2 days

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

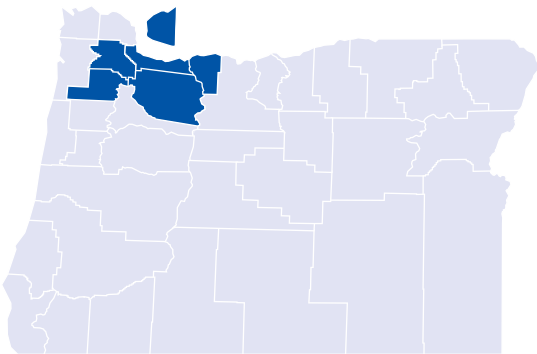
Explore a wide range of options

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 more than 110 medical homes and 11,700 primary care providers 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.



Map reflects area of network availability.

Clinic options to choose from

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

Connect is sold to businesses located in these counties

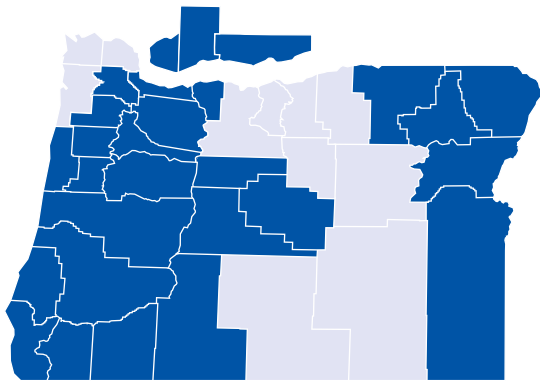
- Clackamas
- Hood River
- Multnomah
- Washington
- Yamhill (ZIP codes 97123 and 97132 only)

*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 more than 450 medical homes and 11,600 primary care providers across several 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 | • Curry | • Josephine | • Marion | • Washington |
| • Benton | • Deschutes | • Klamath | • Multnomah | • Yamhill |
| • Clackamas | • Douglas | • Lane | • Polk | |
| • Clatsop | • Hood River | • Lincoln | • Umatilla | |
| • Coos | • Jackson | • Linn | • Union | |
| • Crook | • Jefferson | • Malheur | • Wallowa | |

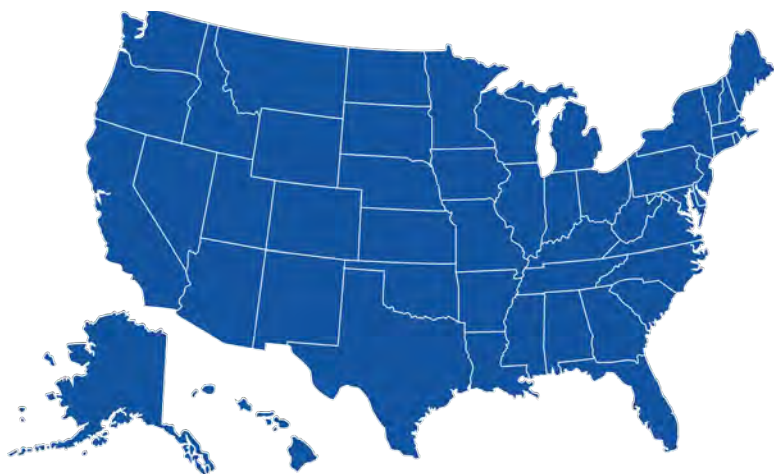
*The Cigna PPO Network refers to the healthcare providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration. Cigna is an independent company and not affiliated with Providence Health Plan. Access to the Cigna PPO Network is available through Cigna’s contractual 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.



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
- Coordination between providers
- Authorizations and referrals
- See page 30 for more information

Accessing Behavioral Health services outside of the Cigna PPO Network

Behavioral Health providers and clinics are available only through Providence Health Plan – not through Cigna's PPO network. To find an in-network behavioral health provider or clinic, call customer service at **800-878-4445 (TTY: 711)**, or search the Provider Directory at ProvidenceHealthPlan.com/FindAProvider.



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 prescriptions are delivered directly to members' homes*
- A 90-day supply through mail order may have a lower copay than at a retail pharmacy
- Prescriptions are sent to preferred pharmacies: Costco Mail Order or Postal Prescription Services
- 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 plan and medication
- **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

*Excludes specialty and compounded medications



Member Testimonial

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



Many plan options to support employee health.

Our goal is to offer options to meet the various needs of employers. Employers may choose from plans with robust coverage and full access to a national network, high-value plans featuring a local network, or lower-premium high-deductible plans.

All plans are eligible for the Small Business Health Options Program (SHOP) tax credit. Employers with fewer than 25 full-time equivalent employees may qualify for a SHOP tax credit. Employers seeking more information should contact a tax professional or visit [Healthcare.gov](https://www.healthcare.gov) or call **800-706-7893 (TTY: 711)**.

Robust coverage, national network plans

Total Enhanced plans

Offering the most robust level of coverage, Total Enhanced plans offer best-in-class benefits with full access to the national Providence Signature network.

Plan version	Individual deductible	Individual Out-of-pocket max.	In-network copay	Coinsurance	ER	Rx tiers					
	Common	Common	Primary/ Specialist	In/Out		T1	T2	T3	T4	T5	T6
250 Platinum	\$250	\$3,500	\$5✓/\$10✓/\$25✓	10%/30%	\$250 then 10%✓	CIF✓	\$10✓	\$25✓	30%✓	50%*✓	50%✓
500 Platinum	\$500	\$3,500	\$5✓/\$10✓/\$25✓	10%/30%	\$250 then 10%✓	CIF✓	\$10✓	\$25✓	30%✓	50%*✓	50%✓
750 Platinum	\$750	\$3,500	\$5✓/\$10✓/\$25✓	10%/30%	\$250 then 10%✓	CIF✓	\$10✓	\$25✓	30%✓	50%*✓	50%✓
1000 Platinum	\$1,000	\$4,500	\$5✓/\$20✓/\$40✓	20%/40%	\$250 then 20%✓	CIF✓	\$10✓	\$25✓	30%✓	50%*✓	50%✓
2000 Gold	\$2,000	\$9,000	\$5✓/\$40✓/\$60✓	35%/40%	\$250 then 35%✓	CIF✓	\$20✓	\$60✓	30%✓	50%*✓	50%✓
3000 Gold	\$3,000	\$9,000	\$5✓/\$30✓/\$60✓	30%/40%	\$250 then 30%✓	CIF✓	\$20✓	\$60✓	30%✓	50%*✓	50%✓
4000 Gold	\$4,000	\$9,000	\$5✓/\$30✓/\$60✓	25%/40%	\$250 then 25%✓	CIF✓	\$20✓	\$60✓	30%✓	50%*✓	50%✓
6000 Gold	\$6,000	\$9,000	\$5✓/\$30✓/\$60✓	25%/40%	\$250 then 25%✓	CIF✓	\$20✓	\$60✓	30%✓	50%*✓	50%✓

*50% up to \$300 ✓Deductible waived

- First three PCP and first three behavioral health visits have \$5 copay, deductible waived
 - Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year, deductible waived
 - Deductible waived on emergency room visits
- In- and out-of-network common deductibles and out-of-pocket maximums
 - Deductible waived on all six pharmacy tiers
- Full service vision benefits (exam, frames, and lenses) every 12 months.

Balance plans

With excellent benefits and a lower premium, this classic plan design is straightforward and flexible. Get full access to the national Providence Signature network.

Plan version	Individual deductible	Individual Out-of-pocket max.	In-network copay	Coinsurance	ER	Rx tiers					
	In/Out	In/Out	Primary/ Specialist	In/Out		T1	T2	T3	T4	T5	T6
1500 Gold	\$1,500/\$3,000	\$8,500/\$17,000	\$5✓/\$30✓/\$50✓	25%/50%	\$250 then 25%	CIF✓	\$20✓	\$55✓	50%*✓	50%**	50%
2500 Gold	\$2,500/\$5,000	\$8,500/\$17,000	\$5✓/\$30✓/\$50✓	25%/50%	\$250 then 25%	CIF✓	\$20✓	\$55✓	50%*✓	50%**	50%
4000 Gold	\$4,000/\$8,000	\$9,200/\$18,400	\$5✓/\$40✓/\$65✓	40%/50%	\$250 then 40%	CIF✓	\$20✓	\$65✓	50%*✓	50%**	50%
5500 Silver	\$5,500/\$11,000	\$10,150/\$20,300	\$5✓/\$60✓/\$100✓	50%/50%	\$250 then 50%	CIF✓	\$50✓	\$100✓	50%*✓	50%**	50%
7500 Silver	\$7,500/\$15,000	\$10,150/\$20,300	\$5✓/\$60✓/\$100✓	50%/50%	\$250 then 50%	CIF✓	\$50✓	\$100✓	50%*✓	50%**	50%
9000 Bronze	\$9,000/\$18,000	\$10,150/\$20,300	\$5✓/\$75✓/\$120✓	50%/50%	\$250 then 50%	CIF✓	\$35✓	50%	50%*	50%**	50%

*50% up to \$200 **50% up to \$300 ✓Deductible waived

- First three PCP and first three behavioral health visits have \$5 copay, deductible waived
 - Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year, deductible waived
 - Adult vision exam and hardware benefit
- Deductible waived on select benefits, including primary care and specialist office visits, urgent care and in-network physical therapy

Cost-saving features tailored to your employees’ needs.

High-value plans that use a patient-centered model of care

Connect plans

Connect plans achieve substantial premium savings by combining a patient-centered medical home model of care with our Portland metro area Connect network.

Plan version	Individual deductible	Individual Out-of-pocket max.	In-network copay	Coinsurance	ER	Rx tiers					
	In/Out	In/Out	Primary/ Specialist	In/Out		T1	T2	T3	T4	T5	T6
1500 Gold	\$1,500/\$3,000	\$8,500/\$17,000	\$5✓/\$30✓/\$50✓	25%/50%	\$250 then 25%	CIF✓	\$20✓	\$55✓	50%*✓	50%**	50%
2500 Gold	\$2,500/\$5,000	\$8,500/\$17,000	\$5✓/\$30✓/\$50✓	25%/50%	\$250 then 25%	CIF✓	\$20✓	\$55✓	50%*✓	50%**	50%
5500 Silver	\$5,500/\$11,000	\$10,150/\$20,300	\$5✓/\$60✓/\$100✓	50%/50%	\$250 then 50%	CIF✓	\$50✓	\$100✓	50%*✓	50%**	50%
7500 Silver	\$7,500/\$15,000	\$10,150/\$20,300	\$5✓/\$60✓/\$100✓	50%/50%	\$250 then 50%	CIF✓	\$50✓	\$100✓	50%*✓	50%**	50%
10000 Bronze	\$10,000/\$20,000	\$10,000/\$20,000	\$5✓/\$75✓/\$120✓	CIF/CIF	CIF	CIF✓	\$35✓	CIF	CIF	CIF	CIF

*50% up to \$200 **50% up to \$300 ✓Deductible waived

- Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year, deductible waived
 - PCP and mental health provider telehealth visits have a \$10 copay
- Adult vision exam and hardware benefit
 - First three PCP and first three behavioral health visits have \$5 copay, deductible waived

Affordable member-selected medical home model of care.

Choice plans

Choice plans utilize a patient-centered medical home model of care to keep your employees healthy. The Choice network includes more than 400 primary care clinics.

Plan version	Individual deductible	Individual Out-of-pocket max.	In-network copay	Coinsurance	ER	Rx tiers					
	In/Out	In/Out	Primary/ Specialist	In/Out		T1	T2	T3	T4	T5	T6
1500 Gold	\$1,500/\$3,000	\$8,500/\$17,000	\$5✓/\$30✓/\$50✓	25%/50%	\$250 then 25%	CIF✓	\$20✓	\$55✓	50%*✓	50%**	50%
2500 Gold	\$2,500/\$5,000	\$8,500/\$17,000	\$5✓/\$30✓/\$50✓	25%/50%	\$250 then 25%	CIF✓	\$20✓	\$55✓	50%*✓	50%**	50%
5500 Silver	\$5,500/\$11,000	\$10,150/\$20,300	\$5✓/\$60✓/\$100✓	50%/50%	\$250 then 50%	CIF✓	\$50✓	\$100✓	50%*✓	50%**	50%
7500 Silver	\$7,500/\$15,000	\$10,150/\$20,300	\$5✓/\$60✓/\$100✓	50%/50%	\$250 then 50%	CIF✓	\$50✓	\$100✓	50%*✓	50%**	50%
10000 Bronze	\$10,000/\$20,000	\$10,000/\$20,000	\$5✓/\$75✓/\$120✓	CIF/CIF	CIF	CIF✓	\$35✓	CIF	CIF	CIF	CIF

*50% up to \$200 **50% up to \$300 ✓Deductible waived

- Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year, deductible waived
 - PCP and mental health provider telehealth visits have a \$10 copay
- Adult vision exam and hardware benefit
 - First three PCP and first three behavioral health visits have \$5 copay, deductible waived

Medical home model provides patient-focused quality care that’s affordable.

More cost-saving plans

HSA Qualified plans

These lower-premium, high-deductible plans offer affordable coverage and the flexibility to choose any provider in the national Providence Signature network.

Plan version	Individual deductible	Individual Out-of-pocket max.	In-network copay	Coinsurance	ER	Rx tiers					
	In/Out	In/Out	Primary/Specialist			T1	T2	T3	T4	T5	T6
1700 Gold	\$1,700/\$3,400	\$6,600/\$13,200	20%/20%	20%/50%	20%	CIF	20%	20%	20%	50%**	50%
2500 Silver	\$2,500/\$5,000	\$7,500/\$15,000	35%/35%	35%/50%	35%	CIF	35%	35%	35%	50%**	50%
3500 Silver Embedded	\$3,500/\$7,000	\$7,500/\$15,000	30%/30%	30%/50%	30%	CIF	30%	30%	30%	50%**	50%
5500 Bronze Embedded	\$5,500/\$11,000	\$7,500/\$15,000	50%/50%	50%/50%	50%	CIF	50%	50%	50%	50%**	50%
7500 Bronze Embedded	\$7,500/\$15,000	\$7,500/\$15,000	CIF/CIF	CIF/CIF	CIF	CIF	CIF	CIF	CIF	CIF	CIF

**50% up to \$300 ✓Deductible waived

- Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year
 - Adult vision exam and hardware benefit
 - Embedded HSA deductible for 3500 Silver and all Bronze plans
- A formulary that includes ACA preventive and safe harbor medications that are exempt from the deductible
 - In-network preventive care services covered in full; deductible waived

Free health savings account through HealthEquity available for all eligible HSA Qualified plan members. HSA accounts are offered at no cost for employers.

Standard plans

These plans take advantage of the national Providence Signature network.

Plan version	Individual deductible	Individual Out-of-pocket max.	In-network copay	Coinsurance	ER	Rx tiers					
	In/Out	In/Out	Primary/Specialist			T1	T2	T3	T4	T5	T6
Gold	\$1,800/\$3,600	\$8,150/\$16,300	\$5✓/\$20✓/\$40✓	20%/50%	20%	\$10	\$10	\$30	50%	50%*	50%*
Silver	\$6,100/\$12,200	\$9,200/\$18,400	\$5✓/\$40✓/\$100✓	30%/50%	30%	\$15	\$15	\$60	50%	50%	50%
Bronze	\$9,200/\$18,400	\$9,200/\$18,400	\$5✓/\$50✓/\$150✓	CIF/CIF	CIF	\$25✓	\$25✓	CIF	CIF	CIF	CIF

* 50% up to \$500 ✓Deductible waived

- Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year, deductible waived
 - Separate deductibles and out-of-pocket maximums, in and out of the network
- First three combined PCP and behavioral health visits have \$5 copay, deductible waived
 - Copays starting as low as \$20 and deductibles as low as \$1,800

Defined by the state of Oregon.
Available from Providence.



2026 Small Group Product Comparison

Plan Benefit	Total Enhanced	Balance	Choice	Connect	Standard
Full Access to Providence Signature Network	✓	✓			✓
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 all six pharmacy tiers	✓				✓**
Adult vision exam and hardware benefit	✓	✓	✓	✓	
Embedded EAP (three visits)	✓	✓	✓	✓	✓
Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year, deductible waived	✓	✓	✓	✓	✓

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

*Standard plans only: The \$5 copay applies to first 3 PCP and/or BH visits combined.

**Silver and Gold plans only: Deductible does not apply.

Optional dental plans

Available when paired with a medical plan*, employers may choose from a range of dental plan options that provide comprehensive benefits to help promote overall good health. Members have access to more than 1,300 participating dentists in Oregon through the Delta Dental PPO™ network and more than 2,400 participating dentists through the Delta Dental Premier® network.

Plan	Network	Annual Max.	Deductible	INN Cost Share	ONN Cost Share	EE	ES	EC	EF
EHB Pediatric Dental	Premier	N/A	Medical deductible	0%✓/50%/50%		\$7.89			
Essential Value Access	PPO	\$1,000	\$50	20%✓/50%/75%		\$36.73	\$73.01	\$84.53	\$124.57
Essential Access Dental	PPO	\$1,000	\$50	0%✓/20%/50%	10%✓/30%/50%	\$43.47	\$87.18	\$100.14	\$147.89
Advantage Access 1500	PPO	\$1,500	\$25	0%✓/20%/50%	10%✓/30%/50%	\$51.65	\$104.18	\$119.75	\$177.14
Advantage Access 2000	PPO	\$2,000	\$25	0%✓/20%/50%	10%✓/30%/50%	\$55.93	\$113.08	\$130.02	\$192.47
Essential Premier	Premier	\$1,000	\$50	0%✓/20%/50%		\$50.37	\$101.53	\$116.68	\$172.57
Advantage Premier 1500	Premier	\$1,500	\$25	0%✓/20%/50%		\$59.69	\$120.91	\$139.04	\$205.94
Advantage Premier 2000	Premier	\$2,000	\$25	0%✓/20%/50%		\$65.41	\$132.80	\$152.77	\$226.40

- Seven dental plans to choose from
- No waiting periods
- Robust coverage in- and out-of-network

*Medical and dental enrollment must match
✓ Deductible waived

Balance billing may apply for out-of-network services.

Maximum Plan Allowance (MPA): The maximum amount the Plan will reimburse providers. The MPA is based on a PPO fee schedule or a contracted rate. Members who go to an Out-of-Network dental provider who has contracted rates with our dental network provider will not be balanced billed for charges above the MPA. For services provided by an Out-of-Network dental provider who does not have contracted rates with our dental network provider, the Plan will reimburse the provider at the MPA, and any amount above the MPA is the member's responsibility.

When a service is provided by an In-Network provider, Usual, Customary and Reasonable (UCR) means charges based on a fee Providence Health Plan has negotiated with In-Network providers for that service. UCR charges will never be less than our negotiated fees.

KEY

EE: Employee

ES: Employee and Spouse

EC: Employee and Child(ren)

EF: Employee and Family

Multiple plan offerings

Employers can give employees a choice by offering two or three health plans with the defined contribution option.

Advantages for the employer include:

- Wider choice of benefits
- Greater control over coverage to best meet needs
- Maximizing dollars by choosing lower-priced options

The plans you choose must meet a few guidelines:

- Groups with 1-4 enrolled subscribers can offer up to two plans
- Employer contribution must be at least 50 percent of the employee-only rate for the lowest-cost plan
- Groups with five or more enrolled subscribers can offer up to three plans

Here's an example:

ABC Company has defined a benefit-eligible employee as someone who works 40-plus hours per week. This group has nine employees, six of whom are eligible for benefits, so the group may choose up to three plans.

Plans chosen:

- Plan A = \$560 monthly premium
- Plan B = \$330 monthly premium
- Plan C = \$220 monthly premium

Employer contribution:

This amount is up to the employer, but it must be a minimum of \$110 (50 percent of the lowest premium) in this example.

Producer Portal

Provides you secure convenience to essential information

The Producer Portal landing page is the primary point of entry for all of our group producers. The portal allows access to essential information in a secure and user-friendly dashboard that houses a full book business. This gives the ability to freely navigate between sites, manage re-rate requests, and renewal processes. It also links out to all available tools and services via single sign-on (SSO).

To access the portal, sign in at
ProvidenceHealthPlan.com/Producers

Easing your way with quotes and enrollment

Wired Quote and Wired Enroll supports your need for fast online quotes and enrolling solutions for small groups. Provided at no charge, drag and drop census entry and easier renewals allow you to save time, reduce errors, increase efficiency, and lower costs.

Learn more at
ProvidenceHealthPlan.com/Producers/Get-A-Quote

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
- Access additional enrollment tool features
- Manage open enrollment changes
- 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



HealthEquity

Delivers the integrated solutions you need to simplify benefits and truly impact members’ 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



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:

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

Equip

81%

of patients are seeing improvement in eating disorder symptoms

Joon Care

87%

effective recovery from severe symptoms

Charlie Health

60%

depression symptom reduction

N OCD











90%

of patients found treatment to be effective

Vita Health

80%

reduction in suicide deaths

 Resources for Improved Well-Being	 Telehealth/Virtual	 Broad Clinical Network	 Care Management & Crisis Support
Low Symptom Severity		High Symptom Severity	
 Savings on massage therapy, yoga, meditation, and more. ProvidenceHealthPlan.com/LifeBalance	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. Providence.org/BHC 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	 Virtual therapy and support for suicidal thoughts for ages 13-26. Available to eligible members in OR, WA, TX, CA, DE, PA, and NY. Joon.com  Specialized treatment for OCD for all ages uses Cognitive Behavior Therapy (CBT), including effective Exposure and Response Prevention (ERP), and self-help tools within the app. TreatMyOCD.com  12-week virtual therapy program provides support for individuals with suicidal thoughts, depression, anxiety, PTSD, and more, with help available within 2 days. VitaHealth.care <small>*Psychiatrists have the ability to prescribe medication.</small>	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 <ul style="list-style-type: none">Go to the Provider Directory and search using your Member ID numberSelect “Find a care provider”Select “Mental Health/Substance Use Disorder” 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 <ul style="list-style-type: none">In-patient and residential carePartial hospital care

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

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

 90%

overall program satisfaction

 92%

report better health as a result of meeting care plan goals

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



In-person and virtual care

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



Primary Care

Visits with a primary care provider (PCP) to establish a relationship and build a personalized health history.



Telehealth (phone or video appointment)*

Members schedule a phone appointment to talk with a primary care provider or specialist from anywhere using a video conferencing platform, such as Zoom.



24/7 Care Advice Line

Members can speak with a registered nurse anytime, any day, when they have a health concern, a sick newborn, or just need advice - it's a simple first step to determine if they need in-person care.



ExpressCare Virtual

Connect in minutes via phone or video to treat conditions like common colds, flu and fever, or infections like pink eye, laryngitis, or bronchitis. Reproductive and pediatric health concerns can be addressed at these virtual visits, along with prescription refills and scheduling labs or procedures.



ExpressCare Clinics

Same-day in-person appointments or walk-ins (where available). Useful for treating common conditions like a cold, sore throat, or allergies.



Urgent Care

Urgent care is where members turn when they can't wait for a primary care appointment, to treat minor injuries like cuts, burns and pains.



Emergency Care

Emergency care is for symptoms like suspected heart attack, severe abdominal pain, poisoning or loss of consciousness.

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



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 maximum)

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:

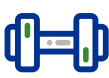
- Member and Group ID
- Covered plan network
- Care resources
- Claims submission information

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.



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.



LifeBalance

LifeBalance gives members and their families 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.



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)