

# Your Benefit Summary

SAIF Early Retiree - January 1, 2026

What You Pay In-Network	What You Pay Out-of-Network	Calendar Year Common Out-of-Pocket Maximum	Calendar Year Common Deductible
<b>20%</b> coinsurance (after deductible)	<b>40%</b> coinsurance (after deductible; UCR applies)	<b>\$3,000</b> per person	<b>\$1,500</b> per person <b>\$4,500</b> per family (3 or more)

## Important information about your plan

This summary provides only highlights of your benefits. To view all your plan details, including your Member Handbook, <http://my.collectivehealth.com>

- Your deductible(s) are included in the out-of-pocket maximum amount(s) listed above.
- The individual deductible applies if there are no dependents enrolled. If two or more members are enrolled, the individual deductible applies for each member only until the family deductible is met.
- The individual out-of-pocket maximum applies if there are no dependents enrolled. If two or more members are enrolled, the individual out-of-pocket applies for each member only until the family out-of-pocket is met.
- Some services and penalties do not apply to out-of-pocket maximums.
- This plan offers deductible carryover. This means any portion of your deductible(s) that you pay during the fourth quarter of the calendar year will be applied toward next year's deductible(s).
- To get the most out of your benefits, use the providers within the EPO network. View a list of network providers and pharmacies at <http://join.collectivehealth.com/saif-php>
- If you choose to go outside the network, you may be subject to billing for charges that are above Usual, Customary and Reasonable charges (UCR). Benefits for out-of-network services are based on these UCR charges.
- Prior authorization is required for some services.
- Limitations and exclusions apply to your benefits. See your Member Handbook for details.

Benefit Highlights	After you pay your calendar year deductible, then you pay the following for covered services:	
	In-Network Copay or Coinsurance (after deductible, when you see an in-network provider)	Out-of-Network Copay or Coinsurance (after deductible, when you see a non-network provider)
✓ No deductible needs to be met prior to receiving this benefit.		
<b>On-Demand Provider Visits</b>		
• Providence ExpressCare Retail Health Clinic visits	Covered in full	Not applicable
• Providence ExpressCare Virtual	Covered in full	Not applicable
<b>Preventive Health and Wellness Services</b>		
• Periodic health exams; except well-baby care	Covered in full✓	40%
• Periodic health exams and well baby care	Covered in full✓	40%
• Gynecological exams (calendar year) and Pap tests	Covered in full✓	40%
• Mammogram	Covered in full✓	40%
• Prostate screening exam (calendar year)	Covered in full✓	40%
• Colorectal exam	Covered in full✓	40%
• Colorectal cancer screening: sigmoidoscopy, colonoscopy	Covered in full✓	40%
• The following tests (when received with your health maintenance exam): CBC, urinalysis, chemical profile, glucose, cholesterol, fecal blood	Covered in full✓	40%
• The following services (for members with diabetes): HbA1c, retinal exam, urine test for kidney function, diabetic exams of mouth, teeth and feet	Covered in full✓	40%
• Pneumococcal vaccine	Covered in full✓	40%
• Flu vaccine	Covered in full✓	40%
• Routine immunizations/shots	Covered in full✓	\$5✓
• Nutritional counseling	Covered in full✓	40%
• Hearing screenings	Covered in full✓	40%
• Tobacco use cessation; counseling/classes, and deterrent medications, including prescription and over the counter. Medications must be purchased at a participating pharmacy.	Covered in full✓	Not covered

Benefit Highlights(continued)	In-Network Copay or Coinsurance	Out-of-Network Copay or Coinsurance
<b>Physician / Provider Services</b>		
• Office visits to Primary Care Provider or Naturopath (In-person) (First 3 in-network in-person visits to a Primary Care Provider or Naturopath: \$5, deductible waived, then cost-share applies)	20%	40%
• Office visits to Primary Care Provider or Naturopath (Virtually)	Covered in full	Not covered
• Office visits to Specialist (In-person)	20%	40%
• Office visits to Specialist (Virtually)	Covered in full	Not covered
• Allergy shots, serums, infusions and injectable medications	20%	40%
• Inpatient hospital visits	20%	40%
• Surgery; anesthesia at provider's office	20%	40%
• Surgery; anesthesia at facility	20%	40%
<b>Diagnostic Services</b>		
• X-ray, lab services, and testing services (includes ultrasound)	20%	40%
• High-tech imaging services (such as PET, CT or MRI)	20% per procedure	40%
• Diagnostic and supplemental breast exam	Covered in full✓	40%
<b>Emergency and Urgent Services</b>		
• Emergency services (For emergency medical conditions only. If admitted to the hospital, all services subject to inpatient benefits)	\$50 / visit, then 20%	\$50 / visit, then 20%
• Urgent care services (for non-life threatening illness/minor injury)	20%	40%
• Emergency medical transportation (air and/or ground)	30%	30%
<b>Hospital Services</b>		
• Inpatient/Observation care	20%	40%
• Rehabilitative care (30 days per calendar year)	20%	40%
• Skilled nursing facility (60 days per calendar year)	20%	40%
• Temporomandibular joint (TMJ) services (Inpatient and/or outpatient services combined limit of \$1,000 per calendar year/\$5,000 per lifetime)	50%	Not covered
<b>Outpatient Services</b>		
• Outpatient surgery, dialysis, infusion, chemotherapy, radiation therapy	20%	40%
• Outpatient Surgery at an Ambulatory Surgical Center (ASC)	20%	40%
• Bariatric surgery for morbid obesity	20%	40%
• Temporomandibular joint (TMJ) service (Inpatient and/or outpatient services combined limit of \$1,000 per calendar year/\$5,000 per lifetime)	50%	Not covered
• Outpatient rehabilitative services: physical, occupational or speech therapy (limited to 30 visits per calendar year)	20%	40%
<b>Maternity Services</b>		
• Prenatal care	Covered in full✓	40%
• Delivery and postnatal services	20%	40%
• Inpatient hospital/facility services	20%	40%
• Routine newborn nursery care	20%	40%
<b>Medical Equipment, Supplies and Devices</b>		
• Medical equipment, appliances, prosthetics/orthotics and supplies	20%✓	40%
• Diabetes supplies (such as lancets, test strips and needles)	Covered in full✓	40%
• Removable custom shoe orthotics	20%✓	40%✓
• Hearing aids (one per ear every three calendar years; in-network deductible applies)	20%✓	40%
<b>Mental Health / Substance Use Disorder</b>		
Services except outpatient provider office visits may require prior authorization.		
• Inpatient and residential services	20%	40%
• Day treatment, intensive outpatient and partial hospitalization services	20%	40%
• Applied behavior analysis	20%	20%**
• Outpatient provider office visits (In-person) (First 3 in-network in-person visits: \$5, deductible waived, then cost-share applies.)	20%	40%
• Outpatient provider office visits (Virtually)	Covered in full	Not covered
<b>Home Health and Hospice</b>		
• Home health care	20%	40%
• Hospice care	Covered in full✓	Covered in full✓
• Respite Care (Limited to 5 consecutive days; 30 days per lifetime)	20%	40%

Benefit Highlights (continued)	In-Network Copay or Coinsurance	Out-of-Network Copay or Coinsurance
<b>Fertility Services</b> <ul style="list-style-type: none"> <li>Fertility treatments are administered through Progyny. Please call (833) 233-0843 to activate benefit. Infertility diagnosis is not required. (Limited to 2 Progyny Smart Cycles per lifetime, with option to restart the cycle if the first is unsuccessful)</li> </ul>	20%*	Not covered (call Progyny to find a provider)

\* Cost share does not apply to out-of-pocket maximums.

\*\* In-network deductible applies.

## Your guide to the words or phrases used to explain your benefits

### Coinsurance

The percentage of the cost that you may need to pay for a covered service.

### Common deductible

The dollar amount that an individual or family pays for covered services before your plan pays any benefits within a calendar year. The deductible can be met by using in-network or out-of-network providers, or the combination of both. The following expenses do not apply to an individual or family deductible:

- Services not covered by your plan
- Fees that exceed usual, customary and reasonable (UCR) charges as established by your plan
- Penalties incurred if you do not follow your plan's prior authorization requirements
- Copays and coinsurance for services that do not apply to the deductible

### Common out-of-pocket maximum

The limit on the dollar amount you will have to spend for specified covered health services (a combination of both in- and out-of-network services) in a calendar year. Some services and expenses do not apply to the common out-of-pocket maximum. See your Member Handbook for details.

### Copay

The fixed dollar amount you pay to a health care provider for a covered service at the time care is provided.

### Deductible carryover

A feature of your plan that allows for any portion of your deductible that is paid during the fourth quarter of a calendar year to be applied toward the next year's deductible.

### Formulary

A formulary is a list of FDA-approved prescription drugs developed by physicians and pharmacists, designed to offer drug treatment choices for covered medical conditions. The Providence Health Plan formulary includes both brand-name and generic medications.

### In-Network

Refers to services received from an extensive network of highly qualified physicians, health care providers and facilities contracted by Providence Health Plan for your specific plan. Generally, your out-of-pocket costs will be less when you receive covered services from in-network providers.

### Out-of-Network

Refers to services you receive from providers not in your plan's network. Your out-of-pocket costs are generally higher when you receive covered services outside of your plan's network. An out-of-network provider does not have contracted rates with Providence Health Plan and so balance billing may apply. To find an in-network provider, go to <http://join.collectivehealth.com/saif-php>

### Out-of-Pocket Maximum

The limit on the dollar amount you will have to spend for specified covered health services in a calendar year. Some services and expenses do not apply to the out-of-pocket maximum. See your Member Handbook for details.

### Personal Physician/Provider

A qualified physician or practitioner that can provide most of your care and, when necessary, will coordinate care with other providers in a convenient and cost-effective manner.

### Providence ExpressCare Retail Health Clinic

A walk-in health clinic, other than an office, urgent care facility, pharmacy or independent clinic that is located within a retail operation. A Retail Health Clinic provides same-day visits for basic illness and injuries.

### Providence ExpressCare Virtual

Services for common conditions (such as sore throat, cough, or fever, etc.) using Providence's web-based platform through a tablet, smartphone, or computer for same day appointments.

### Prior authorization

Some services must be pre-approved. In-Plan, your provider will request prior authorization. Out-of-Plan, you are responsible for obtaining prior authorization.

### Usual, Customary & Reasonable (UCR)

Describes your plan's allowed charges for services that you receive from an out-of-network provider. When the cost of out-of-network services exceeds UCR amounts, you are responsible for paying the provider any difference. These amounts do not apply to your out-of-pocket maximums.

## Contact us

Headquartered in Portland, our customer service professionals have been proudly serving our members since 1986.



(844) 945-4148



Have questions about your benefits and want to contact us via e-mail? Go to our Web site at:

<http://join.collectivehealth.com/saif-php>