Your Benefit Summary

St. Joseph Health

2021 Texas HSA Medical Plan

Administered by PROVIDENCE Health Plan

What You Pay	Calendar Year Out-of-Pocket Maximum	Calendar Year Deductible
10%-25% coinsurance	$3,000 per person $6,000 per family (2 or more)	$1,500 per person $3,000 per family (2 or more)

Important information about your plan

This summary provides only highlights of your benefits. Certain limitations and exclusions apply. To view all of your plan details, including your Summary Plan Description, register for myProvidence at www.ProvidenceHealthPlan.com/getstarted.

Not sure what a word or phrase means? See the last page for the definitions used in this summary.

The single deductible and out-of-pocket maximum apply when only the employee is enrolled. The family deductible and out-of-pocket maximum apply when an employee and dependent(s) are enrolled.

Your Calendar Year Medical/Pharmacy Deductible applies to your Calendar Year Medical/Pharmacy Out-of-Pocket Maximum.

This plan may include a Health Savings Account that can be used to pay for eligible health expenses.

You may pay a lower coinsurance when you choose a participating Accountable Care Organization (ACO) provider or facility. For details go to www.providencehealthplan.com/stjhs

This plan summary highlights some of the features of this St. Joseph Health medical plan. This summary does not include all plan rules and details. The terms of your benefit plans are governed by legal documents. Should there be any inconsistencies between this summary and the legal plan documents, the plan documents are the final authority. St. Joseph Health reserves the right to change or discontinue its benefit plans at any time and for any reason.

Option Advantage Benefit Highlights	After you pay your calendar year deductible, then you pay the following for covered services:	
No deductible needs to be met prior to receiving this benefit.	ACO Network (Tier I)	Other In-Network Providers (Tier II)
Preventive Health and Wellness Services		
Periodic health exams; well-baby care	Covered in full	Covered in full
Gynecological exams (calendar year) and Pap tests	Covered in full	Covered in full
Mammogram	Covered in full	Covered in full
Prostate screening exam (calendar year)	Covered in full	Covered in full
Colorectal exam	Covered in full	Covered in full
Colorectal cancer screening: sigmoidoscopy, colonoscopy (for members age 50 and over)	Covered in full	Covered in full
The following tests (when received with your periodic health exam): CBC, urinalysis, chemical profile, glucose, cholesterol, fecal blood	Covered in full	Covered in full
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	Covered in full
Pneumococcal vaccine	Covered in full	Covered in full
Flu vaccine	Covered in full	Covered in full
Routine immunizations/shots	Covered in full	Covered in full
Nutritional counseling	Covered in full	Covered in full
Vision and hearing screening	Covered in full	Covered in full
Tobacco use cessation; counseling/classes, and deterrent medications, including prescription and over the counter. **Medications must be purchased at an in-network pharmacy.**	Covered in full	Covered in full
Physician / Provider Services		
Office visits to Primary Care Provider	10%	25%
Office visits to specialist	10%	25%
Inpatient hospital visits	10%	25%
Surgery; anesthesia	10%	25%
Allergy shots, serums, infusions and injectable medications	10%	25%
Outpatient Diagnostic Services		
X-ray; lab services	10%	25%
High-tech imaging services (such as PET, CT, MRI)	10%	25%

Option Advantage Benefit Highlights (continued)	ACO Network	Other In-Network Providers
Outpatient Diagnostic Services		
X-ray; lab services	10%	25%
High-tech imaging services (such as PET, CT, MRI)	10%	25%
Hospital Services		
Acute care	10%	25%
Rehabilitative care	10%	25%
Skilled nursing facility	25%	25%
Maternity		
Prenatal services	Covered in full	Covered in full
Delivery and postnatal services	10%	25%
Hospital services	10%	25%
Routine newborn nursery care	10%	25%
Infertility services (limited to $500 per calendar year; testing and counseling only)	10%	25%
Medical Equipment, Supplies and Devices		
Durable medical equipment and appliances	25%	25%
Prosthetic and Orthotic Devices (Removable custom shoe orthotics are limited to $500 per calendar year)	25%	25%
Diabetic supplies (See SPD for details)	Covered in full	Covered in full
Hearing Aids ($1,500 maximum rolling 36 months)	10%	25%
Emergency / Urgent Care / Emergency Medical Transportation		
Emergency services (for emergency medical conditions only. If admitted to hospital, all services subject to inpatient benefits.)	25%	25%
Urgent care services (for non-life threatening illness/minor injury)	10%	25%
Emergency medical transportation	25%	25%
Other Covered Services		
Outpatient rehabilitative services (75 visits per calendar year)	10%	25%
Outpatient surgery, dialysis, infusion, chemotherapy, radiation therapy	10%	25%
Spinal manipulations and acupuncture (limited to 12 visits combined per calendar year)	25%	25%
Bariatric surgery (only available at Swedish/PH&S facilities. Limitations apply.)	10%	Not covered
Bariatric surgery (Only available at PSJH facilities. Limitations apply.)	10%	Not covered
Temporomandibular joint (TMJ) service (limited to $3,000 per lifetime)	10%	25%
Home health care (limited to 130 visits per calendar year)	25%	25%
Hospice care	Covered in full	Covered in full
Mental Health / Chemical Dependency (To initiate services, you must call 800-711-4577. All inpatient, residential, and day or partial hospitalization treatment services must be prior authorized.)		
Inpatient, residential services	10%	25%
Day treatment, intensive outpatient and partial hospitalization services	10%	20%
Applied behavior analysis	10%	20%
Outpatient provider visits	Covered in full	Covered in full
Prescription drugs (Up to a 30-day supply/retail and preferred retail pharmacies; 90-day supply/mail-order and preferred retail pharmacies)		
• ACA preventive drugs (not subject to deductible)	Covered in full✓	Covered in full✓
• Enhanced Preventive drugs (Not subject to deductible. Drugs designated as Enhanced Preventive drugs on your formulary must be filled at PPS mail order pharmacy for coverage.)	Covered in full✓	Covered in full✓
• Generic	10% (max $150 per 30-day supply)	10% (max $150 per 30-day supply)
• Formulary brand-name drugs	20% (max $150 per 30-day supply)	30% (max $150 per 30-day supply)
• Non-formulary brand-name drugs	40% (max $150 per 30-day supply)	40% (max $150 per 30-day supply)

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

ACA Preventive drug
ACA Preventive drugs are medications which are listed in our formulary and are covered at no cost when received from Participating Pharmacies as required by the Patient Protection and Affordable Care Act (ACA). Over the counter preventive drugs received from Participating Pharmacies cannot be covered in full without a written prescription from your Qualified Practitioner.

ACO Network Provider
Accountable Care Organization (ACO) offering a large network of providers – doctors, hospitals, clinics and more – that are accountable for the cost and quality of care they provide

- All St Joseph Health, Providence, Covenant, and Grace facilities and pharmacies,
- Providence, Heritage, SJH and Covenant Medical Groups and providers
- Walgreen's retail pharmacies and PPS mail order pharmacy

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

Enhanced Preventive drug
HSA-Qualified health plans typically provide benefits only after the deductible has been met. The Internal Revenue Code governing HSA-Qualified plans provides for a "safe harbor" for qualifying preventive medications, allowing these "safe harbor" medications to be exempt from the deductible. Enhanced preventive does not include any drug or medication used to treat an existing illness, injury or condition. Enhanced Preventive drugs are subject to formulary as well as pharmacy management programs such as prior authorization, step therapy and/or quantity limits. Drugs indicatedas Enhanced preventive on your formulary must be filled at PPS Mail Order pharmacy. **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.

Health Savings Account (HSA)
An IRS-qualified tax-exempt account established for paying qualifying medical expenses.

In-Network benefit
The in-network benefit is an extensive network of highly qualified physicians and health care providers, also known as network providers, available to you by your plan. Generally, your out-of-pocket costs will be less when you receive covered services from network providers. To find a in-network provider, go to www.providencehealthplan.com/stjhs **In-Network provider**
A physician or provider of health care services who belongs to the Providence Health Plan in-network provider panel. To find an in-network provider, refer to the directory available at www.providencehealthplan.com/stjhs.

Medical/pharmacy 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
- Penalties incurred if you do not follow your plan's prior authorization requirements
- Copays or coinsurance for any supplemental benefits provided by your employer, such as routine vision care
- Copays and coinsurance for services that do not apply to the deductible.

Medical/pharmacy 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 Summary Plan Description for details.

Out-of-Network benefit
Refers to services you receive from a non-network provider. Your out-of-pocket costs are generally higher when you receive covered services from non-network providers. To find a network provider, go to www.providencehealthplan.com/stjhs.

Out-of-Network provider
Any health care professional who does not participate within Providence Health Plan's in-network panel of physicians and providers of health care services.

Participating pharmacies
Pharmacies that have a signed contract with Providence Health Plan to provide medications and other services at special rates. There are four types of participating pharmacies:

- Retail: a participating pharmacy that allows up to a 30-day supply of short-term and maintenance prescriptions.
- Preferred Retail: a participating pharmacy that allows up to a 90-day supply of maintenance prescriptions and access to up to a 30-day supply of short-term prescriptions.
- Mail Order: a participating pharmacy that allows up to a 90-day supply of maintenance prescriptions and specializes in direct delivery to your home.
- Specialty: a participating pharmacy that allows up to a 30-day supply of specialty and self-administered chemotherapy prescriptions. These prescriptions require special delivery, handling, administration and monitoring by your pharmacist.

Primary Care Provider
A qualified practitioner who specializes in family practice, general practice, internal medicine, pediatrics, obstetrics or gynecology.

Prior authorization
Some services must be pre-approved. In-network, your provider will request prior authorization. Out-of-network, 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.

Virtual visit
Visit with a Network Provider using secure internet technology such as Providence Express Care phone and video visits or Web-direct Visits.

Contact us

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

Portland Metro Area: 503-574-7500
All other areas: 800-878-4445
TTY: 503-574-8702 or 888-244-6642

Have questions about your benefits and want to contact us via e-mail? Go to our Web site at:
www.ProvidenceHealthPlan.com/contactus

Non-discrimination Statement

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

Providence Health Plan and Providence Health Assurance:

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

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

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

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

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

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

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

Language Access Information

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-878-4445 (TTY: 711).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-878-4445 (TTY: 711).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-878-4445 (TTY: 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-878-4445 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-878-4445 (телетайп: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-878-4445 (TTY: 711) 번으로 전화해 주십시오.

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-800-878-4445 (телетайп: 711).

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-878-4445 (TTY: 711) まで、お電話にてご連絡ください。

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-878-4445 (رقم هاتف الصم والبكم: (TTY: 711).

ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-800-878-4445 (TTY: 711).

ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ 1-800-878-4445 (TTY: 711)។

XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-800-878-4445 (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-878-4445 (TTY: 711).

توجه: اگر به زبان فارسی گفتگو می‌کنید، تسهیلات زبانی بصورت رایگان برای شما می‌باشد. با تماس 1-800-878-4445 (TTY: 711) می‌باشد.

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

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