



True Health Starts Here

Groups sized 1-50

ProvidenceHealthPlan.com

2023





Building True Health, Together



For more than 160 years, our not-for-profit healthcare collective has set the health and well-being standard for the community. We continue to raise this standard every day by helping anyone in need, members and beyond.

Health insurance is much more than a perk or a benefit. That's why Providence Health Plan goes beyond just numbers. Think of our plans as an extension of the care you already give your employees — a true sense of security, allowing your people to focus on their craft. We call this commitment to care True Health.

This commitment isn't solely about treating sickness, it's about investing in health. Providence leverages our own network of doctors, hospitals, clinics, and trusted partners, to deliver on the whole care picture — True Population Health. This means we intervene earlier, improve outcomes, and better the health of the entire community. Because healthcare isn't a commodity service, it's a community pursuit.

We all deserve True Health



Better care builds better communities



We approach insurance differently than most; we look at your organization as its own community with its own unique needs. We're transparent in our costs, proactive in our approach, and committed to providing high-quality service and support, always. We follow through by putting our values into action.

Erasing the stigma of mental health

It's important that healthcare is accessible to everyone who needs it. To help simplify the way our members get whole-self care, we offer a direct access line to a dedicated behavioral health and substance abuse service support team.

- + Call our direct care line at [800-878-4445](tel:800-878-4445) for assistance
- + Crisis management available 24/7
- + Our proprietary Providence network includes behavioral health providers

NEW! Learn to Live

Built on the proven principles of Cognitive Behavioral Therapy (CBT), our digital tools are available anywhere, anytime to help members manage stress, depression, anxiety, substance abuse, and sleep issues to improve their emotional well-being.

Technology for ease and convenience

We know that personalized, face-to-face care is meaningful, which is what led us to invest heavily in virtual health platforms and retail express care. Telehealth, Providence ExpressCare, and Providence facilities are not only convenient, but safe and effective.

- + Schedule a virtual PCP or specialist visit using a teleconferencing application such as Zoom
- + Schedule an ExpressCare Virtual appointment to have a secure online office visit in minutes*
- + Use ProvRN to have 24/7 access to speak with a registered nurse

*ExpressCare Virtual appointments are available nationwide.

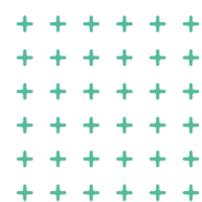


Achieving health equity for all

A world where every person has the chance to live their healthiest life

Our vision, Health for a Better World, is driven by a belief that health is a human right. Every person deserves the chance to live their healthiest life.

Each year, Providence serves more than 6 million people of every walk of life. We value each member of our diverse communities for their identities, journeys and experiences. And we commit to doing the personal and institutional work needed to live the values of Providence, which call us to welcome all and serve one another with respect and dignity. Our investment of \$50 million to reduce health disparities and achieve health equity is just the beginning.

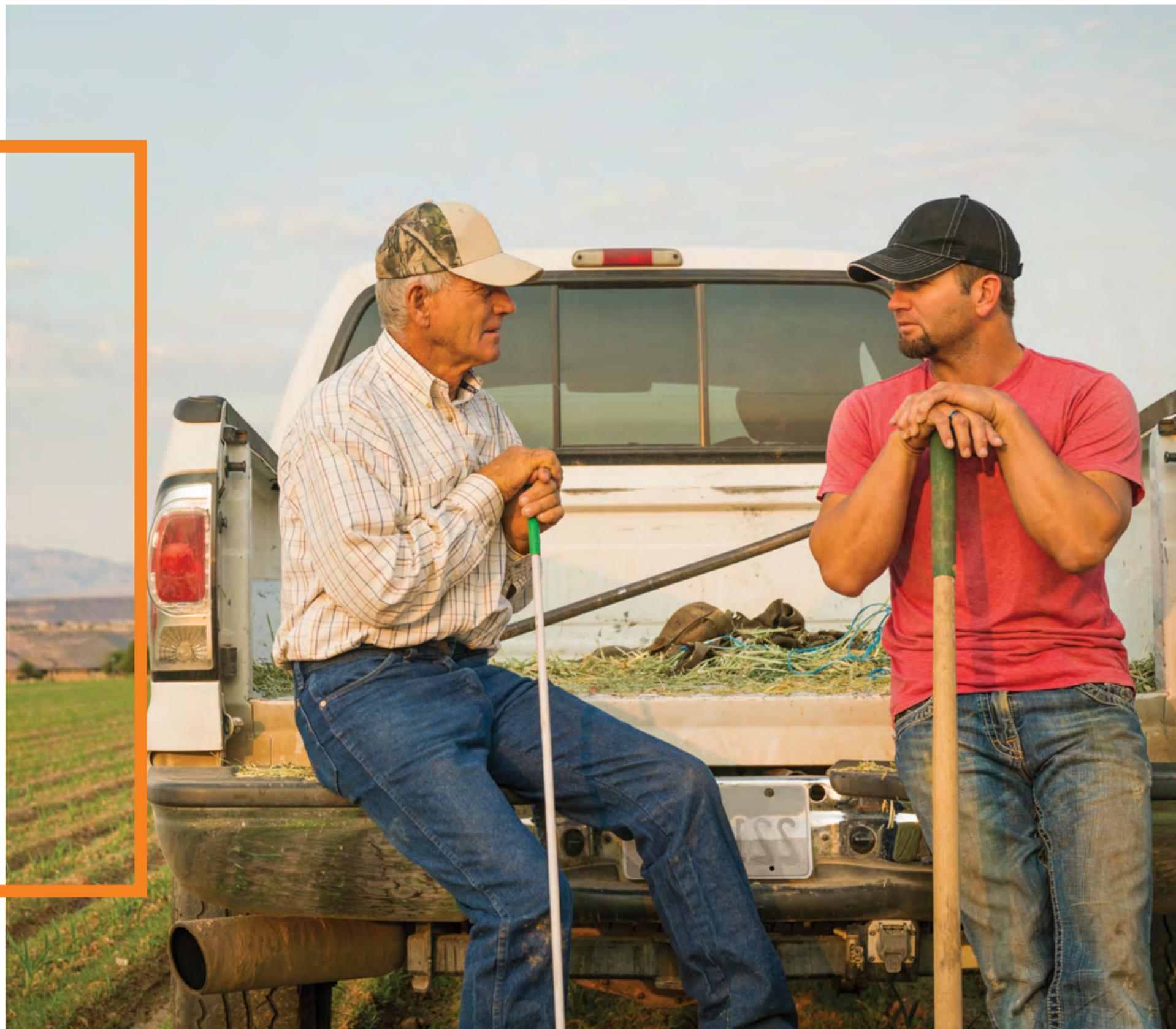




Choose a network that works best for your employees

Explore a wide range of options

Businesses can choose from a variety of provider networks, each designed to pair well with different health plan options. With a variety of networks offered — from patient-centered Medical Homes to expansive and comprehensive national coverage — we have the solution for you.



These high-value networks put patients first



Providence Connect network

The integrated Connect network provides the best value offered in Oregon. Members can access care at more than 100 patient-centered clinics including, but not limited to, The Portland Clinic, Providence Medical Group, and NW Primary Care in the Portland metro area and surrounding counties (including Clark County in Washington).

This network also connects members with a tailored provider network referred to as Medical Homes, supported by the Providence delivery system. Dependents like college students who are away from home, or spouses/partners that live in another city, can be covered as well using the Signature network.



The Connect network delivers an integrated patient-centered experience from primary care through specialty and hospital care.

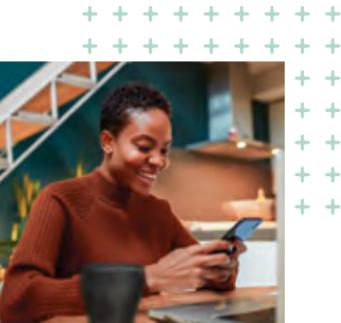
Providence Choice network

With Choice plans, you get a network of more than 400 primary care clinics covering a broad spectrum of Oregon and Washington counties. This integrated network referred to as Medical Homes, includes both Providence and local providers and hospitals.

As with the Connect network, dependents like college students who are away from home, or spouses/partners that live in another city, can be covered on this plan as well using the Signature network.



The Choice network centers healthcare coverage around your local doctors and clinics.



Connect serves these Oregon counties

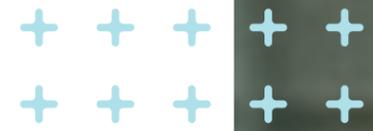
- + Clackamas
- + Hood River
- + Multnomah
- + Washington
- + Yamhill County (zip codes 97132 and 97123)



Choice serves even more counties

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

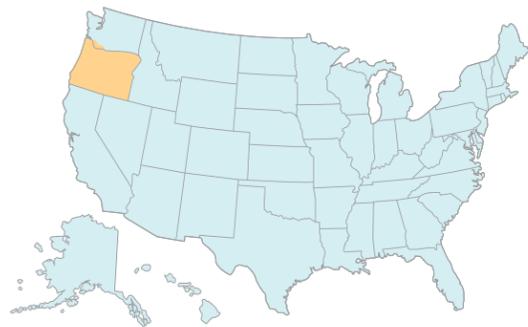
Coast-to-coast coverage begins here



Providence Signature network

For nationwide coverage, look no further than the Providence Signature network. It provides members with expansive in-network access to healthcare providers across the U.S.

A broad national network complements the Providence delivery system of 52 hospitals, 1,085 clinics and 25,000 physicians across seven western states.



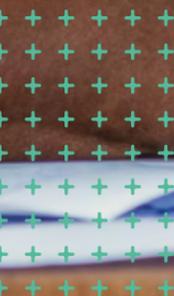
The Cigna PPO Network* includes over 1 million providers for members who reside or travel outside of Oregon and southwest Washington.*****



*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.

**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.





Many plan options to help employees stay healthy

- + All plans include three EAP visits at no cost to the member
- + Medicare coordination of benefits for groups with 1-19 employees with Providence Health Plan paying primary when the member is not enrolled in Medicare Part B
- + Embedded HSA deductibles on select HSA Qualified plans
- + Comprehensive behavioral health services provide members with personalized support

Choice, Connect, Standard, Balance, and HSA Qualified plans are eligible for the Small Business Health Options Program (SHOP) tax credit. If you have fewer than 25 full-time equivalent employees, you might qualify for a SHOP tax credit. For more information, contact your tax professional or visit [Healthcare.gov](https://www.healthcare.gov) or call 1-800-706-7893 (TTY/TDD: 711).

Discover more great benefits on p. 23!



Benefits your employees want plus a nationwide network

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 | | | | | |
|---------------------|-----------------------|-------------------------------|--------------------|-------------|-----------------|----------|-------|-------|------|-------|------|
| | | | | | | T1 | T2 | T3 | T4 | T5 | T6 |
| | Common | Common | Primary/Specialist | In/Out | | | | | | | |
| 250 Platinum | \$250 | \$3,500 | \$10/\$25✓ | 10%/30% | \$250 then 10%✓ | CIF✓ | \$10✓ | \$25✓ | 30%✓ | 50%*✓ | 50%✓ |
| 500 Platinum | \$500 | \$3,500 | \$10/\$25✓ | 10%/30% | \$250 then 10%✓ | CIF✓ | \$10✓ | \$25✓ | 30%✓ | 50%*✓ | 50%✓ |
| 750 Platinum | \$750 | \$3,500 | \$10/\$25✓ | 10%/30% | \$250 then 10%✓ | CIF✓ | \$10✓ | \$25✓ | 30%✓ | 50%*✓ | 50%✓ |
| 1000 Gold | \$1,000 | \$7,500 | \$20/\$40✓ | 30%/40% | \$250 then 30%✓ | CIF✓ | \$10✓ | \$40✓ | 30%✓ | 50%*✓ | 50%✓ |
| 1500 Gold | \$1,500 | \$7,500 | \$20/\$40✓ | 30%/40% | \$250 then 30%✓ | CIF✓ | \$10✓ | \$40✓ | 30%✓ | 50%*✓ | 50%✓ |
| 2500 Gold | \$2,500 | \$7,500 | \$20/\$40✓ | 20%/40% | \$250 then 20%✓ | CIF✓ | \$10✓ | \$40✓ | 30%✓ | 50%*✓ | 50%✓ |
| 3500 Gold | \$3,500 | \$7,500 | \$20/\$40✓ | 20%/40% | \$250 then 20%✓ | CIF✓ | \$10✓ | \$40✓ | 30%✓ | 50%*✓ | 50%✓ |
| 4500 Gold | \$4,500 | \$7,500 | \$20/\$40✓ | 20%/40% | \$250 then 20%✓ | CIF✓ | \$10✓ | \$40✓ | 30%✓ | 50%*✓ | 50%✓ |
| 5500 Gold | \$5,500 | \$7,500 | \$20/\$40✓ | 20%/40% | \$250 then 20%✓ | CIF✓ | \$10✓ | \$40✓ | 30%✓ | 50%*✓ | 50%✓ |
| 7000 Gold | \$7,000 | \$7,500 | \$20/\$40✓ | 30%/40% | \$250 then 30%✓ | CIF✓ | \$10✓ | \$40✓ | 30%✓ | 50%*✓ | 50%✓ |

*50% up to \$200 ✓Deductible waived

- ✓ Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year, in-network, deductible waived
- ✓ PCP and mental health provider telehealth visits have a \$10 copay
- ✓ 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 | | | | | |
|--------------------|-----------------------|-------------------------------|--------------------|-------------|----------------|----------|-------|-------|------|-------|-----|
| | | | | | | T1 | T2 | T3 | T4 | T5 | T6 |
| | In/Out | In/Out | Primary/Specialist | In/Out | | | | | | | |
| 750 Gold | \$750/\$1,500 | \$8,200/\$16,400 | \$30/\$50✓ | 20%/50% | \$250 then 20% | CIF✓ | \$15✓ | \$50✓ | 50%✓ | 50%*✓ | 50% |
| 1500 Gold | \$1,500/\$3,000 | \$8,200/\$16,400 | \$30/\$50✓ | 20%/50% | \$250 then 20% | CIF✓ | \$15✓ | \$50✓ | 50%✓ | 50%*✓ | 50% |
| 2500 Gold | \$2,500/\$5,000 | \$8,200/\$16,400 | \$40/\$60✓ | 20%/50% | \$250 then 20% | CIF✓ | \$15✓ | \$50✓ | 50%✓ | 50%*✓ | 50% |
| 4000 Silver | \$4,000/\$8,000 | \$9,100/\$18,200 | \$40/\$65✓ | 40%/50% | \$250 then 40% | CIF✓ | \$20✓ | \$65✓ | 50%✓ | 50%*✓ | 50% |
| 6000 Silver | \$6,000/\$12,000 | \$9,100/\$18,200 | \$40/\$60✓ | 35%/50% | \$250 then 35% | CIF✓ | \$20✓ | \$65✓ | 50%✓ | 50%*✓ | 50% |
| 8000 Bronze | \$8,000/\$16,000 | \$9,100/\$18,200 | \$75/\$100✓ | 50%/50% | \$250 then 50% | CIF✓ | \$35✓ | 50% | 50% | 50%*✓ | 50% |

*50% up to \$200 ✓Deductible waived

- ✓ Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year, in-network, deductible waived
- ✓ PCP and mental health provider telehealth visits have a \$10 copay
- ✓ Balance plans are certified for SHOP
- ✓ 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 Primary T1/ Primary T2/ Specialist | Coinsurance | ER | Rx tiers | | | | | |
|--------------------|-----------------------|-------------------------------|--|-------------|-------------------|----------|-------|-------|------|------|-----|
| | In/Out | In/Out | | | | In/Out | T1 | T2 | T3 | T4 | T5 |
| 750 Gold | \$750/ \$1,500 | \$8,200/ \$16,400 | CIF✓/\$30✓ /\$50✓ | 25%/50% | \$250 then 25% | CIF✓ | \$15✓ | \$50✓ | 50%✓ | 50%* | 50% |
| 1500 Gold | \$1,500/ \$3,000 | \$8,200/ \$16,400 | CIF✓/\$30✓ /\$50✓ | 25%/50% | \$250 then 25% | CIF✓ | \$15✓ | \$50✓ | 50%✓ | 50%* | 50% |
| 2500 Gold | \$2,500/ \$5,000 | \$8,200/ \$16,400 | CIF✓/\$25✓ /\$50✓ | 25%/50% | \$250 then 25% | CIF✓ | \$15✓ | \$50✓ | 50%✓ | 50%* | 50% |
| 4000 Silver | \$4,000/ \$8,000 | \$9,000/ \$18,000 | CIF✓/\$45✓ /\$65✓ | 40%/50% | \$250 then 40% | CIF✓ | \$20✓ | \$65✓ | 50%✓ | 50%* | 50% |
| 6000 Silver | \$6,000/ \$12,000 | \$9,000/ \$18,000 | CIF✓/\$40✓ /\$60✓ | 35%/50% | \$250 then 35% | CIF✓ | \$20✓ | \$65✓ | 50%✓ | 50%* | 50% |
| 6800 Silver | \$6,800/ \$17,400 | \$9,000/ \$18,000 | CIF✓/\$40✓ /\$60✓ | 35%/50% | \$250 then 35% | CIF✓ | \$20✓ | \$65✓ | 50%✓ | 50%* | 50% |
| 9100 Bronze | \$9,100/ \$18,200 | \$9,100/ \$18,200 | \$75✓/ \$100✓** | CIF/CIF | CIF | CIF✓ | \$35✓ | CIF | CIF | CIF | CIF |

*50% up to \$200 **No tiers, primary and specialist copay only ✓Deductible waived

- ✓ Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year, in-network, deductible waived
- ✓ Connect plans are certified for SHOP
- ✓ PCP and mental health provider telehealth visits have a \$10 copay
- ✓ Adult vision hardware benefit

- ✓ Three visits covered in full before the deductible on Gold and Silver plans for each of the following: PCP and behavioral health
- ✓ Access to Connect network specialists via referral from the medical home for in-network coverage



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 Primary T1/ Primary T2/ Specialist | Coinsurance | ER | Rx tiers | | | | | |
|--------------------|-----------------------|-------------------------------|--|-------------|-------------------|----------|-------|-------|------|------|-----|
| | In/Out | In/Out | | | | In/Out | T1 | T2 | T3 | T4 | T5 |
| 750 Gold | \$750/ \$1,500 | \$8,200/ \$16,400 | CIF✓/\$30✓ /\$50✓ | 25%/50% | \$250 then 25% | CIF✓ | \$15✓ | \$50✓ | 50%✓ | 50%* | 50% |
| 1500 Gold | \$1,500/ \$3,000 | \$8,200/ \$16,400 | CIF✓/\$30✓ /\$50✓ | 25%/50% | \$250 then 25% | CIF✓ | \$15✓ | \$50✓ | 50%✓ | 50%* | 50% |
| 2500 Gold | \$2,500/ \$5,600 | \$8,200/ \$16,400 | CIF✓/\$25✓ /\$50✓ | 25%/50% | \$250 then 25% | CIF✓ | \$15✓ | \$50✓ | 50%✓ | 50%* | 50% |
| 4000 Silver | \$4,000/ \$8,000 | \$9,000/ \$18,000 | CIF✓/\$45✓ /\$65✓ | 40%/50% | \$250 then 40% | CIF✓ | \$20✓ | \$65✓ | 50%✓ | 50%* | 50% |
| 6000 Silver | \$6,000/ \$12,000 | \$9,000/ \$18,000 | CIF✓/\$40✓ /\$60✓ | 35%/50% | \$250 then 35% | CIF✓ | \$20✓ | \$65✓ | 50%✓ | 50%* | 50% |
| 6800 Silver | \$6,800/ \$13,600 | \$9,000/ \$18,000 | CIF✓/\$40✓ /\$60✓ | 35%/50% | \$250 then 35% | CIF✓ | \$20✓ | \$65✓ | 50%✓ | 50%* | 50% |
| 9100 Bronze | \$9,100/ \$18,200 | \$9,100/ \$18,200 | \$75✓/ \$100✓** | CIF/CIF | CIF | CIF✓ | \$35✓ | CIF | CIF | CIF | CIF |

*50% up to \$200 **No tiers, primary and specialist copay only ✓Deductible waived

- ✓ Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year, in-network, deductible waived
- ✓ Choice plans are certified for SHOP
- ✓ PCP and mental health provider telehealth visits have a \$10 copay
- ✓ Adult vision hardware benefit

- ✓ Three visits covered in full before the deductible on Gold and Silver plans for each of the following: PCP and behavioral health
- ✓ Access to in-network specialists via referral from the medical home for in-network coverage



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 | | In-network copay | Coinsurance | ER | Rx tiers | | | | | |
|-----------------------------|-----------------------|----------------------|------------------|-------------|-----|--------------------|-----|-----|-----|------|-----|
| | In/Out | In/Out | | | | Primary/Specialist | T1 | T2 | T3 | T4 | T5 |
| 1500 Gold | \$1,500/ \$3,000 | \$6,000/ \$12,000 | 20%/20% | 20%/50% | 20% | CIF | 20% | 20% | 20% | 50%* | 50% |
| 2500 Silver | \$2,500/ \$5,000 | \$6,750/ \$13,500 | 30%/30% | 30%/50% | 30% | CIF | 30% | 30% | 30% | 50%* | 50% |
| 3500 Silver Embedded | \$3,500/ \$7,000 | \$6,750/ \$13,500 | 30%/30% | 30%/50% | 30% | CIF | 30% | 30% | 30% | 50%* | 50% |
| 5000 Bronze Embedded | \$5,000/ \$10,000 | \$7,050/ \$14,100 | 40%/40% | 40%/50% | 40% | CIF | 50% | 50% | 50% | 50%* | 50% |
| 6000 Bronze Embedded | \$6,000/ \$12,000 | \$7,050/ \$14,100 | 50%/50% | 50%/50% | 50% | CIF | 50% | 50% | 50% | 50%* | 50% |
| 7050 Bronze Embedded | \$7,050/ \$14,100 | \$7,050/ \$14,100 | CIF/CIF | CIF/CIF | CIF | CIF | CIF | CIF | CIF | CIF | CIF |

*50% up to \$200

- ✔ Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year, in-network
- ✔ Adult vision hardware benefit
- ✔ HSA Qualified plans are certified for SHOP
- ✔ 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 | | In-network copay | Coinsurance | ER | Rx tiers | | | | | |
|---------------|-----------------------|----------------------|------------------|-------------|-----|--------------------|-------|-------|------|-------|-------|
| | In/Out | In/Out | | | | Primary/Specialist | T1 | T2 | T3 | T4 | T5 |
| Gold | \$1,800/ \$3,600 | \$7,300/ \$14,600 | \$20✓/ \$40✓ | 20%/50% | 20% | \$10✓ | \$10✓ | \$30✓ | 50%✓ | 50%*✓ | 50%*✓ |
| Silver | \$4,800/ \$9,600 | \$9,100/ \$18,200 | \$40✓/ \$80✓ | 30%/50% | 30% | \$15✓ | \$15✓ | \$60✓ | 50%✓ | 50%✓ | 50%✓ |
| Bronze | \$8,800/ \$17,600 | \$8,800/ \$17,600 | \$50✓/ \$100✓ | CIF/CIF | CIF | \$20✓ | \$20✓ | CIF | CIF | CIF | CIF |

*50% up to \$500 ✓Deductible waived

- ✔ Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year, in-network, deductible waived
- ✔ Copays starting as low as \$20 and deductibles as low as \$1,800
- ✔ Separate deductibles and out-of-pocket maximums, in and out of the network
- ✔ Standard plans are certified for SHOP

Defined by the state of Oregon. Available from Providence.



Optional dental plans

Add a Providence dental plan for comprehensive coverage and access to over 4,200 provider listings in Oregon and southwest Washington, and nearly 353,000 in-network provider listings nationwide. A dental plan must be paired with a Providence Health Plan medical plan, and medical and dental enrollment must match.

| ✓ No deductible needs to be met prior to receiving this benefit | Providence Preventive | | Providence Essential | | Providence Essential Access | | Providence Advantage Access | |
|---|-----------------------|---------------------|----------------------|---------------------|-----------------------------|---------------------|-----------------------------|---------------------|
| | In | Out | In | Out | In | Out | In | Out |
| Coverage type | | | | | | | | |
| Network | Providence | All other providers | Providence | All other providers | Providence | All other providers | Providence | All other providers |
| Deductible | None | | \$50 | | \$50 | | \$25 | |
| Annual maximum | None | | \$1,000 | | \$1,000 | | \$1,500 | |
| Waiting period | None | | | | | | | |
| Diagnostic and preventive services | CIF✓ | CIF✓ | CIF✓ | 10%✓ | CIF✓ | 10%✓ | CIF✓ | CIF✓ |
| Basic services | N/A | | 20% | 30% | 20% | 30% | 20% | 20% |
| Major services | N/A | | 50% | 60% | 50% | 50% | 50% | 50% |
| Out-of-network* | MAC** | | MAC** | | UCR*** 90th percentile | | UCR*** 90th percentile | |
| Rates | | | | | | | | |
| Subscriber only | \$11 | | \$34 | | \$40 | | \$45 | |
| Subscriber and spouse | \$22 | | \$67 | | \$80 | | \$89 | |
| Subscriber and children | \$22 | | \$60 | | \$72 | | \$80 | |
| Subscriber, spouse and children | \$33 | | \$95 | | \$114 | | \$127 | |

- ✓ Four dental plans to choose from
- ✓ Robust coverage in- and out-of-network
- ✓ No waiting periods
- ✓ Orthodontics/orthodontia are not available

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

** Maximum Allowable Cost (MAC) means a limitation on the billed charges by an Out-of-Network dental provider as determined by Providence Health Plan or its authorizing agent by geographic area where the expenses are incurred and may not be less than the negotiated fee for the same service when provided by an In-Network dental provider.

*** 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.



Multiple plan offering

Let your employees choose their True Health 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 their 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.

Staying healthy in 2023

All plans! Employee Assistance Program

When members need extra resources to manage one or more issues, Providence Employee Assistance Program (EAP) professionals can help. Providence EAP provides information, guidance and support to members and their families to help them reach both personal and professional goals.

- + Three EAP visits per issue at no cost

All plans! Embedded visits for alternative care

More opportunities to stay well! All plans feature 20 chiropractic manipulation visits and 12 acupuncture visits.

All plans! Medicare coordination

Medicare coordination for groups with 1-19 employees – Providence Health Plan pays primary when the member *has not* signed up for Medicare Part B. This coordination of benefits insures eligible members have the best coverage and lower costs.

NEW! Embedded HSA deductible

HSA deductibles are now embedded on select HSA Qualified plans.

Adult vision hardware

All plans include a benefit for adult vision hardware except Standard plans.

\$10 copay for PCP telehealth visits

The copay for a telehealth visit with your PCP or mental health provider is just \$10 for all plans except HSA Qualified and Standard plans.





Helping members get the most from their plan



New to Providence

Our Northwest-based Providence customer service team will help members make the most of their plan – even before membership begins. Some of the things we can do are:

- ✔ Help find in-network providers and specialists
- ✔ Transfer prescription medication
- ✔ Seamlessly transition existing care

Ongoing care needs

Our Care Management team of Registered Nurses (RNs), Social Workers, Clinical Support Coordinators, and Technicians help members understand and manage long-term health needs – especially helpful for a cancer diagnosis, or chronic conditions like heart disease, asthma or diabetes.

Looking for a provider

Easily find the right doctor, specialist, pharmacy, or care facility through our online directory.

Visit ProvidenceHealthPlan.com/members

myProvidence Member Portal

Provides members with secure digital access to manage and use benefits



- ✔ Find in-network providers
- ✔ Get a replacement ID card
- ✔ Estimate costs for medical, pharmacy, and dental
- ✔ View claims and explanations of benefits
- ✔ View progress towards your deductible and out-of-pocket maximum
- ✔ Take a personal health assessment to learn where you are doing well and how you can improve
- ✔ Communicate with Customer Service via secure email and chat
- ✔ Access exclusive member discounts on fitness membership, travel and more

Members sign up at myProvidence.com

Convenient access to medication

We are always adding locations to our preferred retail network and negotiating volume pricing. Our aim is to improve convenience and access to the medications members need. This helps members save time and money when obtaining prescription drugs.

Preferred retail pharmacies

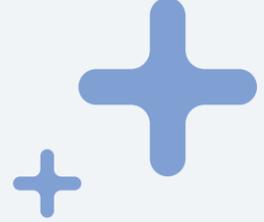
With a preferred pharmacy, members usually pay less when filling a 30- to 90-day supply of medications. Nearly all our in-network pharmacies are preferred – including most major drug store chains.

Mail order pharmacies

With many plans, mail order allows members to purchase a 90-day supply of medications at a reduced cost and have them delivered directly to their home.

Specialty pharmacies

Ordering specialty medications is easy and convenient with assistance from our specialty care coordination team. With access to the real-time benefits tool, a care team will help coordinate benefit plans, costs, and access to medications, so that members can achieve their health goals at the lowest net cost possible.



For all pharmacy needs, visit ProvidenceHealthPlan.com/pharmacy

Get the right care at the right time at the right place

If you ever think your life or well-being could be in serious danger, call 911 immediately.



ProvRN Free

Access to care 24/7

Speak with a registered nurse anytime, any day. An easy first step when you have symptoms and you want to know if you need face-to-face care.

- ✓ Always free, always there for you
- ✓ Connect with a nurse at [800-700-0481](tel:800-700-0481) or [503-574-6520](tel:503-574-6520)



ExpressCare Virtual Free*

Getting the care you need, when you need it

Talk with a provider from anywhere using your tablet, smartphone, or computer. This is a great option for prescriptions and treatment that doesn't require hands-on care. Available nationwide.

- ✓ 8 a.m. – 8 p.m. (Pacific Time), daily
- ✓ Connect to care today at Virtual.Providence.org



ExpressCare Clinics Free*

Same-day, in-person treatment

When you need to see someone and your regular care provider is unavailable. ExpressCare Clinics are only available in certain areas.

- ✓ 7 days a week
- ✓ Find the nearest ExpressCare clinic at ProvidenceExpressCare.org



Primary Care \$

Your primary healthcare partner

Primary care providers develop a relationship with you and know your health history. Visit them for check-ups, managing chronic conditions, and specialist referrals.

- ✓ By appointment
- ✓ Call your primary care provider



Urgent Care \$\$

When you need help right away

Urgent care is where you turn when you know you need help and can't wait for an appointment. This is best for minor injuries, cuts, burns, pains, and sprains.

- ✓ Hours vary by location
- ✓ Find an urgent care facility at ProvidenceHealthPlan.com/ProviderDirectory



Emergency \$\$\$\$

When you think you may be in danger

Use emergency care for symptoms like suspected heart attack, stroke, severe abdominal pain, poisoning, choking, loss of consciousness, and uncontrolled bleeding.

- ✓ Available 24/7
- ✓ Get a ride to the nearest hospital

*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.

More ways to reach True Health



Active&Fit Direct™

Ready to kick-start a routine or looking to take it to the next level? Access more than 11,000 participating fitness centers, and over 5,500 workout videos on demand for only \$25 a month (plus a \$25 enrollment fee and applicable taxes; 2-month commitment required).*



LifeBalance

Get discounts on the things you love to do from movies to travel to a night on the town. LifeBalance provides savings on more than 20,000 travel, cultural, recreational, and other fun activities.**



ID Protection

Get peace of mind with Assist America Identity Theft Protection's fraud monitoring, warning, and resolution.



Personal Health Coach

Thinking about a healthier lifestyle but don't know where to start? Our Providence health coaches are here to support your journey to a healthier, happier life.

For information on these programs, visit ProvidenceHealthPlan.com/discounts

*All prices, terms and offerings subject to change.

**Sign up for LifeBalance from the link in myProvidence, or visit LifeBalanceProgram.com directly and enter your email address and access code PHP2822.

***HSA plan members must first meet their plan deductible; then services are covered in full.



ChooseHealthy

We want to give you every opportunity to achieve your health goals. Save big on fitness and wellness products, services, and memberships.



Emergency Travel Assistance

Get emergency medical help while traveling away from home, or even internationally, with Assist America Travel Assistance.



Behavioral Health

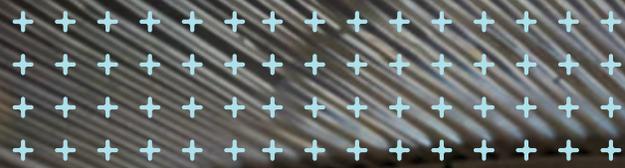
Connect with a direct access line to a dedicated behavioral health and substance abuse service support team, which includes a crisis-trained staff. This team is available 24 hours a day, 7 days a week for members. Just call [800-878-4445](tel:800-878-4445) for assistance.

Behavioral Health Concierge

Access virtual and confidential same-day or next-day appointments at no cost***, with Providence licensed behavioral health professionals. Call [877-744-9355](tel:877-744-9355) or visit Providence.org/bhc to request an appointment.

Live to Learn

Take advantage of a virtual self-directed program that's confidential and accessible from anywhere. Visit ProvidenceHealthPlan.com/BehavioralHealth for more information.



We all deserve True Health



When employees are healthy, they're inspired to do great things for their companies, their communities, and the world at large. Healthcare is a human right — everyone has a right to quality healthcare. We're dedicated to the health and care of every member of the community because everyone's well-being matters.

Ready to get started? One of our sales associates will be glad to help. Call **877-245-4077** to begin the process.

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