



# 2024 Producer Toolkit

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Commercial groups sized 51+

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

# Health For All

For more than 160 years, our non-profit healthcare collective has set the health and well-being standard for the community. Our commitment isn't solely about treating sickness, it's about investing in health. This means we intervene earlier, improve outcomes and better the health of the entire community.

As an integrated system, we utilize the strength of Providence's outstanding network of clinics, hospitals and doctors, and match that with Providence Health Plan's flexibility, affordability, and excellence in benefits and service - to create a truly, differentiated member experience. One that provides stronger integration between care and coverage, with the ability to co-create clinical pathways - resulting in less member abrasion. When looking for innovation opportunities, we benefit by working directly with our Provider partners, not just bringing on new vendors.

Providence Health Plan listens to the needs of our communities through our trusted producers and employers, which continues to drive our focus in these areas:

## Health Equity

Pushing for new ways to address benefit gaps and health disparities

## Behavioral Health

Expanding access to care through a broader and more specialized network

## Telehealth options

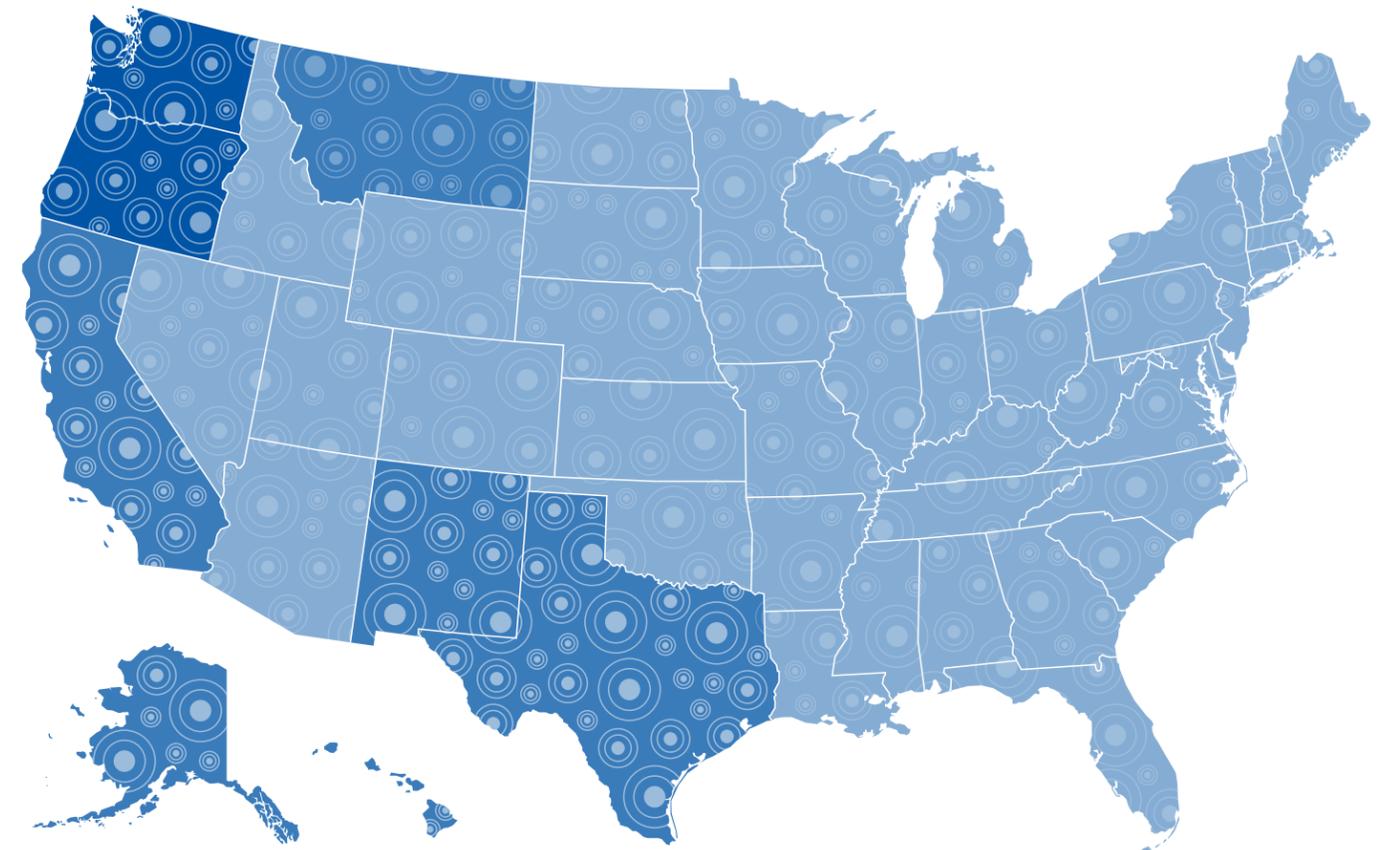
Ensuring robust virtual care options for convenience and ease of access

## High-touch member navigation support

Personalized support and accessible resources, focused on simplification of the health care experience

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

## Leaders of Integrated Care and Service



Medicare rating

**Over \$1B**

Invested in WA & OR communities

**\$110M**

5-year pharmacy cost savings

**120K**

Caregivers

**650K+**

Active members

**#1**

In PNW managing top 5 chronic conditions

Not an exact map of coverage; see pages 8 - 11 for network service area. Data updated through 12/31/22



# 2024 Benefits Highlights

Welcome to healthcare that works the way the real world works. Care built around the needs of each unique individual. Access that's second-to-none. And all of it offered with an eye toward saving our employer groups and members money.



## Eliminate referral requirements on all plans

For Connect and Choice plans, referrals are no longer required from a PCP in order for a member to receive in-network Specialty care



## Finding more ways to drive Pharmacy cost savings through add-on programs

- **Smart RxAssist:** solution for high specialty drug costs, eliminating member co-pays and maximizing savings



## Introducing Delta Dental Plan of Oregon as our new dental partner solution

Providing access to the largest network of dentists nationwide, through Delta Dental PPO™ and Delta Dental Premier® networks.



## Increasing Behavioral health virtual solutions

Focused on broad access and additional specialty support

- **Talkspace:** telehealth provider of virtual psychotherapy for adults and teens 13+, available through text, voice, or video options
- **Equip:** virtual, eating disorder treatment for kids and young adults ages 6-24 – using Family Based Treatment (FBT)
- **Charlie Health:** Intensive Outpatient Program (IOP) delivered virtually and available 24/7, for teens and young adults ages 11-30

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

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### Explore a wide range of options

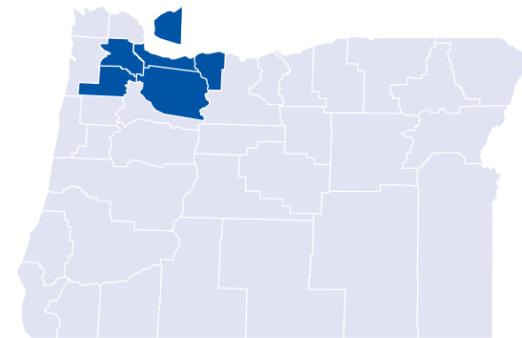
Choose from a variety of provider networks, each designed to pair well with different health plan options. Our variety of networks – from patient-centered medical homes to expansive and comprehensive national coverage – means we have the solution for your groups.

# These high-value networks put patients first

## Providence Connect network

Connect plans have each member's long-term health at its core. The Connect network is a group of over 2,000 physicians, including primary care and specialists, who come together regularly to review data, share best practices,

and create innovative care models. Connect plans help create better quality outcomes, improve clinical experiences, lower cost, and improve access by providers working together for the health of our members.



### Options galore

Connect includes Providence Medical Group and 14+ other high performing clinics around the Portland Metro area<sup>1</sup>.

## Connect is sold to businesses located in these counties

- Clackamas
- Hood River
- Multnomah
- Washington
- Newberg (ZIP code 97132 only) in Yamhill County

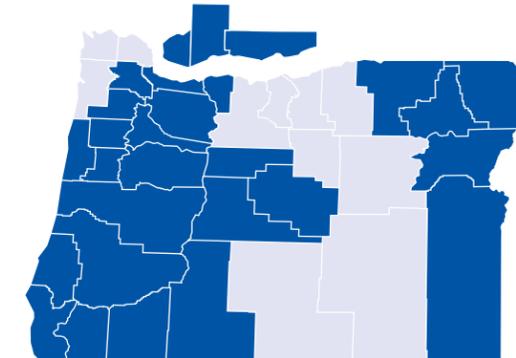
<sup>1</sup>Clinics include: The Portland Clinic, Metropolitan Pediatrics, Prism Health, Pediatric Associates, Northwest Primary Care, Sellwood Medical Clinic, Broadway Medical Clinic, Oregon Pediatrics, NW Internal Medicine, Internal Medicine of Oregon, Rose City Internal Medicine, Sunset Pediatrics, SW Family Physicians, South Tabor Family Physicians, The Children's Clinic, Pacific Medical Group, and Westside Pediatrics.

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.

## Providence Choice network

With Choice plans, members get a network of more than 400 primary care clinics covering a wide reach of Oregon and Washington counties. An integrated network using the medical home model of primary and specialty care also includes access to the nationwide Cigna PPO network,\* and both our Providence delivery system providers as well as other local providers and hospitals.

Medical plans with the Choice network can include coverage for dependents, like family members who are attending college far away from home, or spouses who live in another city.



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

## Choice is sold to businesses located in these counties

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

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

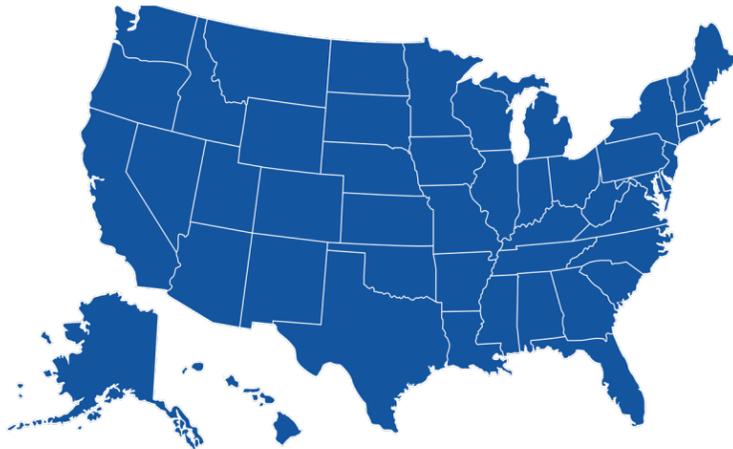
The Cigna PPO network applies to the following market segments: Fully-insured SG and LG (OR domiciled employers only) and self-funded ASO employers. It does not apply to WA domiciled fully-insured groups or individual plans at this time.

# Coast-to-coast coverage begins here

## Providence Signature network

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, more than 1,000 clinics and 25,000 physicians across seven western states.



## Quality, nationwide network access outside of Oregon

Through our agreement with Cigna Healthcare, groups will have peace of mind knowing its employees have access to nationwide coverage. The Cigna PPO Network\* is not just a travel network. With our integrated in-house care management, we support access to care, cost containment and positive health outcomes.

- Access to over 1 million providers across the country
- Includes primary and specialty care, clinics, hospitals, and labs



## Providence Extend PPO network

If a business needs more extensive coverage, the Extend PPO network is designed specifically for them. This broad, comprehensive national network offers the largest number of providers and facilities of any Providence network.

Members who reside or travel outside of Oregon and southwest Washington will have access to over 1 million providers,\*\* as well as coverage under the largest delivery systems in the Portland metropolitan area.

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

## Open access PPO network featuring over 1 million providers nationwide

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

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

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

# Check out our funding options

## We offer fully-insured or self-funded

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



# Increase the ability to plan ahead

## Fully-insured plans

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

# Gain more flexibility and control

## Self-funded plans

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

## Stop Loss done right

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

- Data-driven pricing based on proprietary network contracts and demonstrated, best-in-class claims management practices, validated by our partners
- Flexible contract terms and provisions to meet the unique needs of self-insured business
- Full management of the stop-loss relationship eliminating the administrative burden
- Preferred stop loss vendors are not mandated - flexible to accommodate current or renewal vendor
- Underwriting team procures quotes from preferred vendors, saving time and resources
- A-rated stop loss vendors vetted by Providence Health Plan’s underwriting team
- Lead time and rate lock periods negotiated by our underwriting team
- Efficient and secure sharing of claims utilization, prognosis,, and diagnosis information
- Large claim oversight and advance notification
- Enhanced contract language – 50% renewal rate cap

# A unique PBM solution

Transparency is not just a buzzword

## The Providence Health Plan PBM difference

- Groups pay what we pay
- What we save, we pass on
- Predictable fixed costs
- No gimmicks
- Superior experience



**\$2.3M**  
first year savings for group transitioned from OptumRx

Our Pharmacy program is not a revenue center, it's part of our overall approach to managing high-value outcomes and quality. Transparent PBM's are more typically aligned with a pass-through model.

Revenue Area	Traditional	Transparent
Core Administrative Fee (PMPM, PEPM)	None	Yes
Per Claim Fee	None to Some	No
Spread on Generics	Yes	No
Spread on Brands	Yes	No
Rebate Retention	Yes	None to Some
Rebate Retention Disclosure	No	Yes
Clinical Programs	Yes	Included in Admin Fee
Fees to Pharmacy – Network Access, Clawbacks, etc.	Yes	No

# 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 designed to promote safe, effective, and affordable drug therapy.
- Pharmacy safety and drug interaction education available as needed.

## Digital Resources

- Real-time benefit check helps prescribers find affordable alternatives and coverage information to ensure members get the most affordable and appropriate drug.
- Electronic prior authorization (ePA) accelerates approval timelines by enabling prescribers to submit and view approvals digitally.
- Primary Care Provider profile data adherence helps prescribers monitor patient medication adherence, leading to early issue identification and resolution



## Mail order delivery – saves members time and money

- A 90-day supply of maintenance drugs are delivered direct to member's 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

## NEW: Smart RxAssist

Taking the high cost out of specialty drugs, by maximizing manufacturer co-pay assistance\*\*\*

- On average 50% of pharmaceutical spend is due to specialty drug costs. These rising costs can create a financial burden for members, leading to poor medication adherence and decreased disease control.
- Smart RxAssist program reduces employee co-pays to \$0.
- Program Navigators help support members by:
  - Automatically contacting eligible employees to talk about the program.
  - Sending letters and making follow-up calls to explain savings and value.
  - Assisting with ongoing questions and navigation support.



**\$3.2M**

saved in less than a year on specialty drug costs, utilizing Smart RxAssist

\*Excludes specialty and compounded medications

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

\*\*\*Offered for OR plans only (non-HSA)



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

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

# Robust coverage plans

## Option Advantage Plus

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

## Option Advantage Premium

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

## Personal Option

Like Option Advantage Premium, it leverages coverage to in-network providers only, utilizing our Signature network. Many services are not subject to the deductible.

### Build Your Plan

<b>Deductible</b>	\$0 – \$9,400
<b>Out-of-Pocket Max.</b>	\$0 – \$9,400
<b>Family Multiplier</b>	2x or 3x
<b>Coinsurance</b>	0% – 50%
<b>Primary Care Provider (PCP)</b>	PCP copay cannot be higher than the specialty copay
<b>Specialty</b>	Specialty copay equal to or greater than PCP copays and cannot be higher than ER copays
<b>Emergency Room</b>	\$100 – \$1,000 copay ranges

# Premium savings plans

## Option Advantage Base

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

## HSA Qualified Plans

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

## Connect Plan

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

## Choice Plan

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

	HSA Qualified Plans	Connect & Choice Plans
<b>Deductible</b>	Aggregate: \$1,600-\$8,050 Embedded: \$8,050-\$16,100	\$0-\$9,400
<b>Out-of-Pocket Max.</b>	Aggregate: \$1,600-\$8,050 Embedded: \$8,050-\$16,100	\$0-\$9,400
<b>Family Multiplier</b>	2x or 3x	2x or 3x
<b>Coinsurance</b>	0%-50%	0%-50%
<b>Primary Care Provider (PCP)</b>	Same as plan coinsurance	PCP copay cannot be higher than the specialty copay
<b>Specialty</b>	Same as plan coinsurance	Specialty copay equal to or greater than PCP copays and cannot be higher than ER copays
<b>Emergency Room</b>	Same as plan coinsurance	\$100 – \$1,000 copay ranges

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

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

Plan type	Option Advantage Base		Option Advantage Plus		Option Advantage Premium		HSA	
Network	Signature or Extend PPO		Signature or Extend PPO		Signature or Extend PPO		Signature, Extend PPO, or Connect	
Most services covered after the deductible is met	x						x	
Deductible waived on in-network PCP and specialist visits	x - PCP only		x		x			
In-network (INN) or Out-of-network (OON)	INN	OON	INN	OON	INN	OON	INN	OON
On-demand provider visits								
What the member pays								
ExpressCare Virtual	CIF ✓	N/A	CIF ✓	N/A	CIF ✓	N/A	CIF	N/A
Providence ExpressCare Retail Health Clinic	CIF ✓	N/A	CIF ✓	N/A	CIF ✓	N/A	CIF	N/A
Preventive care								
What the member pays								
Periodic health exams and well-baby care	CIF ✓	% ✓	CIF ✓	% ✓	CIF ✓	% ✓	CIF ✓	%
Routine immunizations and shots	CIF ✓	%	CIF ✓	%	CIF ✓	% ✓	CIF ✓	%
Colonoscopy (age 45+)	CIF ✓	%	CIF ✓	%	CIF ✓	%	CIF ✓	%
Gynecologic exams, pap tests	CIF ✓	% ✓	CIF ✓	% ✓	CIF ✓	% ✓	CIF ✓	%
Mammograms	CIF ✓	%	CIF ✓	%	CIF ✓	%	CIF ✓	%
Nutritional counseling	CIF ✓	Same as OON specialist visit	CIF ✓	Same as OON specialist visit ✓	CIF ✓	Same as OON specialist visit ✓	CIF ✓	Same as OON specialist visit
Tobacco cessation (counseling, classes & medications)	CIF ✓	Not covered	CIF ✓	Not covered	CIF ✓	Not covered	CIF ✓	Not covered
Diabetes self-management program	CIF ✓	CIF ✓	CIF ✓	CIF ✓	CIF ✓	CIF ✓	CIF ✓	CIF ✓
Physician/Provider services								
What the member pays								
Office visits to PCP or Naturopath (in-person)	‡\$ ✓	%	‡\$ ✓	% ✓	‡\$ ✓	% ✓	†%	%
Office visits to PCP or Naturopath (virtually)	‡\$10 or same as PCP visit ✓	%	‡\$10 or same as PCP visit ✓	% ✓	‡\$10 or same as PCP visit ✓	% ✓	†%	%
Office visits to a specialist or other provider (in-person and virtually)	\$	%	\$ ✓	% ✓	\$ ✓	% ✓	Same as PCP visit	%
Office visits to an alternative care provider	Same as PCP visit ✓	%	Same as PCP visit ✓	% ✓	Same as PCP visit ✓	% ✓	Same as PCP visit	%
Chiropractic manipulation (OR limited to 20-30 visits)	\$	%	Same as PCP visit ✓	Same as INN PCP visit ✓	Same as PCP visit ✓	Same as INN PCP visit ✓	%	INN %
Acupuncture (OR limited to 12-30 visits)	\$	%	Same as PCP visit ✓	Same as INN PCP visit ✓	Same as PCP visit ✓	Same as INN PCP visit ✓	%	INN %
Chiropractic manipulation, Acupuncture, Massage (WA limited to 6-30 visits)	\$	%	Same as PCP visit ✓	Same as INN PCP visit ✓	Same as PCP visit ✓	Same as INN PCP visit ✓	%	INN %
Allergy shots and serums	%	%	% ✓	%	% ✓	%	%	%
Infusions and injectable medications	%	%	%	%	%	%	%	%
Surgery; anesthesia in an office or facility	%	%	%	%	%	%	%	%
Diagnostic services								
What the member pays								
Lab, X-ray, and testing	%	%	CIF ✓ first \$500 INN then ded / %	%	% ✓	%	%	%
Imaging (PET, CT, MRI)	%	%	%	%	% ✓	%	%	%

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

✓ No deductible needs to be met prior to receiving this benefit  
 \$ Copay applies or % coinsurance applies  
 ‡ Oregon Non-HSA: First 3 in-network virtual and in-person visits, \$5 deductible waived, then plan cost-share applies.  
 † Oregon HSA plans: First 3 in-network virtual and in-person visits, covered in full after deductible, then plan coinsurance applies.

OON Out-of-network INN In-network CIF Covered in full  
 \*If coinsurance is 10% then ASC is 5%  
 \*\*\*Separate limits for rehabilitative/habilitative; doesn't apply to mental health and substance use disorder services

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

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

✓ No deductible needs to be met prior to receiving this benefit  
 \$ Copay applies or % coinsurance applies  
 ‡ Oregon Non-HSA: First 3 in-network virtual and in-person visits, \$5 deductible waived, then plan cost-share applies.  
 † Oregon HSA plans: First 3 in-network virtual and in-person visits, covered in full after deductible, then plan coinsurance applies.

OON Out-of-network INN In-network CIF Covered in full  
 \*If coinsurance is 10% then ASC is 5%  
 \*\*\*Separate limits for rehabilitative/habilitative; doesn't apply to mental health and substance use disorder services

# Additional and value added benefits

## Pharmacy plans

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

- **Tier 1:** \$0 – \$25
- **Tier 2:** \$0 – \$30
- **Tier 3:** \$0 – \$75
- **Tier 4:** \$0 – \$100
- **Tier 5:** 50% up to flexible \$ cap
- **Tier 6:** Same as Tier 5

## Vision Service Plan (VSP)

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

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

## Dental plans (now through the Delta Dental networks)

Members can choose from more than 2,300 participating dentists in Oregon and more than 152,000 dental providers nationwide. Out-of-state employees can access the same great dental benefits, customer service and savings anywhere in the country.

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

\*Vision hardware plans are optional but the exam is embedded.



## Oregon: chiropractic, acupuncture, and massage therapy plans

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

## Washington: chiropractic, acupuncture, and massage therapy plans

- **Chiropractic, acupuncture and massage:** Embedded into the medical benefit following in-network PCP cost-share. Minimum combined limit of 6 visits.



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

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



# Behavioral Health Suite of Services

Giving members more choice in how they want and need to access services and care.

## 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

## Learn to Live

 **44%**

improvement in psychometric outcomes, when working with a Learn to Live coach

## Equip

 **81%**

of patients are seeing improvement in eating disorder symptoms

## Charlie Health

 **91%**

attended a scheduled session (65% for average IOPs)

Behavioral Health isn't a one-size-fits-all solution. Each person is unique, so we work to offer a mix of services and solutions. Here is a quick look at our suite of offerings:

 <b>Resources for Improved Well-Being</b>	<b>Resources to Relax &amp; Recharge</b> <ul style="list-style-type: none"> <li>Savings on massage therapy, yoga, meditation, and more</li> </ul>	<ul style="list-style-type: none"> <li>LifeBalance: <a href="https://www.providencehealthplan.com/Member-Perks/LifeBalance">ProvidenceHealthPlan.com/Member-Perks/LifeBalance</a></li> </ul>
 <b>Self-Management and Mindfulness Tools</b>	<b>Stress Management Health Coaching</b> <ul style="list-style-type: none"> <li>Login to your member portal at <a href="https://myprovidence.org">myProvidence.org</a></li> <li>One-on-one health coaching sessions</li> <li>Personalized goal setting with manageable steps</li> <li>A program designed to empower members to achieve their health goals</li> </ul>	<b>Learn to Live</b> <ul style="list-style-type: none"> <li><a href="https://www.providencehealthplan.com/learn-to-live">LearnToLive.com/Welcome/ProvidenceHealthPlan</a></li> <li>Self-directed virtual therapy to manage mental well-being</li> <li>One-on-one coaching, mindfulness exercises, and live and on-demand webinars</li> <li>Available at any time within the app</li> </ul>
 <b>Telehealth/Virtual</b>	<b>Behavioral Health Concierge</b> <ul style="list-style-type: none"> <li><a href="https://www.providence.org/BHC">Providence.org/BHC</a></li> <li>Quick access to direct care with Providence providers</li> <li>Extended hours 7 a.m. - 8 p.m., seven days week</li> <li>Help with life stressors, mental health, and substance use disorder issues</li> </ul> <b>Equip:</b> <ul style="list-style-type: none"> <li>Virtual, eating disorder treatment</li> <li>Kids and young adults ages 6-24</li> <li>Family-Based Treatment (FBT) matched with a multi-disciplinary team</li> </ul>	<b>Talkspace</b> <ul style="list-style-type: none"> <li><a href="https://www.talkspace.com/ProvidenceHealthPlan">Talkspace.com/ProvidenceHealthPlan</a></li> <li>Telehealth provider of virtual psychotherapy for teens (13+) and adults</li> <li>Be matched to a provider within 48 hours</li> <li>Connect through text, call, or live video</li> <li>Access to therapy, psychiatry,* or both</li> </ul> <b>Charlie Health</b> <ul style="list-style-type: none"> <li>Virtual Intensive Outpatient Program (vIOP)</li> <li>Teens and young adults ages 11-30</li> <li>Personalized treatment plans, including group and family / individual therapy</li> </ul>
 <b>Broad Clinical Support</b>	<b>Behavioral Health Network</b> <ul style="list-style-type: none"> <li>Local and nationwide access</li> <li>In-person and virtual services</li> <li>Age specific care (kids, teens, adults)</li> <li>Access to specialty behavioral health network</li> </ul>	<b>Provider Directory</b> <ul style="list-style-type: none"> <li><a href="https://www.providencehealthplan.org/FindAProvider">ProvidenceHealthPlan.org/FindAProvider</a></li> <li>Go to the Provider Directory and search using your Member ID</li> <li>Select "Find a care provider"</li> <li>Select "Mental Health/Substance Use Disorder"</li> </ul>
 <b>Crisis Care</b>	<b>24/7 Crisis Line (HUB)</b> <ul style="list-style-type: none"> <li>Immediate access 24/7</li> <li>Team trained in crisis triage care</li> <li>Real time referrals</li> <li>Call customer service at <b>503-574-7500</b> or <b>800-878-4445</b> and they will help connect you directly to our clinical department</li> </ul>	<b>Urgent Care</b> <ul style="list-style-type: none"> <li>In-patient and residential care</li> <li>Partial hospital care</li> </ul>





# Care Management

## The right care at the right time

Providence Health Plan's Care Management team includes a suite of Case Management, Disease Management, Behavioral Health, and other services including identification, stratification, assessment, care plan coordination, and intervention related to members' health care needs.

### Members connected to their care managers benefit from:

- Better outcomes
- Lower costs
- Increased clinical connection
- Improved member experience

## Over 240

Languages available for interpretive services

## Over 300

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



### Care Management in action



## 97.9%

member satisfaction with high-touch advocacy solutions



## 8.14%

improvement in A1C stabilization for members engaged in Health Equity efforts

### Services Available:



#### Case Management

- High Acuity: Transplants, Cancer
- Trans-Health
- High-Risk Maternity
- Rare Diseases
- Pain Management
- Complex Case Management
- Chronic Kidney Disease/End Stage Renal Disease



#### Disease Management

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



#### Behavioral Health

- Behavioral Health Navigation
- Eating Disorders
- Serious & Persistent Mental Illness
- Substance Use Disorders
- Self-harm
- ABA Therapy
- Emergency Department & In-patient Follow-up



#### Other Care Management Services

- Care Coordination
- Care Transitions/Post Hospital Follow-up
- High ED Utilization
- High Expense
- Transition of Care
- Bariatric/Weight Management Treatment Navigation

For more information, visit

[ProvidenceHealthPlan.com/CareManagement](https://www.providencehealthplan.com/caremanagement)

# 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 deductibles and out-of-pocket maximums
- Take a personal health assessment
- Communicate with Customer Service via secure email and chat
- Access exclusive member discounts on fitness memberships, travel, and more

Members sign up at  
[myProvidence.com](https://myProvidence.com)



## In-person and virtual care

With several options to choose from, members can get the right care, at the right time, at the right place.



### Primary care

Visits with a Primary Care Provider (PCP) to establish a relationship and build a personalized health history.



### 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.



### 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.



### ExpressCare

Connect to on-demand virtual care in minutes and from anywhere using a smart device or computer to treat conditions like common colds, fever, heartburn, sore throat, pink eye, UTIs, allergies, dry skin and more.



### 24/7 nurse advice line (ProvRN)

Members can speak with a registered nurse anytime, any day, when they have a health concern and are looking for the best course of action.

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



# 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.



## 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.



## LifeBalance

LifeBalance gives members and their family discounts on the things they love to do, like going to the movies or taking a vacation. They'll find ways to stay active, reduce stress and save money on thousands of recreational, cultural, well-being and travel-related purchases.



## Personal Health Coach

For members thinking about a healthier lifestyle. Our Providence health coaches are here to support their journey to a healthier, happier life.



## 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.

For more information, visit

[ProvidenceHealthPlan.com/Member-Perks](https://ProvidenceHealthPlan.com/Member-Perks)



# Health For All

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 health care. 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.

**877-245-4077**

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