



# 2023 Producer Toolkit

Commercial groups sized 51+

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



# 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 health care isn't a commodity service, it's a community pursuit.

**We all deserve True Health**

# Our health equity vision

Providence Health Plan believes health is a human right and every person deserves the chance to live their healthiest life. Each year, we serve more than 6 million people of every walk of life. We value each member of the diverse communities we serve for their identity and experience.

**And we are committed to meeting everyone's unique needs.**

## ✔ Educating our employees and providers

We all have personal work we must do to understand our differences. To help achieve this goal, Providence collaborates with community partners to hold educational webinars and required bias training on a regular basis, and to get to know the communities we serve.

## ✔ Health disparity informs care

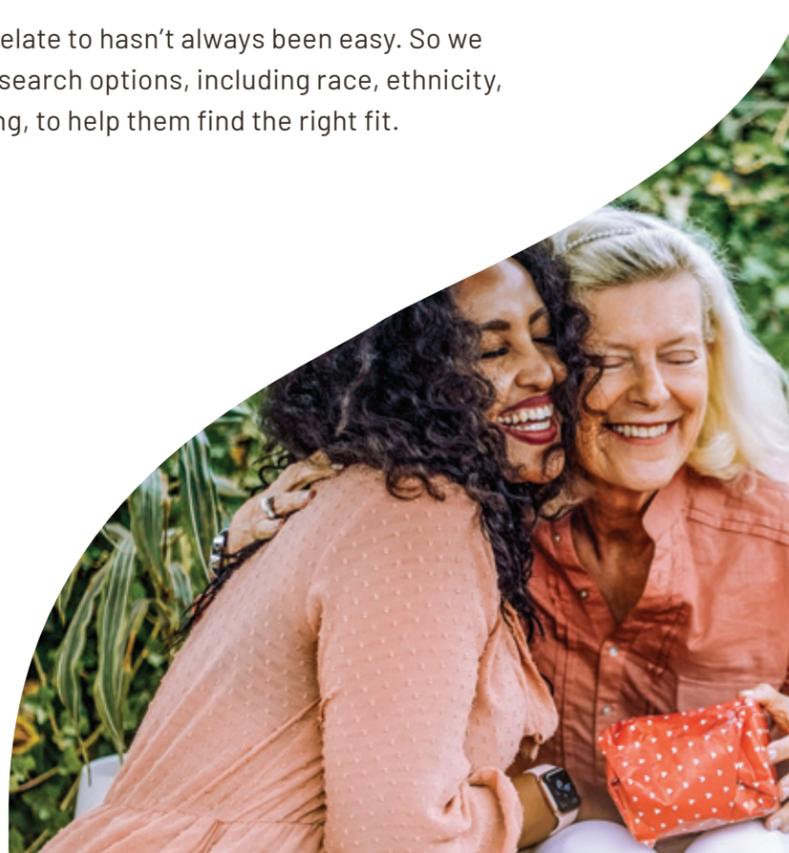
To directly address health disparities and chronic conditions like hypertension and diabetes, we've developed multiple community and clinic-based efforts and are working to increase access to mental health services.

## ✔ New programs increase access

Twelve different Community Health Worker programs and three mobile clinics have been launched in new service areas, aimed at increasing access to healthcare services that have been difficult for some communities to find or use in the past.

## ✔ Updated provider directory

We know finding a provider that members can relate to hasn't always been easy. So we have updated our provider directory with more search options, including race, ethnicity, gender identity and cultural competency training, to help them find the right fit.



# Leaders of Integrated Care and Service

Setting the Standard for over 160 Years.

**52**  
Hospitals

**25K**  
Physicians

**36K**  
Nurses

**950**  
Local clinics

**120K**  
Caregivers

**625K**  
Active members

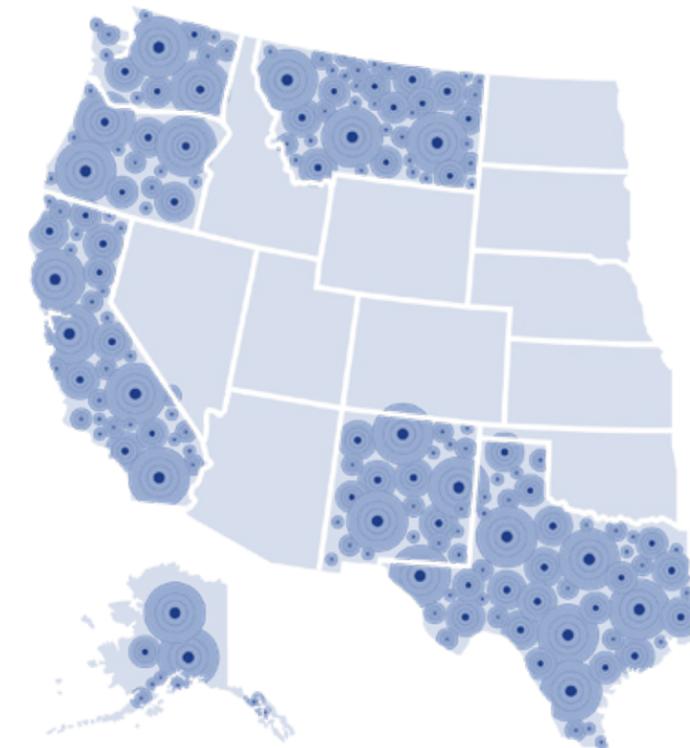
**28.1M**  
Total patient visits

**\$110M**  
5 year pharmacy cost savings

★★★★  
Medicare rating

**#1**  
In PNW managing top 5 chronic conditions

**\$893M**  
Invested in WA & OR communities



Not an exact map of coverage; see pages 8 - 11 for network service area.



# Choose what network fits best for you

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## Explore a wide range of options

You can 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 you.

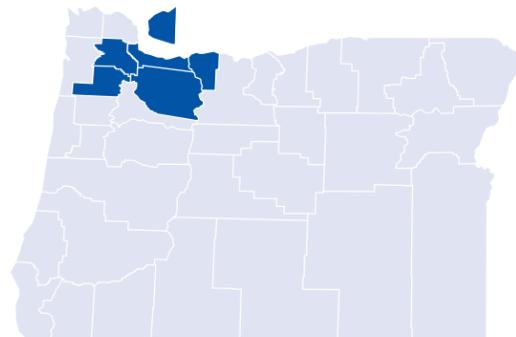
# These high-value networks put patients first



## Providence Connect network

The integrated Connect network provides the best value offered in Oregon. It features more than 100 patient-centered primary care clinics in the Portland metro area and surrounding counties.

Connect also supports members with a tailored medical home provider network supported by the Providence delivery system that includes specialty and hospital care. Family members can also be covered as dependents on plans using the Connect network. That means coverage for students attending college in another state, or significant others who live in another city.

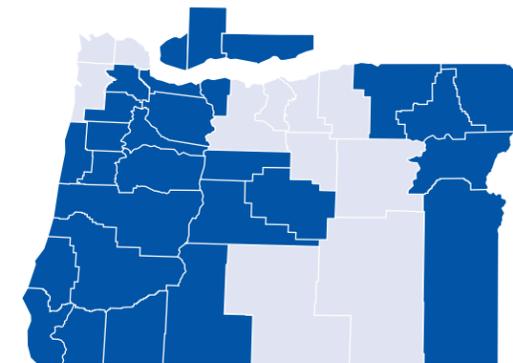


**The Connect network now includes access to the Portland Clinic.**

## 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.\***

## Connect is sold to businesses located in these counties

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

## 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.

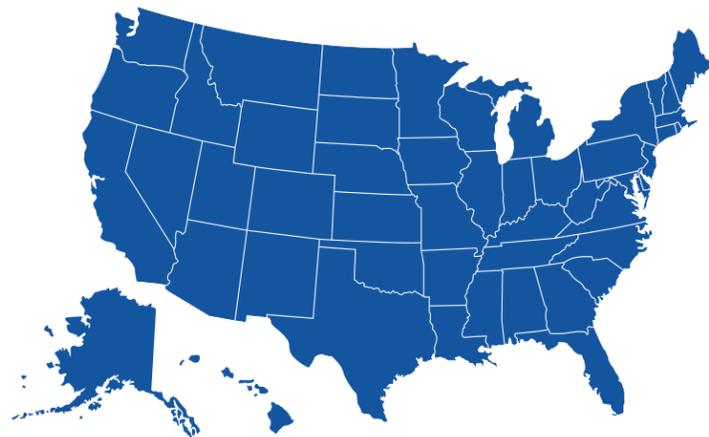
# Coast-to-coast coverage begins here



## 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 for out of area access

Through our relationship with Cigna, you will have peace of mind knowing your 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 your business needs more extensive coverage, the Extend PPO network is designed specifically for you. 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

\*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.



## Check out your funding options

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### We offer fully-insured or self-funded

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

# Increase your ability to plan ahead

## Fully-insured plans

Fully-insured is the more traditional way to structure an employer-sponsored health plan. You pay a certain premium each month to Providence. With this plan, there is no additional risk to you. You know exactly what your plan is going to cost each year.

- ✓ Flexible benefits with a full choice of networks
- ✓ Robust reporting tools for certain groups that qualify
- ✓ Recognized by NCQA, which measures a health plan's structure and process, clinical quality and patient satisfaction
- ✓ All-inclusive services such as case management, telehealth, pharmacy benefit management and health coaching
- ✓ Health plan offerings include PPO, medical home and HSA plans

# Gain more flexibility and control

## Self-funded plans

Whatever the size and scale of your business, we have a solution that will take care of you and your people. With a Providence self-funded plan, you will have access to all of your claims and financial reporting, allowing you to manage your health benefit program like any other aspect of your business. If you're interested in moving from a fully-insured to a self-funded option, we will build a tailored program that's customized to the needs of your organization and facilitates a seamless transition without disruption to your employees' care.

- ✓ Member materials created by Providence Health Plan
- ✓ Benefit determinations and claims processing
- ✓ Options to manage HRA, HSA and FSA
- ✓ Management of benefits enrollment

## Preferred stop-loss partner

You can protect your business from losses due to unexpected high-cost claims. Use 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
- ✓ Full management of the stop-loss relationship eliminating the administrative burden for you
- ✓ Flexible contract terms and provisions to meet the unique needs of self-insured business



# A variety of available plans and services

## Health Plan Offerings

### ✔ Administrative Services Only (ASO) plans

With self-funded plans, also called administrative services only (ASO) plans, Providence acts as a third-party claims administrator (TPA) for the group's health benefit plan that includes Providence Health Care services and provider networks.

### ✔ PPO/medical home/HSA plans

Fully insured coverage where your company enjoys the benefits of our provider-negotiated rates, and pays a fixed rate (premium) throughout the contract period, based on the number of employees enrolled and type of policy.

# Pharmacy options that save more money

Providence has been providing one of the best-in-class pharmacy management solutions for more than 20 years. We combine high-performance formularies and clinical programs with comprehensive, coordinated care to deliver lower costs to employers and beneficiaries. The following core components distinguish Providence from other providers:

## 01 Total spend management = lower net cost

Providence incorporates clinical and management best practices with a lowest-net cost philosophy to produce lower total spend for our customers. We achieve this through:

- Pharmacy costs that are \$106 lower per member, per year, compared to the national average
- Excellence in evidence-based medicine (EBM), using the best available research to help make decisions about care
- A generics-first formulary supporting EBM
- Strong utilization management programs
- Optimally managed specialty and medically-infused drugs
- Market-leading discounts and rebate optimization programs

## 02 Direct-contract nationwide pharmacy network

Our nationwide network, which we manage directly, includes over 36,000 pharmacies, all located in U.S. States and territories. Members also have access to two convenient mail-order pharmacy solutions. Specialty pharmacies deliver specialty medications to all U.S. States and territories, as well. Their services include patient administration training and specialized medication handling.

## 03 Provider collaborations: Partnering with providers to optimize medication use

Our integration and relationships with providers allows us to develop unique quality and cost-containment strategies. Through shared analytics, we partner to identify opportunities that result in better health by optimizing medication use.





## Plans to fit employees' lives and lifestyles

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### Choose from a variety of plan options

HSA Qualified plans offer premium savings and encourage members to actively participate in decisions that affect their healthcare costs. Choice and Connect plans provide integrated care from the team at a medical home clinic. And, our Option Advantage plans offer a wide range of coverage and deductibles.

# Robust coverage plans

## Option Advantage Base

Check out our most cost-efficient plan. The deductible is waived for preventive services, ExpressCare virtual visits and prescriptions. These plans pair well with an HRA through HealthEquity.

## 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 - \$9,100
<b>Out-of-Pocket Max.</b>	\$0 - \$9,100
<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

## HSA Qualified plans

Our HSA Qualified plans – both embedded and non-embedded – offer affordable coverage. Pair them with a qualified financial institution for greater retirement savings since HSAs are owned by individuals, and never expire. 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,\* integrates seamlessly with our medical home clinics. Connect 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>	\$1,500 - \$7,500 (aggregate) \$3,000 - \$7,500 (embedded)	\$0 - \$9,100
<b>Out-of-Pocket Max.</b>	\$1,500 - \$7,500 (aggregate) \$3,000 - \$7,500 (embedded)	\$0 - \$9,100
<b>Family Multiplier</b>	2x	2x or 3x
<b>Coinsurance</b>	0% - 50%	0% - 50%
<b>Primary Care Provider (PCP)</b>	PCP copay cannot be higher than the specialty copay (subject to deductible and coinsurance)	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 (subject to deductible and coinsurance)	Specialty copay equal to or greater than PCP copays, and cannot be higher than ER copays
<b>Emergency Room</b>	0% - 50%: 0% when deductible and out-of-pocket maximum match (subject to deductible and 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		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 ✓	Not covered	CIF ✓	Not covered	CIF ✓	Not covered	CIF	Not covered
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
Physician/Provider services		What the member pays						
Office visits to a PCP (in-person)	\$	%	\$ ✓	% ✓	\$ ✓	% ✓	%	%
Office visits to a specialist or other provider (in-person and virtually)	PCP visit plus \$10	%	PCP visit plus \$10 ✓	% ✓	Same as PCP visit ✓	% ✓	Same as PCP visit	%
Office visits to an alternative care provider (in-person), i.e. Naturopath	Same as PCP visit	%	Same as PCP visit ✓	% ✓	Same as PCP visit ✓	% ✓	Same as PCP visit	%
Office visits to a PCP or alternative care provider (virtually)	\$10 or same as PCP visit	%	\$10 or same as PCP visit ✓	% ✓	\$10 or same as PCP visit ✓	% ✓	%	%
Chiropractic manipulation (limited 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 ✓	Same as INN PCP visit ✓	%	INN %
Acupuncture (limited 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 ✓	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 chemical dependency		What the member pays						
Outpatient office visits (in-person)	Same as PCP visit	%	Same as PCP visit ✓	% ✓	Same as PCP visit ✓	% ✓	%	%
Outpatient office visits (virtually)	\$10 or same as PCP visit	%	\$10 or same as PCP visit ✓	% ✓	\$10 or 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

OON Out-of-network

INN In-network

CIF Covered in full

\$ Copay applies or % coinsurance applies

\*If coinsurance is 10% then ASC is 5%

\*\*Separate limits for rehabilitative/habilitative; doesn't apply to mental health 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 ✓	N/A
Providence ExpressCare Retail Health Clinic	CIF ✓	N/A	CIF ✓	N/A	CIF ✓	
Preventive care						
What the member pays						
Periodic health exams and well-baby care	CIF ✓	%	CIF ✓	%	CIF ✓	N/A
Routine immunizations and shots	CIF ✓	%	CIF ✓	%	CIF ✓	
Colonoscopy (age 45+)	CIF ✓	%	CIF ✓	%	CIF ✓	
Gynecologic exams, pap tests	CIF ✓	%	CIF ✓	%	CIF ✓	
Mammograms	CIF ✓	%	CIF ✓	%	CIF ✓	
Nutritional counseling	CIF ✓	Same as OON specialist visit	CIF ✓	Same as OON specialist visit	CIF ✓	
Tobacco cessation (counseling, classes & medications)	CIF ✓	Not covered	CIF ✓	Not covered	CIF ✓	
Physician/Provider services						
What the member pays						
Office visits to a PCP (in-person)	\$ ✓	%	Same as PCP visit ✓	%	\$ ✓	N/A
Office visits to a specialist or other provider (in-person or virtually)	PCP visit x2 ✓	%	PCP visit x2 ✓	%	PCP visit plus \$10 ✓	
Office visits to an alternative care provider (in-person), i.e. Naturopath	Same as PCP visit ✓	%	Same as PCP visit ✓	%	Same as PCP visit ✓	
Office visits to a PCP or alternative care provider (virtually)	\$10 or same as PCP visit ✓	%	\$10 or same as PCP visit ✓	%	\$10 or same as PCP visit ✓	
Chiropractic manipulation (limited 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 ✓	
Acupuncture (limited 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 ✓	
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	% ✓	%	% ✓	%	% ✓	N/A
Imaging (PET, CT, MRI)	%	%	%	%	% ✓	

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 ✓	N/A
Urgent care (non-life threatening)	\$ ✓	%	\$ ✓	%	\$ ✓	
Emergency medical transportation	%	INN %	%	INN %	%	
Hospital services						
What the member pays						
Inpatient or observation care	%	%	%	%	%	N/A
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	%	%	%	%	%	N/A
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*	
PT/OT/ST***	\$ ✓	%	\$ ✓	%	\$ ✓	
Maternity services						
What the member pays						
Prenatal office visits	CIF ✓	%	CIF ✓	%	CIF ✓	N/A
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	%	%	%	%	%	N/A
Diabetes supplies	% ✓	%	% ✓	%	% ✓	
Mental health and chemical dependency						
What the member pays						
Outpatient office visits (in-person)	Same as PCP visit ✓	%	Same as PCP visit ✓	%	Same as PCP visit ✓	N/A
Outpatient office visits (virtually)	\$10 or same as PCP visit ✓	%	\$10 or same as PCP visit ✓	%	\$10 or 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 ✓
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

OON Out-of-network

INN In-network

CIF Covered in full

\$ Copay applies or % coinsurance applies

\*If coinsurance is 10% then ASC is 5%

\*\*Coverage provided for in-network providers only

\*\*\*Separate limits for rehabilitative/habilitative; doesn't apply to mental health services

## Pharmacy plans

There are many choices for prescription drugs. You can add a flexible pharmacy plan to enhance medical benefits. 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)

Help your employees see the bright future ahead with a comprehensive vision plan. The only difference between each plan is the frequency of lenses and frames.

- ✓ Vision Basic: 12 mo./24 mo./24 mo.
- ✓ Vision Plus: 12 mo./12 mo./24 mo.
- ✓ 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

Add a Providence dental plan for comprehensive coverage and access to nearly 353,000 in-network providers nationwide. Interested in more details? Ask us!

- ✓ Nine dental plan options with and without orthodontia coverage
- ✓ No waiting periods for coverage
- ✓ Robust coverage in- and out-of-network
- ✓ Flexible options with a variety of annual maximum and out-of-network reimbursement levels

## Oregon: massage therapy plans

Alternative medicine benefits are available to support health and wellness all year long. Our massage therapy plan options offer employees therapeutic benefits that can be coordinated with our traditional care pathways.

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

## Washington: chiropractic, acupuncture and massage therapy plans

- ✓ Chiropractic and acupuncture: plan offered with and without massage therapy coverage
- ✓ CHA-MT/CHA-MT Plus: Chiropractic manipulation, acupuncture and massage therapy plans with varying copays and visit limits per calendar year
- ✓ Copay options [\$10 - \$25] with visit limits of [6, 12, or 18] per calendar year

## NEW! Vision therapy

- ✓ 12-visit lifetime benefit
- ✓ For treatment of convergence insufficiency (roaming or wandering eye)

## Preventing intensive treatment through increased behavioral health support

### Behavioral health network

We value whole self-care for all members. That's why we've established a direct access line to a 24/7 dedicated support team trained in crisis care to make care simple and convenient, from home or while traveling.

### Talkspace

We've expanded our suite of virtual care services by adding Talkspace, a virtual therapy app that provides behavioral health and emotional wellness support through online counseling and therapy.

- Members choose how and when they communicate with a counselor through text, voice, or video that can be sent anytime, anywhere
- They can speak to a Talkspace counselor in their preferred language with a network that supports 32 different languages

### Behavioral Health Concierge

Members call to speak with a liaison who will help schedule virtual and confidential appointments on the same day or the next day.

Service available in Oregon, Washington, Idaho, Montana, California and Texas.

- Help with common issues like stress, anxiety, depression, burnout, navigating the mental health system and more

### Learn to Live

Learn to Live is a virtual self-directed program where members can take advantage of interactive resources that are confidential and accessible from anywhere.

- Offers 5 highly effective programs based on the proven principles of Cognitive Behavioral Therapy (CBT). Programs include:
  - Social Anxiety, Depression, Stress, Anxiety & Worry, Insomnia, Substance Use, Panic and Resilience

#### 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



## Care Management

### The right care at the right time

Care managers help members better understand health challenges and support them on their journey so they can take a more active role in meeting their health goals. With these services, members will receive personalized support with health conditions including, but not limited to:

- Asthma
- Chronic obstructive pulmonary disease (COPD)
- Heart failure
- Coronary artery disease
- Diabetes

### Care Management services also include:

- Assistance finding local healthcare services
- Personalized health education about a medical concern, including new innovations, medication therapy and symptom management
- Coordination with a provider and other members of a care team, as needed
- An individualized plan developed with members to help them reach their health goals
- Ongoing one-on-one telephone support
- Advice on general health and lifestyle choices to help reduce risks, including nutrition and exercise
- Encouragement and support to help through the easy, and not so easy, times
- Support with prior authorizations or provider referrals

For more information, visit

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



# 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
- ✔ Seamlessly transition existing care
- ✔ Transfer prescription medication

## 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/ProviderDirectory](https://ProvidenceHealthPlan.com/ProviderDirectory)

# 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 memberships, travel and more

 Members sign up at [myProvidence.com](https://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.
- ✔ **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.
- ✔ **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.

For more information, visit [ProvidenceHealthPlan.com/Pharmacy](https://ProvidenceHealthPlan.com/Pharmacy)



# 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.



## Active&Fit Direct

Members can access thousands of participating fitness centers, digital workout videos and one-on-one lifestyle coaching for only \$25/month.\* Coaches work with members to achieve new milestones while empowering them to live healthier through fitness, nutrition, stress reduction and sleep.



## 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.



## ChooseHealthy®

With the ChooseHealthy® Program members can save big on the road to better health. Get exclusive deals on fitness and wellness products like chiropractic care, acupuncture and massage therapy, or enjoy access to free and self-guided online health classes based on up-to-date clinical information.



## 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.



## 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.



## 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.

For more information, visit

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



# 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 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)**