



# True Health Starts Here

Groups sized 1-50

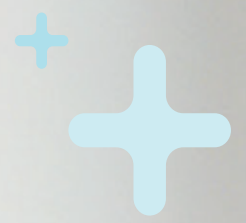
[ProvidenceHealthPlan.com](https://www.ProvidenceHealthPlan.com)

2022





# Building True Health, Together

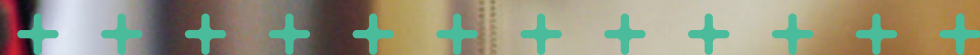


For more than 160 years, our not-for-profit healthcare collective has set the health and well-being standard for the community. We continue to raise this standard every day by helping anyone in need, members and beyond.

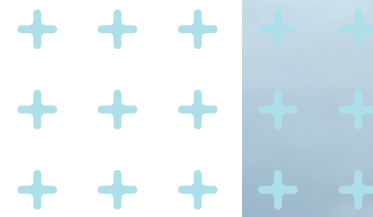
Health insurance is much more than a perk or a benefit. That's why Providence health insurance goes beyond just numbers. Think of our plans as an extension of the care you already give your employees — a true sense of security, allowing your people to focus on their craft. We call this commitment to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

Our approach is to erase stigma and make healthcare more accessible to those in need. Providence values whole-self care for all members. To help simplify the way you get whole-self care, there is a direct access line to a dedicated behavioral health and substance abuse service support team that includes a crisis-trained staff. This team is available 24/7 for members.

- + Call our direct care line, [800-878-4445](tel:800-878-4445) for assistance
- + 24/7 crisis management
- + Behavioral health providers integrated into our proprietary Providence Health Plan network

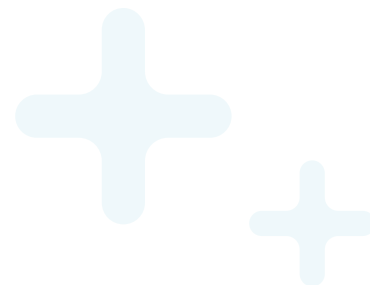
## Using technology to drive results

Our commitment to personalized, face-to-face care is what led us to invest heavily in virtual health platforms and retail express care. Thanks to those well-timed efforts, we've been able to support members throughout the COVID-19 pandemic.

Our telehealth, ExpressCare locations, and Providence Medical Group facilities are not only convenient, but safe and effective.

- + **NEW!** Schedule an ExpressCare Virtual appointment with a provider from anywhere across the nation,\* with Wi-Fi
- + 24/7 access with ProvRN
- + Same-day appointments with ExpressCare Virtual

\*ExpressCare Virtual appointments are available nationwide.



## Commitment to health equity

Health equity is social justice for health. It is achieved by reducing barriers to the highest level of care for everyone. Health disparity became more glaring during COVID-19, with communities of color and marginalized populations being severely and unequally affected.

Providence St. Joseph Health, which serves seven states across the U.S., has made a commitment to invest \$50 million over the next five years as part of an effort to reduce health disparities and achieve health equity for our members and communities. These funds will support several major projects and continue to make our response to the impacts of COVID-19 possible and effective.





# Choose what network fits best for you

## Explore a wide range of options

Each small group plan has a designated network. Choose a plan that best fits your benefit needs and preferred network. Employers may offer up to three plans (depending on the number of enrolled subscribers) to ensure their employees can choose preferred plans and networks.



# 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 90 patient-centered care clinics in the Portland metro area and surrounding counties.

This network also connects members with a tailored provider network referred to as Medical Homes, supported by the Providence St. Joseph Health 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.

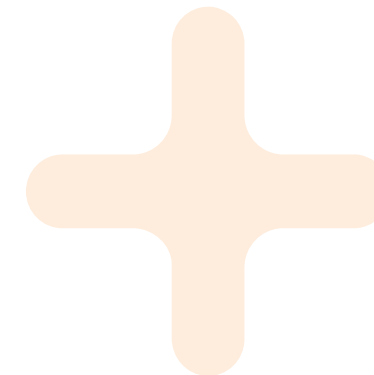


The Connect network delivers an integrated patient-centered experience from primary care through specialty and hospital care.

## Providence Choice network

With Choice plans, you get a network of more than 420 primary care clinics covering a broad spectrum of Oregon and Washington counties. This integrated network referred to as Medical Homes, includes both Providence St. Joseph Health 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

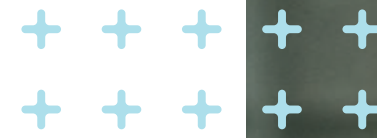
- + Clackamas
- + Hood River
- + Multnomah
- + Washington
- + City of Newberg in Yamhill County (Zip code 97132)



### Choice serves even more counties

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

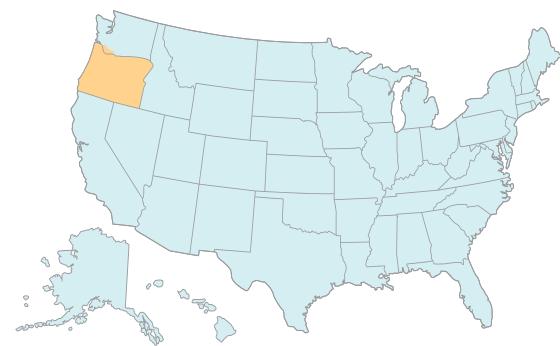
# Coast-to-coast coverage begins here



## 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 St. Joseph Health system of 51 hospitals, 1,085 clinics and 25,000 physicians across seven western states.



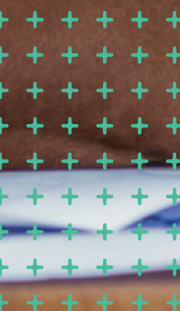
**NEW!** On June 1, 2021, Providence introduced nationwide access to the Cigna PPO Network,\* with over 1 million\*\* providers, for members who reside or travel outside of Oregon and southwest Washington.\*\*\*



\*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

## New for 2022

- + All plans include three EAP visits at no cost to the member
- + Medicare coordination of benefits for groups with 1-19 employees with PHP paying primary when the member is not enrolled in Medicare Part B

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)**.

**Check out all the new offerings 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							
<b>250 Platinum</b>	\$250	\$3,500	\$10/\$25✓	10%/30%	\$250 then 10%✓	CIF✓	\$10✓	\$25✓	30%✓	50%*✓	50%✓
<b>500 Platinum</b>	\$500	\$3,500	\$10/\$25✓	10%/30%	\$250 then 10%✓	CIF✓	\$10✓	\$25✓	30%✓	50%*✓	50%✓
<b>1000 Gold</b>	\$1,000	\$7,500	\$20/\$40✓	30%/40%	\$250 then 30%✓	CIF✓	\$10✓	\$40✓	30%✓	50%*✓	50%✓
<b>1500 Gold</b>	\$1,500	\$7,500	\$20/\$40✓	30%/40%	\$250 then 30%✓	CIF✓	\$10✓	\$40✓	30%✓	50%*✓	50%✓
<b>2500 Gold</b>	\$2,500	\$7,500	\$20/\$40✓	20%/40%	\$250 then 20%✓	CIF✓	\$10✓	\$40✓	30%✓	50%*✓	50%✓
<b>3500 Gold</b>	\$3,500	\$7,500	\$20/\$40✓	20%/40%	\$250 then 20%✓	CIF✓	\$10✓	\$40✓	30%✓	50%*✓	50%✓
<b>4500 Gold</b>	\$4,500	\$7,500	\$20/\$40✓	20%/40%	\$250 then 20%✓	CIF✓	\$10✓	\$40✓	30%✓	50%*✓	50%✓
<b>5500 Gold</b>	\$5,500	\$7,500	\$20/\$40✓	20%/40%	\$250 then 20%✓	CIF✓	\$10✓	\$40✓	30%✓	50%*✓	50%✓
<b>7400 Silver</b>	\$7,400	\$8,700	\$45/\$65✓	35%/40%	\$250 then 35%✓	CIF✓	\$15✓	\$65✓	40%✓	50%*✓	50%✓

\*50% up to \$200 ✓Deductible waived

- ✓ **NEW!** Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year, in-network, deductible waived
- ✓ **NEW!** PCP and mental health provider telehealth visits have a \$10 copay

- ✓ In- and out-of-network common deductibles and out-of-pocket maximums
- ✓ Deductible waived on all six pharmacy tiers

**Robust coverage. Best-in-class benefits.**

## 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							
<b>750 Gold</b>	\$750/\$1,500	\$8,200/\$16,400	\$30/\$50✓	20%/50%	\$250 then 20%	CIF✓	\$15✓	\$50✓	50%✓	50%*✓	50%✓
<b>1500 Gold</b>	\$1,500/\$3,000	\$8,200/\$16,400	\$30/\$50✓	20%/50%	\$250 then 20%	CIF✓	\$15✓	\$50✓	50%✓	50%*✓	50%✓
<b>2500 Gold</b>	\$2,500/\$5,000	\$8,200/\$16,400	\$40/\$60✓	30%/50%	\$250 then 30%	CIF✓	\$15✓	\$50✓	50%✓	50%*✓	50%✓
<b>3500 Silver</b>	\$3,500/\$7,000	\$8,700/\$17,400	\$40/\$60✓	40%/50%	\$250 then 40%	CIF✓	\$20✓	\$65✓	50%✓	50%*✓	50%✓
<b>4500 Silver</b>	\$4,500/\$9,000	\$8,700/\$17,400	\$40/\$60✓	35%/50%	\$250 then 35%	CIF✓	\$20✓	\$65✓	50%✓	50%*✓	50%✓
<b>6000 Silver</b>	\$6,000/\$12,000	\$8,700/\$17,400	\$40/\$60✓	35%/50%	\$250 then 35%	CIF✓	\$20✓	\$65✓	50%✓	50%*✓	50%✓
<b>8000 Bronze</b>	\$8,000/\$16,000	\$8,700/\$17,400	\$75/\$100✓	50%/50%	\$250 then 50%	CIF✓	\$35✓	50%	50%	50%*✓	50%✓
<b>8700 Bronze</b>	\$8,700/\$17,400	\$8,700/\$17,400	\$75/\$100✓	CIF	CIF	CIF✓	\$35✓	CIF	CIF	CIF	CIF

\*50% up to \$200 ✓Deductible waived

- ✓ **NEW!** Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year, in-network, deductible waived
- ✓ **NEW!** 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	Coinsurance	ER	Rx tiers					
	In/Out	In/Out					Primary T1/ Primary T2/ Specialist	In/Out	T1	T2	T3	T4
<b>750 Gold</b>	\$750/ \$1,500	\$8,200/ \$16,400	CIF✓/\$30✓/ \$50✓	25%/50%	\$250 then 25%	CIF✓	\$15✓	\$50✓	50%✓	50%*	50%	
<b>1500 Gold</b>	\$1,500/ \$3,000	\$8,200/ \$16,400	CIF✓/\$30✓/ \$50✓	25%/50%	\$250 then 25%	CIF✓	\$15✓	\$50✓	50%✓	50%*	50%	
<b>2800 Gold</b>	\$2,800/ \$5,600	\$8,200/ \$16,400	CIF✓/\$40✓/ \$60✓	30%/50%	\$250 then 30%	CIF✓	\$15✓	\$50✓	50%✓	50%*	50%	
<b>3800 Silver</b>	\$3,800/ \$7,600	\$8,700/ \$17,400	CIF✓/\$45✓/ \$65✓	40%/50%	\$250 then 40%	CIF✓	\$20✓	\$65✓	50%✓	50%*	50%	
<b>4900 Silver</b>	\$4,900/ \$9,800	\$8,700/ \$17,400	CIF✓/\$40✓/ \$60✓	35%/50%	\$250 then 35%	CIF✓	\$20✓	\$65✓	50%✓	50%*	50%	
<b>6000 Silver</b>	\$6,000/ \$12,000	\$8,700/ \$17,400	CIF✓/\$40✓/ \$60✓	35%/50%	\$250 then 35%	CIF✓	\$20✓	\$65✓	50%✓	50%*	50%	
<b>7200 Silver</b>	\$7,200/ \$14,400	\$8,700/ \$17,400	CIF✓/\$50✓/ \$70✓	40%/50%	\$250 then 40%	CIF✓	\$20✓	\$65✓	50%✓	50%*	50%	
<b>8700 Bronze</b>	\$8,700/ \$17,400	\$8,700/ \$17,400	\$75✓/ \$100✓**	CIF	CIF	CIF✓	\$35✓	CIF	CIF	CIF	CIF	

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

- ✓ **NEW!** Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year, in-network, deductible waived
- ✓ **NEW!** Connect plans are certified for SHOP
- ✓ **NEW!** PCP and mental health provider telehealth visits have a \$10 copay
- ✓ **NEW!** 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 of model 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 420 primary care clinics.

Plan version	Individual deductible		Individual Out-of-pocket max.	In-network copay	Coinsurance	ER	Rx tiers					
	In/Out	In/Out					Primary T1/ Primary T2/ Specialist	In/Out	T1	T2	T3	T4
<b>750 Gold</b>	\$750/ \$1,500	\$8,200/ \$16,400	CIF✓/\$30✓/ \$50✓	25%/50%	\$250 then 25%	CIF✓	\$15✓	\$50✓	50%✓	50%*	50%	
<b>1500 Gold</b>	\$1,500/ \$3,000	\$8,200/ \$16,400	CIF✓/\$30✓/ \$50✓	25%/50%	\$250 then 25%	CIF✓	\$15✓	\$50✓	50%✓	50%*	50%	
<b>2800 Gold</b>	\$2,800/ \$5,600	\$8,200/ \$16,400	CIF✓/\$40✓/ \$60✓	30%/50%	\$250 then 30%	CIF✓	\$15✓	\$50✓	50%✓	50%*	50%	
<b>3800 Silver</b>	\$3,800/ \$7,600	\$8,700/ \$17,400	CIF✓/\$45✓/ \$65✓	40%/50%	\$250 then 40%	CIF✓	\$20✓	\$65✓	50%✓	50%*	50%	
<b>4900 Silver</b>	\$4,900/ \$9,800	\$8,700/ \$17,400	CIF✓/\$40✓/ \$60✓	35%/50%	\$250 then 35%	CIF✓	\$20✓	\$65✓	50%✓	50%*	50%	
<b>6000 Silver</b>	\$6,000/ \$12,000	\$8,700/ \$17,400	CIF✓/\$40✓/ \$60✓	35%/50%	\$250 then 35%	CIF✓	\$20✓	\$65✓	50%✓	50%*	50%	
<b>7200 Silver</b>	\$7,200/ \$14,400	\$8,700/ \$17,400	CIF✓/\$50✓/ \$70✓	40%/50%	\$250 then 40%	CIF✓	\$20✓	\$65✓	50%✓	50%*	50%	
<b>8700 Bronze</b>	\$8,700/ \$17,400	\$8,700/ \$17,400	\$75✓/ \$100✓**	50%/50%	CIF	CIF✓	\$35✓	CIF	CIF	CIF	CIF	

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

- ✓ **NEW!** Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year, in-network, deductible waived
- ✓ **NEW!** Choice plans are certified for SHOP
- ✓ **NEW!** PCP and mental health provider telehealth visits have a \$10 copay
- ✓ **NEW!** 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		Individual Out-of-pocket max.	In-network copay	Coinsurance	ER	Rx tiers					
	In/Out	In/Out					Primary/Specialist	In/Out	T1	T2	T3	T4
<b>1500 Gold</b>	\$1,500/ \$3,000	\$6,000/ \$12,000	20%/20%	20%/50%	20%/20%	CIF	20%	20%	20%	50%*	50%	
<b>2500 Silver</b>	\$2,500/ \$5,000	\$6,750/ \$13,500	30%/30%	30%/50%	30%/30%	CIF	30%	30%	30%	50%*	50%	
<b>3500 Silver</b>	\$3,500/ \$7,000	\$6,750/ \$13,500	30%/30%	30%/50%	30%/30%	CIF	30%	30%	30%	50%*	50%	
<b>4500 Silver</b>	\$4,500/ \$9,000	\$6,750/ \$13,500	30%/30%	30%/50%	30%/30%	CIF	30%	30%	30%	50%*	50%	
<b>6000 Bronze</b>	\$6,000/ \$12,000	\$7,000/ \$14,000	50%/50%	50%/50%	50%/50%	CIF	50%	50%	50%	50%*	50%	
<b>7000 Bronze</b>	\$7,000/ \$14,000	\$7,000/ \$14,000	CIF/CIF	CIF/CIF	CIF/CIF	CIF	CIF	CIF	CIF	CIF	CIF	

\*50% up to \$200 ✓Deductible waived

- ✓ **NEW!** Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year, in-network
- ✓ **NEW!** Adult vision hardware benefit
- ✓ HSA Qualified plans are certified for SHOP
- ✓ 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 accounts with HealthEquity available for all HSA Qualified plan members.**

## Standard plans

These plans take advantage of the national Providence Signature network.

Plan version	Individual deductible		Individual Out-of-pocket max.	In-network copay	Coinsurance	ER	Rx tiers					
	In/Out	In/Out					Primary/Specialist	In/Out	T1	T2	T3	T4
<b>Gold</b>	\$1,500/ \$3,000	\$7,300/ \$14,600	\$20✓/ \$40✓	20%/50%	20%	\$10✓	\$10✓	\$30✓	50%✓	50%*✓	50%*✓	
<b>Silver</b>	\$3,650/ \$7,300	\$8,550/ \$17,100	\$40✓/ \$80✓	30%/50%	30%	\$15✓	\$15✓	\$60✓	50%✓	50%✓	50%✓	
<b>Bronze</b>	\$8,700/ \$17,400	\$8,700/ \$17,400	\$50✓/ \$100✓	CIF/CIF	CIF	\$20✓	\$20✓	CIF	CIF	CIF	CIF	

\*50% up to \$500 ✓Deductible waived

- ✓ **NEW!** Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year, in-network, deductible waived
- ✓ Separate deductibles and out-of-pocket maximums, in and out of the network
- ✓ Copays starting as low as \$20 and deductibles as low as \$1,500
- ✓ 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 3,600 provider listings in Oregon and southwest Washington, and nearly 353,000 in-network provider listings nationwide. A dental plan must be paired with a PHP 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
<b>Coverage type</b>								
<b>Network</b>	Providence	All other providers	Providence	All other providers	Providence	All other providers	Providence	All other providers
<b>Deductible</b>	None		\$50		\$50		\$25	
<b>Annual maximum</b>	None		\$1,000		\$1,000		\$1,500	
<b>Waiting period</b>	None							
<b>Diagnostic and preventive services</b>	CIF✓	CIF✓	CIF✓	10%✓	CIF✓	10%✓	CIF✓	CIF✓
<b>Basic services</b>	N/A		20%	30%	20%	30%	20%	20%
<b>Major services</b>	N/A		50%	60%	50%	50%	50%	50%
<b>Out-of-network*</b>	MAC**		MAC**		UCR*** 90th percentile		UCR*** 90th percentile	
<b>Rates</b>								
<b>Subscriber only</b>	\$10.75		\$33.35		\$39.90		\$44.40	
<b>Subscriber and spouse</b>	\$21.20		\$66.65		\$79.80		\$88.80	
<b>Subscriber and children</b>	\$21.80		\$59.80		\$71.60		\$79.65	
<b>Subscriber, spouse and children</b>	\$32.25		\$95		\$113.75		\$126.55	

- ✓ 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
- + Maximizing dollars by choosing lower-priced options
- + Greater control over coverage to best meet their needs

## The plans you choose must meet a few guidelines:

- + Groups with 1-4 enrolled subscribers can offer up to two plans
- + Groups with five or more enrolled subscribers can offer up to three plans
- + Employer contribution must be at least 50 percent of the employee-only rate for the lowest-cost plan

## 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.

# New for 2022

## All plans! Employee Assistance Program

When you 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.

- + Included benefit offering in all plans
- + Available at no cost for three EAP visits per issue

## All plans! Expanded visits for alternative care

Now you have more opportunities to stay well! All plans now feature 20 chiropractic manipulation visits and 12 acupuncture visits, so you have more coverage whenever you need alternative care.

## All plans! New, lower age limit for colonoscopies

We've lowered the age limit from 50 to 45 for preventive colonoscopies.

## All plans! Medicare coordination

Medicare coordination for groups with 1-19 employees – PHP 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.

## 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 from 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](https://ProvidenceHealthPlan.com/members)

# myProvidence gives members the power to securely manage their health plan



- ✔ Find in-network providers
- ✔ Estimate costs for medical, pharmacy, and dental
- ✔ Sign up for paperless Explanation of Benefits (EOB)
- ✔ Communicate with Customer Service via secure email and chat
- ✔ Take a personal health assessment
- ✔ View claim details and explanation of benefits
- ✔ View progress towards your deductible and out-of-pocket maximum
- ✔ Learn more about your benefits

 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

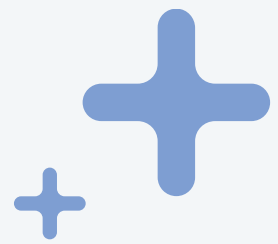
With a preferred pharmacy, members usually pay less when filling a 30- to 90-day supply of medications. Nearly all our in-network pharmacies are preferred — including most major drug store chains.

### 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.

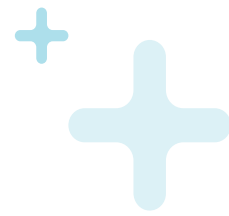
### Specialty pharmacies

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

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



## 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
- ✓ Create your free account today at [Virtual.Providence.org](https://Virtual.Providence.org)



## ExpressCare Clinics Free\*

### Same-day, in-person treatment

When you need to see someone and your regular care provider is not available.

- ✓ 7 days a week
- ✓ Create your free account today at [ProvidenceExpressCare.org](https://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 your nearest Urgent Care at [ProvidenceExpressCare.org](https://ProvidenceExpressCare.org)



## 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

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

\*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, 4,000 digital workout videos or daily weekday workout classes on Facebook Live and YouTube for only \$25 a month (plus a \$25 enrollment fee and applicable taxes; 2-month commitment required).\*

*\*Prices, terms and offerings subject to change.*



## 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.



## Behavioral Health Network

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, seven days a week for members. Just call [800-878-4445](tel:800-878-4445) for assistance.



## 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.



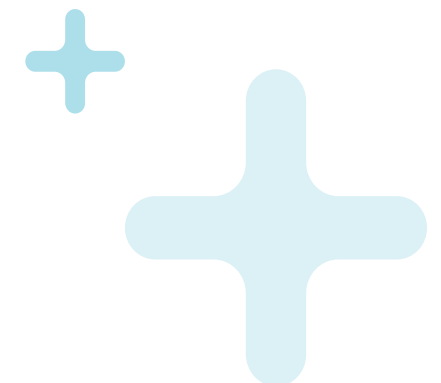
## ChooseHealthy

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.



For information on these programs, visit

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



# 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)

