

# Your Benefit Summary

## HSA Qualified 7000 Bronze - Signature Network



Providence Signature Network	
Individual Calendar Year Deductible (family amount is 2 times individual)	\$7,000
Individual Out-of-Pocket Maximum (family amount is 2 times individual) This amount includes the Deductible.	\$7,000

### Important information about your plan

This summary provides only highlights of your benefits. To view your plan details, register and login at [myProvidence.com](http://myProvidence.com).

- This plan provides benefits only for Medically Necessary Services when provided by In-Network physicians or providers. The only exception is Emergency Care and Urgent Care Services.
- When two or more Family Members are enrolled, the In-Network per person annual limit on cost-sharing is \$8,550.
- Some Services and penalties do not apply to the Out-of-Pocket Maximum.
- Prior Authorization is required for some Services.
- View a list of In-Network Providers and pharmacies at [ProvidenceHealthPlan.com/findaprovider](http://ProvidenceHealthPlan.com/findaprovider).
- Limitations and exclusions apply. See your contract for details.
- Not Medicare Part D creditable.
- Find important information about how to use your plan at [ProvidenceHealthPlan.com/usingyourplan](http://ProvidenceHealthPlan.com/usingyourplan).

Below is the amount you pay after you have met your calendar year Deductible

✓ <b>Deductible does not apply</b>	In-Network Only
<b>On-Demand Visits</b>	
Virtual Visits (such as Providence Express Care Virtual, phone and video PCP visits or by Web-direct Visits where available)	Covered in full
Providence Express Care Retail Health Clinic visits	Covered in full
Virtual phone and video visits to a specialist	Covered in full
<b>Preventive Care</b>	
Periodic health exams and well-baby care	Covered in full ✓
Routine immunizations and shots	Covered in full ✓
Colonoscopy (preventive, age 50+)	Covered in full ✓
Gynecological exams (1 per calendar year), breast exams and Pap tests	Covered in full ✓
Mammograms	Covered in full ✓
Nutritional Counseling	Covered in full ✓
Tobacco cessation, counseling/classes and deterrent medications	Covered in full ✓
<b>Physician/Professional Services</b>	
Office visits to a Primary Care Provider	Covered in full
Office visits to an Alternative Care Provider (such as naturopath) (Chiropractic manipulation and acupuncture services are not covered)	Covered in full
Office visits to specialists	Covered in full
Inpatient Hospital visits	Covered in full
Allergy shots and allergy serums, injectable and infused medications	Covered in full
Surgery and anesthesia in an office or facility	Covered in full
<b>Diagnostic Services</b>	
X-ray, lab and testing Services (includes ultrasound)	Covered in full
High-tech imaging Services (such as PET, CT or MRI)	Covered in full
Sleep studies	Covered in full

## Your Benefit Summary

Below is the amount you pay after you have met your calendar year Deductible

<b>✓ Deductible does not apply</b>	<b>In-Network Only</b>
<b>Emergency Care and Urgent Care Services</b>	
Emergency Services (For Emergency Medical Conditions only. If admitted to the Hospital, all Services subject to inpatient benefits.)	
In-Network	Covered in full
Out-of-Network	Covered in full
Emergency medical transportation (air and/or ground) (Emergency transportation is covered regardless of whether or not the provider is an In-Network Provider.)	
Covered in full	
<b>Urgent Care visits (for non-life threatening illness/minor injury)</b>	
In-Network	Covered in full
Out-of-Network	Covered in full
<b>Hospital Services</b>	
Inpatient/Observation care	
Covered in full	
Skilled Nursing Facility (limited to 60 days per calendar year)	
Covered in full	
Inpatient rehabilitative care (Limited to 30 days per calendar year; 60 days for head/spinal injuries. Limits do not apply to Mental Health Services.)	
Covered in full	
Inpatient habilitative care (Limited to 30 days per calendar year; 60 days for head/spinal injuries. Limits do not apply to Mental Health Services.)	
Covered in full	
<b>Outpatient Services</b>	
Outpatient surgery at an Ambulatory Surgery Center	
Covered in full	
Outpatient surgery at a Hospital-based facility	
Covered in full	
Colonoscopy (non-preventive) at an Ambulatory Surgery Center	
Covered in full	
Colonoscopy (non-preventive) at a Hospital-based facility	
Covered in full	
Outpatient dialysis, infusion, chemotherapy and radiation therapy	
Covered in full	
Outpatient rehabilitative services: physical, occupational or speech therapy (Limited to 30 visits per calendar year; up to 30 additional visits per specified condition. Limits do not apply to Mental Health Services.)	
Covered in full	
Outpatient habilitative services: physical, occupational or speech therapy (Limited to 30 visits per calendar year; up to 30 additional visits per specified condition. Limits do not apply to Mental Health Services.)	
Covered in full	
<b>Maternity Services</b>	
Prenatal visits	
Covered in full ✓	
Delivery and postnatal physician/provider visits	
Covered in full	
Inpatient Hospital/facility services	
Covered in full	
Routine newborn nursery care	
Covered in full	
<b>Medical Equipment, Supplies and Devices</b>	
Medical equipment, appliances, prosthetics/orthotics and supplies	
Covered in full	
Diabetes supplies (such as lancets, test strips, needles and glucose monitors)	
50% ✓	
Hearing aids (Limited to one aid per ear every 3 calendar years)	
Covered in full	
Removable custom shoe orthotics (Limited to \$200 per calendar year)	
Covered in full	

## Your Benefit Summary

Below is the amount you pay after you have met your calendar year Deductible

✓ <b>Deductible does not apply</b>	In-Network Only
<b>Mental Health and Chemical Dependency</b> (Services, except outpatient provider office visits, may require prior authorization.)	
Inpatient and residential services	Covered in full
Day treatment, intensive outpatient, and partial hospitalization services	Covered in full
Outpatient provider visits	Covered in full
Applied Behavior Analysis	Covered in full
<b>Home Health and Hospice</b>	
Home health care	Covered in full
Hospice care	Covered in full
Respite care (limited to Members receiving Hospice care; limited to 5 consecutive days, up to 30 days per lifetime)	Covered in full
<b>Biofeedback</b>	
Biofeedback for specified diagnosis (limited to 10 visits per lifetime)	Covered in full

# Prescription Drugs

Formulary N

<b>✓ Deductible does not apply</b>	Below is the amount you pay after you have met your calendar year Deductible
<b>Up to a 30-Day Supply</b> (From a participating retail, preferred or specialty pharmacy)	
Tier 1	Covered in full
Tier 2	Covered in full
Tier 3	Covered in full
Tier 4	Covered in full
Tier 5	Covered in full
Tier 6	Covered in full
<b>90-Day Supply</b> (From a participating mail order or preferred retail pharmacy)	
Tier 1	Covered in full
Tier 2	Covered in full
Tier 3	Covered in full
Tier 4	Covered in full

## Pharmacies

Your prescription drug benefit requires that you fill your prescriptions at a Participating Pharmacy. There are four types of participating pharmacies:

- Retail: a Participating Pharmacy that allows up to a 30-day supply as outlined in your handbook of short-term and maintenance prescriptions.
- Preferred Retail: a Participating Pharmacy that allows up to a 90-day supply of maintenance prescriptions and access to up to a 30-day supply of short-term prescriptions.
- Specialty: a Participating Pharmacy that allows up to a 30-day supply of specialty and self-administered chemotherapy prescriptions. These prescriptions require special delivery, handling, administration and monitoring by your pharmacist.
- Mail Order: a Participating Pharmacy that allows up to a 90-day supply of maintenance prescriptions and specializes in direct delivery to your home. To order prescriptions by mail, your provider may call in the prescription or you can mail your prescription along with your Member identification number to one of our participating mail-order pharmacies.
- View a list of our participating pharmacies [ProvidenceHealthPlan.com/planpharmacies](http://ProvidenceHealthPlan.com/planpharmacies).

## Using your prescription drug benefit

- To find if a drug is covered under your plan check online at [ProvidenceHealthPlan.com/pharmacy](http://ProvidenceHealthPlan.com/pharmacy). Note that your plan's formulary includes ACA Preventive drugs which are medications that are covered at no cost when received from participating pharmacies as required by the Patient Protection and Affordable Care Act.
- FDA-approved women's contraceptives, as listed on your formulary, are covered at no cost for up to a 12-month supply, after a 3-month initial fill, at any Participating Pharmacy.
- You may purchase up to a 90-day supply of maintenance drugs using a participating mail-service or preferred retail pharmacy. Not all drugs are considered maintenance prescriptions, including compounded drugs and drugs obtained from specialty pharmacies.
- If you or your provider request or prescribe a brand-name drug when a generic is available, regardless of reason, you will be responsible for the cost difference between the brand-name and generic drug in addition to the Tier 4 or Tier 6 copayment or coinsurance indicated on the benefit summary. Your total cost, however, will never exceed the actual cost of the drug.
- Approved non-formulary non-specialty drugs will be covered at the Tier 4 cost sharing tier. Approved non-formulary specialty drugs will be covered at the Tier 6 cost sharing tier.
- Compounded medications are prescriptions that are custom prepared by your pharmacist. They must contain at least one FDA-approved drug to be eligible for coverage under your plan. Compounded medications are covered for up to a 30-day supply at a 0% coinsurance after the deductible. Claims are subject to clinical review for medical necessity and are not guaranteed for payment.

## Prescription Drugs

### Formulary N

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- Safe Harbor Preventive drugs: The safe harbor drug list is made up of first-line medications that PHP has selected that may prevent the onset of a disease or condition when taken by a person who has developed risk factors for the disease or condition that has not yet manifested itself or has not become clinically apparent, or may prevent the recurrence of a disease or condition from which a person has recovered. Safe Harbor drugs are exempt from the deductible, subject to the formulary and 50% coinsurance until the Out-of-Pocket Maximum is met.
- Specialty drugs, which can be found in Tier 5 and Tier 6, are prescriptions that require special delivery, handling, administration and monitoring by your pharmacist.
- Most specialty and chemotherapy drugs are only available at our designated specialty pharmacies.
- Certain drugs, devices, and supplies obtained from your pharmacy may apply towards your medical benefit.
- Diabetes supplies may be obtained at your participating pharmacy, and are subject to your medical supplies and devices' benefit limitations, and Coinsurance. See your Member Contract for details.
- Some prescription drugs require Prior Authorization for medical necessity, place of therapy, length of therapy, step therapy, or number of doses. If a drug to treat your covered medical condition is not in the formulary, please contact us.
- Self-administered chemotherapy is covered under the Prescription Drug Benefit unless the Outpatient Chemotherapy coverage results in a lower out-of-pocket expense to you. Please refer to your Contract for more information.
- Self-injectable medications are only covered when they are being self-administered and labeled by the FDA for self-administration; in some cases, a Prior Authorization may be required for the drug. Documentation of self-administration may also be required. Drugs labeled for self-administration that are being administered by a provider will fall to the Member's medical benefit.
- Be sure you present your current Providence Health Plan Member identification card.

**Routine Vision Services**  
**Provided by VSP**

<b>VSP Advantage Network (For Customer Service call 800-877-7195)</b> <b>✓ Deductible does not apply</b>	Below is the amount you pay after you have met your calendar year Deductible <b>In-Network Only</b>
<b>Pediatric Vision Services (under age 19)</b>	
Routine eye exam (limited to 1 exam per calendar year)	Covered in full ✓
<b>Lenses (limited to 1 pair per calendar year)</b>	
Single vision	Covered in full ✓
Lined bifocal	Covered in full ✓
Lined trifocal	Covered in full ✓
Lenticular lenses	Covered in full ✓
<b>Frames (limited to 1 pair per calendar year; select from VSP's Otis &amp; Piper™ Eyewear Collection)</b>	
Contact lens services and materials in place of glasses	Covered in full ✓
Standard: 1 pair per calendar year (1 contact lens per eye)	
Monthly: 6 month supply per calendar year (6 lenses per eye)	
Bi-weekly: 3 month supply per calendar year (6 lenses per eye)	
Dailies: 3 month supply per calendar year (90 lenses per eye)	

## Explanation of terms and phrases

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

**Annual Limit on Cost-sharing** - The maximum amount a Member pays Out-of-Pocket per Calendar Year for In-Network essential health benefit Covered Service when two or more Family Member are enrolled in this plan.

**Brand-name drugs** - Brand-name drugs are protected by U.S. patent laws and only a single manufacturer has the rights to produce and sell them.

**Coinsurance** - The percentage of the cost that you may need to pay for Covered Service.

**Copay** - The fixed dollar amount you pay to a healthcare provider for a Covered Service at the time care is provided.

### **Deductible**

**Individual** - The Individual Deductible is the amount that applies when only one Member is enrolled in this plan, and is the amount that must be paid by the Member before the plan pays for any Covered Services for that Member.

**Family** - The Family Deductible is the amount that applies when two or more Family Member are enrolled on the plan, and is the amount that must be paid by the Family Members before the plan pays for any Covered Service for any enrolled Family Member. All amounts paid by Family Members towards Covered Service apply toward the Family Deductible. When the deductible is met, the Plan will begin pay for Covered Services for all enrolled Family Members.

**Formulary** - A formulary is a list of FDA-approved prescription drugs developed by physicians and pharmacists, designed to offer effective drug treatment choices for covered medical conditions. The Providence Health Plan formulary includes both brand-name and generic medications.

**Generic drugs** - Generic drugs have the same active-ingredient formula as the brand-name drug. Generic drugs are usually available after the brand-name patent expires.

**Health Savings Account (HSA)** - A tax-exempt medical savings account available to taxpayers who are enrolled in a high-deductible health plan (HDHP) to be used for current and future health care expenses. Contributions can be deducted pre-tax from paychecks, and the money rolls over year to year and stays with the Member even with job changes and retirement.

**In-Network** - Refers to Services received from an extensive network of highly qualified physicians, health care providers and facilities contracted by Providence Health Plan for your specific plan. Generally, your Out-of-Pocket costs will be less when you receive Covered Service from In-Network Providers.

**Limitations and Exclusions** - All Covered Services are subject to the limitations and exclusions specified for your plan. Refer to your Member handbook or contract for a complete list.

**Maintenance Prescriptions** - Medications that are typically prescribed to treat long-term or chronic conditions, such as diabetes, high blood pressure and high cholesterol. Maintenance drugs are those that you have received under our plan for at least 30 days and that you anticipate continuing to use in the future. Compounded and specialty medications are excluded from this definition; and are limited to a 30 day supply.

### **Medicare Part D creditable**

**Medicare Part D creditable** - Coverage is creditable when the plan payout for prescription drugs is, on average for all plan participants, as much as the average payout under the standard Medicare Part D benefit.

**Not Medicare Part D creditable** - Coverage is non-creditable when the plan payout for prescription drugs is, on average for all plan participants, less than what standard Medicare Part D prescription drug coverage would be expected to pay.

**Non-Formulary Medication** - An FDA-approved drug, generic or brand-name, that is not included in the list of approved formulary medications. These prescriptions require a Prior Authorization by the health plan and, if approved, will pay at either the highest non-specialty or specialty cost sharing tier.

### **Out-of-Pocket Maximum**

**Individual** - The Individual Out-of-Pocket Maximum applies when only one Member is enrolled in this plan, and is the total amount of Copayments, Coinsurance and Deductible that a Member must pay for specified Covered Services before the plan begins to pay 100% for Covered Services for that Member.

**Family** - The Family Out-of-Pocket Maximum applies when two or more Family Members are enrolled in this plan, and is the total amount of Copayments, Coinsurance and Deductible that a family must pay for specified Covered Services before the plan begins to pay 100% for any enrolled Family Member. The Family Out-of-Pocket Maximum can be met by the combined expenses of enroll Family Members. Once the Family Out-of-Pocket Maximum is met, the plans will begin to pay 100% for Covered Services for enrolled Family Members.

**Primary Care Provider** - A qualified physician or practitioner that can provide most of your care and, when necessary, will coordinate care with other providers in a convenient and cost-effective manner.

## Explanation of terms and phrases

**Prescription drug Prior Authorization** - The process used to request an exception to the Providence Health Plan drug formulary. A Prior Authorization can be requested by the prescriber, member or pharmacy. Some drugs require Prior Authorization for Medical Necessity, place of therapy, length of therapy, step therapy or number of doses. Visit us online for additional information at [ProvidenceHealthPlan.com](http://ProvidenceHealthPlan.com).

**Prescription drug Tier** - The prescription drug tier number correlates to a drug's placement on the formulary. Tier 1 and Tier 2 consists of mainly generic drugs while Tier 3 and Tier 4 contains both generic and brand-name drugs. Specialty drugs are listed in Tier 5 and Tier 6.

**Prior Authorization** - Some Services must be pre-approved. In-Network, your provider will request Prior Authorization. Out-of-Network, you are responsible for obtaining Prior Authorization.

**Retail Health Clinic** - A walk-in health clinic, other than an office, Urgent Care facility, pharmacy or independent clinic that is located within a retail operation. A Retail Health Clinic provides same-day visits for basic illness and injuries or preventive services.

**Safe Harbor Preventive drugs** - The safe harbor drug list is made up of medications that Providence Health Plan has selected, with the guidance of our Clinical Pharmacy Division. These are first-line medications that may prevent the onset of a disease or condition when taken by a person who has developed risk factors for the disease or condition that has not yet manifested itself or has not become clinically apparent, or may prevent the recurrence of a disease or condition from which a person has recovered. Safe Harbor Preventive drugs are subject to formulary and tier status, as well as pharmacy management programs such as Prior Authorization, step therapy and/or quantity limits. The IRS definition of safe harbor is contained in Notice 2004-23, section 223 (c) (2) (C).

**Specialty Drugs** - Specialty drugs are injectable, infused, oral, topical, or inhaled therapies that often require specialized delivery, handling, monitoring and administration and are generally high cost. These drugs must be purchased through our designated specialty pharmacy. Due to the nature of these medications, specialty drugs are limited to a 30-day supply. Your benefits include specialty drugs listed on our formulary in Tier 5 and Tier 6. Generally your out-of-pocket costs will be less for Tier 5 drugs.

**Web-direct Visit** - A consultation with Network Provider using an online questionnaire to collect information to diagnose and treat common conditions such as cold, flu, sore throat, allergies, earaches, sinus pain or UTI. Currently Web-direct Visits are offered only by Providence Medical Group providers.

**Virtual Visit** - Visit with a Network Provider using secure internet technology such as Providence Express Care phone and video visits-(where available).

## Contact us

Portland Metro Area: 503-574-7500  
All other areas: 800-878-4445  
TTY:711

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



## Non-Discrimination Statement

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

Providence Health Plan and Providence Health Assurance:

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

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

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

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

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

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

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

## Language Access Services

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

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

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

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

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

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

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

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

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

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

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសាដោយមិនគិតថ្លៃ គឺអាចមានសំរាប់បម្រើអ្នក។ ចុះ ទូរស័ព្ទ 1-800-878-4445 (TTY: 711)។

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

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

بگ پرید۔ شما برای رایگان به صورت زبانی توسط یلاتک زید، می گفد تگوفارسی زیدان به اگر به وجه  
فمی باشد یا 1-800-878-4445 (TTY: 711) تماس

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

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