



2023 Plan Overview

Individual and Family — Washington

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

We believe that health insurance is much more than a perk or a benefit. That's why Providence Health Plan goes beyond just numbers.

This commitment isn't solely about treating sickness, it's about investing in health. It takes a collective approach – 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, lower costs, and better the health of our entire community. Because healthcare isn't a commodity service, it's a community pursuit.

We all deserve True Health.





Alternative Care Coverage

All plans offer chiropractic manipulation (10 visits), acupuncture (12 visits), and massage therapy (10 visits) along with alternative care. You can see a naturopath or other alternative care providers for covered benefits, including periodic exams and well-baby care. These services are covered at the same rate as they would be for a primary care provider, as long as the alternative care provider is licensed to perform the services.

Secure Member Portal

As a Providence member, you have access to all of your personalized health plan information including your member materials and tools such as a treatment cost estimator using myProvidence. You can also:

- ✔ Communicate with our Customer Service team via secure email and chat
- ✔ Access exclusive member discounts on fitness memberships, travel, and more
- ✔ View an 18-month rolling history of claims, Explanation of Benefits (EOBs), and payment activity
- ✔ Monitor progress toward your deductible and out-of-pocket maximum

Pharmacy discount

Looking for ways to save? On certain plans, when ordering a 90-day supply of prescription drugs through mail order, the cost will be the same as a 60-day supply. Applies to tiers 1-4 only.

Want to learn more?

Our Sales team is available to help you choose the right plan. Call **503-574-5000** or **800-988-0088 (TTY: 711)** to speak with a representative today.

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

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



ProvRN Free

Access to care 24/7

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

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



ExpressCare Virtual Free*

Getting the care you need, when you need it

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

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



ExpressCare Clinics Free*

Same-day, in-person treatment

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

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



Primary Care \$

Your primary healthcare partner

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

- ✓ By appointment
- ✓ Call your primary care provider



Urgent Care \$\$

When you need help right away

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

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



Emergency \$\$\$\$

When you think you may be in danger

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

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

*ExpressCare Virtual and ExpressCare Clinic services are free with most plans.

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 thousands of participating fitness centers and online workout videos.



ChooseHealthy

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



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.



Emergency Travel Assistance

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



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, 7 days a week for members. Just call **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.

Behavioral Health Concierge

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

Learn to Live

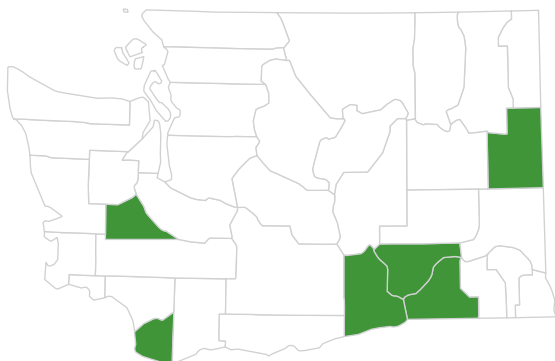
Take advantage of a virtual self-directed program that's confidential and accessible from anywhere. Visit ProvidenceHealthPlan.com/behavioralhealth for more information.

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

Columbia

Columbia plans offer:

- ✓ Chiropractic manipulation, acupuncture and massage therapy are covered in-network
- ✓ Access to specialists with a referral from the medical home
- ✓ No out-of-network benefits are included with this plan. You must use an in-network provider to receive benefits except for emergency and urgent care services.
- ✓ You can see a naturopath or other alternative care providers for covered benefits, including periodic exams and well-baby care. These services are covered at the same rate as they would be for a primary care provider, as long as the alternative care provider is licensed to perform the services.



The Providence Choice network

A network of primary care clinics in these counties:

- + Benton
- + Clark
- + Franklin
- + Spokane
- + Thurston
- + Walla Walla

For a complete list of medical homes and providers by location, visit [ProvidenceHealthPlan.com/findaprovider](https://www.providencehealthplan.com/findaprovider). To see if your provider is in one of our medical homes, click the “Browse by provider networks” button, then:

1. Under the “Choose plan type” dropdown menu, select “Individual and Family Plans.”
2. Under the “Choose provider network” dropdown menu, select “Providence Choice Network.”
3. Specify the location specifications of where you’re looking for care, then click the blue “Search” button.

Columbia plans	Columbia 1500 Gold In-network (No out-of-network benefits)	Columbia 5000 Silver In-network (No out-of-network benefits)	Columbia 8700 Bronze In-network (No out-of-network benefits)
Annual deductible Individual/Family	\$1,500/\$3,000	\$5,000/\$10,000	\$8,700/\$17,400
Annual out-of-pocket maximum Individual/Family	\$8,200/\$16,400	\$8,700/\$17,400	\$8,700/\$17,400
After meeting your deductible, you'll pay the following amounts for covered services. The deductible doesn't apply for services marked with a ✓.			
Preventive Care			
Periodic health exams and well-baby care (from any provider licensed to perform the service)	Covered in full ✓	Covered in full ✓	Covered in full ✓
Maternity prenatal office visits	Covered in full ✓	Covered in full ✓	Covered in full ✓
Annual gynecological exam and Pap test	Covered in full ✓	Covered in full ✓	Covered in full ✓
Mammograms	Covered in full ✓	Covered in full ✓	Covered in full ✓
Colorectal cancer screenings (preventive age 45 and over)	Covered in full ✓	Covered in full ✓	Covered in full ✓

Columbia plans (continued)	Columbia 1500 Gold In-network (No out-of-network benefits)	Columbia 5000 Silver In-network (No out-of-network benefits)	Columbia 8700 Bronze In-network (No out-of-network benefits)
Office Visits for Medical Services			
Primary care provider (PCP)	\$30✓	\$40✓	\$70✓
ExpressCare Virtual visits	Covered in full✓	Covered in full✓	Covered in full✓
Alternative care provider	\$30✓	\$40✓	\$70✓
Specialist	\$50✓	\$60✓	\$100✓
Hospital Services			
Inpatient hospital services and maternity care	20%	35%	Covered in full
Emergency and Urgent Care			
Emergency services (all services treated as in-network)	\$250 then 20%	\$250 then 35%	Covered in full
Urgent care services (all services treated as in-network)	\$50✓	\$60✓	\$100✓
Outpatient Diagnostic Services			
X-ray and lab services	20%✓	35%✓	Covered in full
High tech imaging services (such as PET, CT, MRI)	20%	35%	Covered in full
Mental Health and Chemical Dependency			
Inpatient and residential services	20%	35%	Covered in full
Outpatient provider visits	\$30✓	\$40✓	\$70✓
Other Covered Services			
Outpatient surgery at an ambulatory surgery center	10%	25%	Covered in full
Chiropractic manipulation (limited to 10 visits per calendar year)	\$25✓	\$25✓	\$25✓
Acupuncture (limited to 12 visits per calendar year)	\$25✓	\$25✓	\$25✓
Massage therapy (limited to 10 visits per calendar year)	\$25✓	\$25✓	\$25✓
Prescription Drugs			
Tier 1	Covered in full✓	Covered in full✓	Covered in full✓
Tier 2	\$10✓	\$25✓	\$35✓
Tier 3	\$50✓	\$70✓	Covered in full
Tier 4	50%	50%	Covered in full
Tier 5	50% with a \$200 per script cap	50% with a \$200 per script cap	Covered in full
Tier 6	50%	50%	Covered in full
Pediatric Vision Services (children aged 18 years and younger)			
Routine eye exams (one exam per calendar year)	Covered in full✓	Covered in full✓	Covered in full✓
Vision hardware (frames, lenses, contact lenses); limits apply	Covered in full✓	Covered in full✓	Covered in full✓

✓Deductible is waived for these services.

Purchase a Columbia plan at [ProvidenceHealthPlan.com/shop](https://www.providencehealthplan.com/shop) or through your local insurance producer.



Things to know as you consider your coverage

When to apply

Apply during open enrollment from Nov. 1, 2022 through Dec. 15, 2022 for a Jan. 1, 2023 Effective Date of Coverage. If you apply from Dec. 16, 2022 through Jan. 15, 2023, you will have a Feb. 1, 2023 Effective Date of Coverage. After the Open Enrollment Period ends, you must have a qualifying life event to enroll during a Special Enrollment Period. You can apply for and get health insurance coverage during a Special Enrollment Period if you experience an involuntary loss of minimum essential coverage except for failure to pay the premium or experience certain life events, such as marriage or adoption. For more information and a list of Qualifying Events, visit ProvidenceHealthPlan.com/qe.

Eligibility

To purchase one of our plans, you must live in the service area and be a resident of the state of Washington. Providence is non-duplication with Medicare on Individual and Family plans. Someone who is entitled to Medicare Part A and/or enrolled in Medicare Part B is not eligible to enroll in a Providence Health Plan Individual and Family plan.

Application and premium payment dates

To apply directly through Providence Health Plan, visit ProvidenceHealthPlan.com/shop to use our online shopping and enrollment tool. At the time you submit your online application, you will be directed to submit your initial Premium payment.

Qualifying Event Effective Dates

During a Special Enrollment Period, the Effective Date of Coverage is determined by the Qualifying Event as well as Providence Health Plan's receipt of the initial Premium. If the Qualifying Event is birth, adoption, placement for adoption or foster care of a child, or a court order, coverage will be effective from the date of the event. All other qualifying events will be effective on the first day of the month following Providence Health Plan's receipt of your completed application. If you would prefer a prospective effective date, please call Membership Accounting at **503-574-5791** or **888-816-1300 (TTY: 711)** for further instructions.

Monthly premium payment information

After you have been enrolled, your monthly Premium payment is due on the first of each month. Providence Health Plan encourages you to visit Providence.org/premiumpay to set up a recurring payment arrangement through the Providence Health Plan electronic payment system. **Please note:** Providence Health Plan does not accept any Premium payments made by an employer or a third party except as permitted by state or federal regulation.

Key health insurance terms

See our online Glossary at ProvidenceHealthPlan.com/glossary for explanations and definitions of health insurance terms.

Termination of Pregnancy Notice

Termination of pregnancy is not a covered service, unless there is a severe threat to the mother, or if the life of the fetus cannot be sustained. Providence has a religious objection to providing this service in other circumstances. However, enrollees in Providence plans have coverage for termination of pregnancy services not covered under these plans through the Washington Department of Health Family Planning Program. For information on how to receive these services, please visit Providence.org/tpr or contact the Department of Health customer service line at **800-525-0127**. You are not required to notify or interact with Providence Health Plan in any way.

Non-discrimination Notice

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

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
- + Information written in other languages

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

Filing a grievance

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, sex, gender identity or sexual orientation, you can file a grievance with:

Providence Health Plan and Providence Health Assurance

Attn: Ronni Nichuals, Non-discrimination Coordinator

PO Box 4158

Portland, OR 97208-4158

Phone: 503-574-6236

Fax: 503-574-8757

Email: ronni.nichuals@providence.org

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Ronni Nichuals, Providence Health Plan's non-discrimination coordinator is available to help you.

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, D.C. 20201

- + **800-368-1019** or **800-537-7697 (TDD)**

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

- + The Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint portal available at <https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status>, or by phone at **800-562-6900** or **360-586-0241 (TDD)**. Complaint forms are available at <https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx>

Language Access Information

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-603-2340 (TTY: 711).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-603-2340 (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 1-800-603-2340 (TTY: 711)

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-603-2340 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-603-2340 (TTY: 711) 번으로 전화해 주십시오.

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-603-2340 (телетайп: 711).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-603-2340 (TTY: 711).

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-800-603-2340 (телетайп: 711).

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតល្អល គឺអាចមានសំរាប់បម្រើអ្នក។ ចូរ ទូរស័ព្ទ 1-800-603-2340 (TTY: 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。1-800-603-2340 (TTY:711) まで、お電話にてご連絡ください。

ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በገዳ ሊያግዝዎት ተዘጋጅተዋል። ወደ ሚስተለው ቁጥር ይደውሉ 1-800-603-2340 (ማስማት ለተሰናዥው: 711) .

XIYYEEFFANNA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-800-603-2340 (TTY: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-603-2340 (رقم هاتف الصم والبكم: (TTY: 711).

पिआन सिरि: जे त्रुमी पंजाबी बोलते हे, तां त्रामा सिंच सहायिता मेदा त्रुगडे लखी मुहउ छुपलसय वै। 1-800-603-2340 (TTY: 711) 'उे बाल बरे।

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-603-2340(TTY: 711).

ໂປດຊາບ: ຖ້ າວ່ າ ທ່ ານເວ້ າພາສາລາວ, ການບໍ ລການຊໍ ວຍເຫຼ ອດ້ ານພາສາ, ໂດຍ ບໍ ລສໍ ວັດໍ າ, ຄມໍ ນມພໍ ສມໃຫ້ ທ່ ານ. ໂທສ 1-800-603-2340(TTY: 711).

ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-800-603-2340 (TTY: 711).

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-603-2340(ATS: 711).

เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-800-603-2340(TTY: 711)

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-800-603-2340 (TTY: 711) تماس بگیرید.



Our Mission

As expressions of God's healing love, witnessed through the ministry of Jesus, we are steadfast in serving all, especially those who are poor and vulnerable.

Our Values

Compassion | Dignity | Justice | Excellence | Integrity

Sales assistance

Call **800-988-0088**

8 a.m. to 5 p.m. (Pacific Time) Monday through Friday.

ProvidenceHealthPlan.com/shop

Notice of Privacy Practices

Visit **ProvidenceHealthPlan.com** to learn about Providence Health Plan's privacy practices. You may obtain a copy of our Providence Health Plan Notice of Privacy Practices by going to **ProvidenceHealthPlan.com/notice-of-privacy-practice** or by calling customer service at **800-878-4445 (TTY: 711)**.