The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, <u>ProvidenceHealthPlan.com</u>. For definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary</u> or call 1-800-878-4445 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$0 at Indian Health Care Provider (IHCP) or with IHCP <u>referral</u> at non-IHCP; <u>In-Network</u> : \$7,050 person / \$14,100 family (2 or more).	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your <u>deductible</u> ?	Yes. Most <u>preventive care in-network</u> . Services received at an IHCP or with an IHCP referral are covered at no charge.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-</u> pocket limit for this plan?	<u>In-Network</u> : \$7,050 person / \$14,100 family (2 or more). Family <u>plans</u> have a \$9,100 per person annual limit on <u>cost-sharing</u> .	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , the overall family <u>out-of-pocket limit</u> must be met.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance billing, penalties, chiropractic manipulation, acupuncture, services not covered, fees above <u>Usual,</u> <u>Customary and Reasonable (UCR)</u> .	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See <u>ProvidenceHealthPlan.com/</u> <u>findaprovider</u> or call 1-800-878-4445 for a list of <u>network providers</u> . Services received from Indian Health Services (IHS) <u>providers</u> are covered in full.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

(DT - OMB control number: 1545-0047/Expiration Date: 12/31/2019)(DOL - OMB control number: 1210-0147/Expiration date: 5/31/2022) (HHS - OMB control number: 0938-1146/Expiration date: 10/31/2022)

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Qualified 7050 Bronze - Signature Network 56707OR1430003-03 0128080331

	Services You May Need	What You Will Pay				
Common Medical Event		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	No charge	No charge	Not covered	Some services such as lab and x-ray will include additional member costs. Providence ExpressCare phone and video visits are covered in full <u>in-network</u> .	
lf you visit a health	<u>Specialist</u> visit	No charge	No charge	Not covered	Some services such as lab and x-ray will include additional member costs.	
care <u>provider's</u> office or clinic	Preventive care/screening/ immunization	No charge <u>deductibl</u>	No charge; <u>deductible</u> does not apply	Not covered	Not all <u>preventive services</u> are required to be covered in full by the ACA. For more information on <u>preventive services</u> that are covered in full see: <u>ProvidenceHealthPlan.com/</u> <u>PreventiveCare</u> . You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.	
	Diagnostic test (x-ray, blood work)	No charge	No charge	Not covered	None	
lf you have a test	/ Imaging (CT/PET scans, MRIs)	No charge	No charge	Not covered	Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services.	

Common Medical Event		What You Will Pay				
	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Tier 1 drugs	No charge retail	No charge retail	Not covered	Safe Harbor drugs covered at a 50%	
	Tier 2 drugs	No charge retail	No charge retail	Not covered	<u>coinsurance</u> retail; <u>deductible</u> does not apply.	
	Tier 3 drugs	No charge retail	No charge retail	Not covered	ACA Preventive drugs are covered in full <u>in-</u> network. Covers up to a 30-day supply (retail);	
If you need drugs to	Tier 4 drugs	No charge retail	No charge retail	Not covered	90-day mail-order supply covered at 5% less	
treat your illness or	Tier 5 drugs	No charge retail	No charge retail	Not covered	than the retail <u>coinsurance</u> . <u>Prior authorization</u>	
condition More information about prescription drug coverage is available at ProvidenceHealthPlan .com	Tier 6 drugs	No charge retail	No charge retail	Not covered	may apply. If you do not obtain <u>Prior</u> <u>authorization</u> claims for those services will be denied and you will be responsible for payment of those services. If a brand-name drug is requested when a generic is available, you will pay the difference in cost, plus your Tier 4 or Tier 6 cost-share. <u>Specialty drugs</u> (listed in Tier 5 and Tier 6 on your formulary) can only be purchased at a participating specialty pharmacy (limited to 30 days).	
lf you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	No charge	Not covered	Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services.	
	Physician/surgeon fees	No charge	No charge	Not covered		
If you need immediate	Emergency room care	No charge	No charge	No charge	For <u>emergency medical conditions</u> only. If admitted to hospital, all services subject to inpatient benefits.	
medical attention	Emergency medical transportation	No charge	No charge	No charge	None	
	Urgent care	No charge	No charge	No charge	Some services will include additional member costs.	
If you have a hospital	Facility fee (e.g., hospital room)	No charge	No charge	Not covered	Prior authorization required. If you do not	
stay	Physician/surgeon fees	No charge	No charge	Not covered	obtain <u>Prior authorization</u> claims for those services will be denied and you will be responsible for payment of those services.	

		What You Will Pay				
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Outpatient services	No charge	No charge	Not covered	All services except provider office visits must	
If you need mental health, behavioral health, or substance abuse services	Inpatient services	No charge	No charge	Not covered	be <u>prior authorized</u> . If you do not obtain <u>Prior</u> <u>authorization</u> claims for those services will be denied and you will be responsible for payment of those services. See your benefit summary for Applied Behavioral Analysis (ABA) services.	
	Office visits	No charge	No charge; <u>deductible</u> does not apply	Not covered	None	
lf you are pregnant	Childbirth/delivery professional services	No charge	No charge	Not covered	None	
	Childbirth/delivery facility services	No charge	No charge	Not covered	None	
	Home health care	No charge	No charge	Not covered	Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services.	
If you need help recovering or have other special health needs	Rehabilitation services	No charge	No charge	Not covered	Inpatient services: Limited to 30 days for in- network providers per calendar year. Limited to 60 days for in-network providers per calendar year for head/spinal injuries. Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services. Outpatient services: Limited to 30 visits for in-network providers per calendar year. Additional visits per specified condition: Limited to 30 visits for in-network providers per calendar year. Limits do not apply to Mental Health Services.	

	Services You May Need	What You Will Pay				
Common Medical Event		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Habilitation services	No charge	No charge	Not covered	Inpatient services: Limited to 30 days for in- network providers per calendar year. Limited to 60 days for in-network providers per calendar year for head/spinal injuries. Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services. Outpatient services: Limited to 30 visits for in-network providers per calendar year. Limits do not apply to Mental Health Services.	
	Skilled nursing care	No charge	No charge	Not covered	Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services. Limited to 60 days for <u>in-network providers</u> per calendar year.	
	Durable medical equipment	No charge	Diabetic Supplies: 50% <u>coinsurance;</u> <u>deductible</u> does not apply All other equipment: No charge	Not covered	None	
	Hospice services	No charge	No charge	Not covered	Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services. Respite care: Limited to 5 days, up to 30 days per lifetime for <u>in-network providers</u> .	

Common Medical Event	t Services You May Need	What You Will Pay			
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If your child needs dental or eye care	Children's eye exam	No charge	No charge; deductible does not apply	Not covered	Limited to 1 exam per calendar year.
	Children's glasses	No charge	No charge; deductible does not apply	Not covered	Limited to 1 pair per calendar year.
	Children's dental check-up	Not covered	Not covered	Not covered	None
Excluded Services & Oth	ner Covered Services:				
Services Your <u>Plan</u> Gene	erally Does NOT Cover (Check	your policy or <u>plan</u>	document for more i	nformation and a list	t of any other <u>excluded services</u> .)
Abortion		Dental care (Child)			Routine eye care (Adult)
 Bariatric surgery 		 Infertility treat 	itment	Routine foot care (covered for diabetics)	
 Cosmetic surger 	y (with certain exceptions)	 Long-term ca 	are	Weight loss programs	
 Dontal cara (Adu 	.14)	 Drivete duty 	nuraina		

• Dental care (Adult)

Private-duty nursing

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)

Acupuncture (12 visits)
 Chiropractic care (20 visits)
 Hearing aids (one per ear every 3 calendar years)
 Non-emergency care when traveling outside the U.S. See <u>ProvidenceHealthPlan.com</u>

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is:

• Providence Health Plan at 503-574-8757/1-800-878-4445 (toll-free) or ProvidenceHealthPlan.com.

•Oregon Division of Financial Regulation at 503-947-7984/1-888-877-4894 (toll-free) or dfr.oregon.gov.

Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>HealthCare.gov</u> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact:

- Providence Health Plan at 503-574-8757/1-800-878-4445 (toll-free) or ProvidenceHealthPlan.com.
- Oregon Division of Financial Regulation at 503-947-7984/1-888-877-4894 (toll-free) or <u>dfr.oregon.gov</u>.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-878-4445 (TTY: 711).

Chinese (中文): 如果需要中文的帮助,请拨打这个号码1-800-878-4445 (TTY: 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-878-4445 (TTY: 711).

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-878-4445 (TTY: 711).

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

PRA Disclosure Statement: According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately one minute per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email <u>ebsa.opr@dol.gov</u> and reference the OMB Control Number 12100123.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u>, and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal hospital delivery)		Managing Joe's Type 2 Di (a year of routine in-network car controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist coinsurance</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$7,050 0% 0% 0%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> <u>coinsurance</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$7,050 0% 0% 0%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist coinsurance</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$7,050 0% 0% 0%
This EXAMPLE event includes serv Specialist office visits (pre-natal care) Childbirth/Delivery Professional Service Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and bloc Specialist visit (anesthesia)	ces	This EXAMPLE event includes ser <u>Primary care physician</u> office visits (in disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose	ncluding	This EXAMPLE event includes services like: <u>Emergency room care</u> (including medical supplies) <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy)	
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost-Sharing		<u>Cost-Sharing</u>		<u>Cost-Sharing</u>	
Deductibles	\$7,050	Deductibles*	\$4,400	Deductibles*	\$2,800
Copayments	\$0	<u>Copayments</u>	\$0	<u>Copayments</u>	\$0
	\$0	Coinsurance	\$400	<u>Coinsurance</u>	\$0
Coinsurance	Ф О	What isn't covered		What isn't covered	
Coinsurance What isn't covered		What isn't covered		What isn't covered	
	\$20	What isn't covered Limits or exclusions	\$0	What isn't covered Limits or exclusions	\$0

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
 - Information written 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://www.hhs.gov/ocr/office/file/index.html.

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 4445-878-870-1-800 (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).

្របយ័ត៖ េបើសិនអកនិយ ែខ រ, េសងំនូយែងក េយមិនគិតឈល គឺជនសំប់បំេរ អក។ ជូរ ទូរស័ព 1-800-878-4445 (TTY: 711)។

XIYYEEFFANNAA: 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).

ف مه دشاب .اب (TTY: 711) TTY:-878-878-001 سامت دیری گب. امش می ارب ناگی ار تروصب مینابز تالی هست ،دینک مه وگتفگ مسر اف نابز هب رگا : هجوت

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