



2025  
Producer Toolkit

---

Groups sized 1-50

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

# Health For All

For more than 160 years, our non-profit has set the health and well-being standard for the community. Our commitment isn't solely about treating sickness, it's about investing in health. This means we intervene earlier and improve outcomes.

By combining Providence's clinics, hospitals, and physicians with Providence Health Plan's flexibility and benefits, we have created a unique member experience. This integrated system improves the connection between care and coverage, allowing us to design clinical pathways collaboratively and reduce member friction. Direct engagement with our provider partners helps us seize innovative opportunities and achieve positive healthcare outcomes.

As healthcare costs continue to rise, we remain committed to finding solutions that ensure accessible and equitable care for our communities.

## Expanded Access

- Continued focus on growing our medical and behavioral health networks, particularly in rural communities
- Expanded telehealth providers and programs for Behavioral Health services for teens and young adults

## Pharmacy Savings

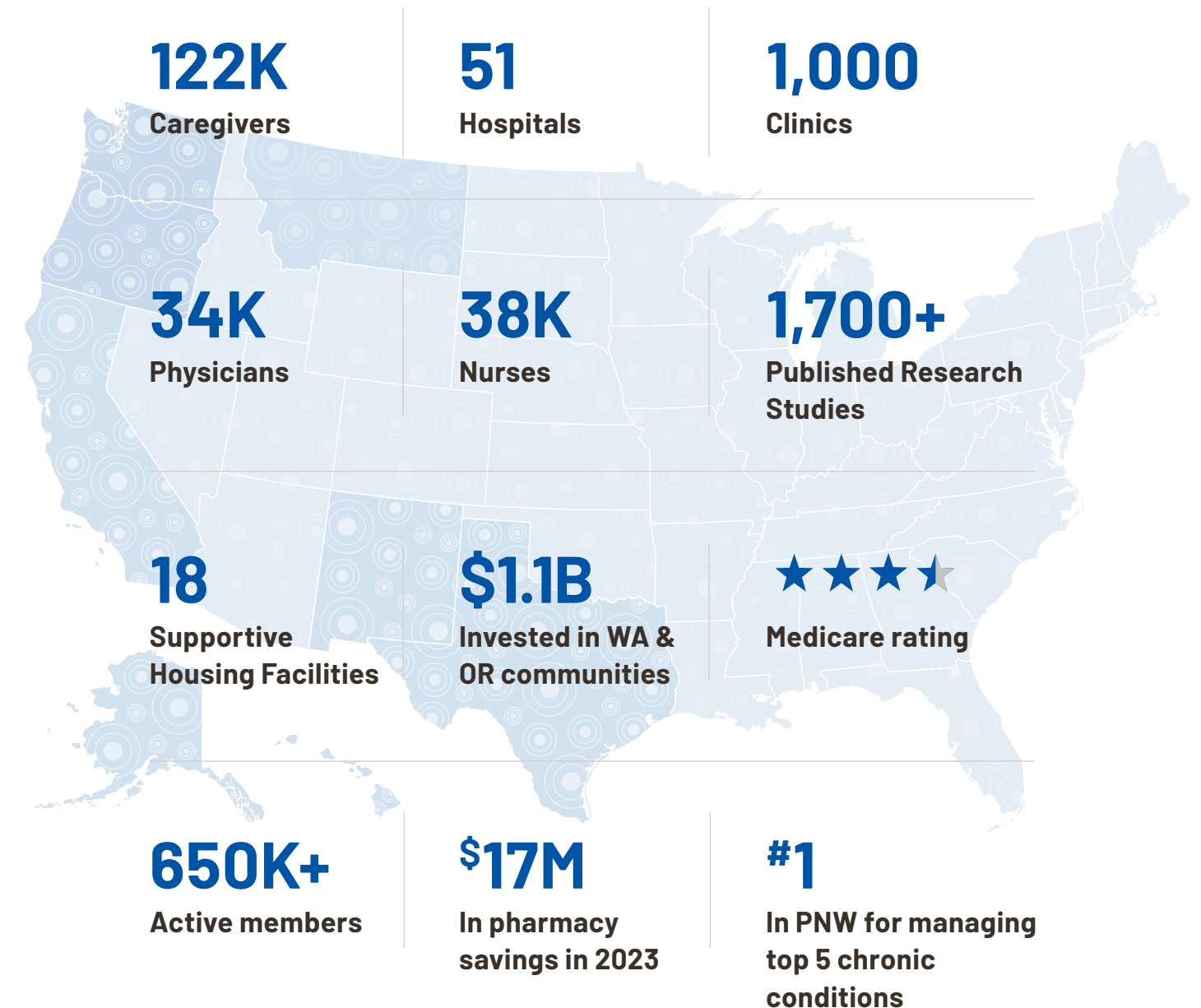
- Enhanced programs offering cost savings for every day and specialty medications
- Focused strategies around top cost drivers like GLP1s and gene and cell therapy

## Improved Quality & Member Experience

- Enhanced initiatives through our Care Management team around high-risk maternity / fertility, TransHealth and disordered eating support

## Integrated Care and Coverage

Providence Health Plan + Providence Clinics & Hospitals





# 2025 Benefits Highlights



## Enhanced pharmacy savings

- **Insulin Cost Share:** cost share cap limit now \$35 for a 30-day supply and \$105 for a 90-day supply, deductible waived.
- **Rx Savings Solutions:** a digital platform directly linked to members' plans, providing personalized cost savings tailored to their medications and coverage.



## Care management and crisis support

- Personalized and proactive assistance for case and disease management, behavioral health, as well as enhanced support for eating disorders, transgender health, and specialized maternity and fertility care.
- Exclusive Behavioral Health Hub accessible 24/7 connecting members to a navigator trained in crisis triage care, with the ability to provide real-time referrals.



## Robust behavioral health virtual options

- **Behavioral Health Concierge:** access to Providence licensed behavioral health clinicians through extended hours 7 a.m. - 8 p.m. Pacific Time, seven days week. (\*available in OR, WA, ID, MT, CA, TX)
- **Talkspace:** telehealth provider of virtual psychotherapy for adults and teens 13+, available through text, voice or video options.
- **Joon Care:** a telehealth provider specializing in ages 13-26 and those with suicidal thoughts and/or self-harm tendencies. Provide live one-on-one therapy sessions with a mobile app-based experience and support and resources for parents and guardians. (\*available OR, WA, TX, CA, DE, PA, NY)

# Table of Contents

<b>Network</b>	<b>7</b>
Connect	8
Choice	9
Signature	10
<b>Pharmacy</b>	<b>13</b>
<b>Plans</b>	<b>15</b>
Robust Coverage Plans	16
Premium Savings Plans	18
Dental Plans	22
<b>Producer and Employer Portals</b>	<b>24</b>
<b>Member Resources</b>	<b>27</b>
Behavioral Health	28
Care Management	30
Care Options	32
Member Portal	33
Member Perks	35



## Choose from network options that best fit your groups' needs.

---

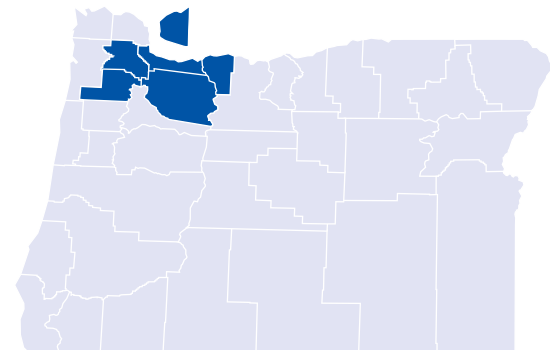
### Explore a wide range of options

Choose from a variety of provider networks, each designed to pair well with different health plan options. Our variety of networks – from patient-centered medical homes to expansive and comprehensive national coverage – means we have the solution for your groups.

# These high-value networks put patients first

## Providence Connect network

Connect plans prioritize each member's long-term health. The Connect network comprises over 2,000 physicians, spanning primary care and specialists, who convene regularly to analyze data, exchange best practices, and devise inventive care models. By fostering collaboration among providers, Connect plans enhance quality outcomes, elevate clinical experiences, reduce costs, and enhance access to care for our members.



### Clinic options to choose from

Connect includes Providence Medical Group and 14+ other high performing clinics around the Portland Metro area<sup>1</sup>.

### Connect is sold to businesses located in these counties

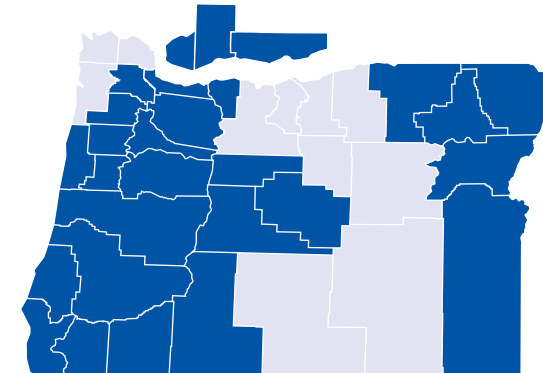
- Clackamas
- Hood River
- Multnomah
- Washington
- Yamhill (ZIP codes 97123 and 97132 only)

<sup>1</sup>Clinics include: The Portland Clinic, Metropolitan Pediatrics, Prism Health, Pediatric Associates, Northwest Primary Care, Sellwood Medical Clinic, Broadway Medical Clinic, Oregon Pediatrics, NW Internal Medicine, Internal Medicine of Oregon, Rose City Internal Medicine, Sunset Pediatrics, SW Family Physicians, South Tabor Family Physicians, The Children's Clinic, Pacific Medical Group, and Westside Pediatrics.

## Providence Choice network

Choice plans provide members with access to a vast network of over 400 primary care clinics spanning various Oregon and Washington counties. This integrated network, following the medical home model of primary and specialty care, offers access to the nationwide Cigna PPO network\*, Providence delivery system providers, local providers, and hospitals.

Medical plans within the Choice network also extend coverage to dependents, such as family members attending distant colleges or spouses residing in different cities.



Choice members have nationwide access to the Cigna PPO Network.\*

### Choice is sold to businesses located in these counties

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

\*The Cigna PPO Network refers to the healthcare providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration. Cigna is an independent company and not affiliated with Providence Health Plan. Access to the Cigna PPO Network is available through Cigna's contractual relationship with Providence. All Cigna products are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

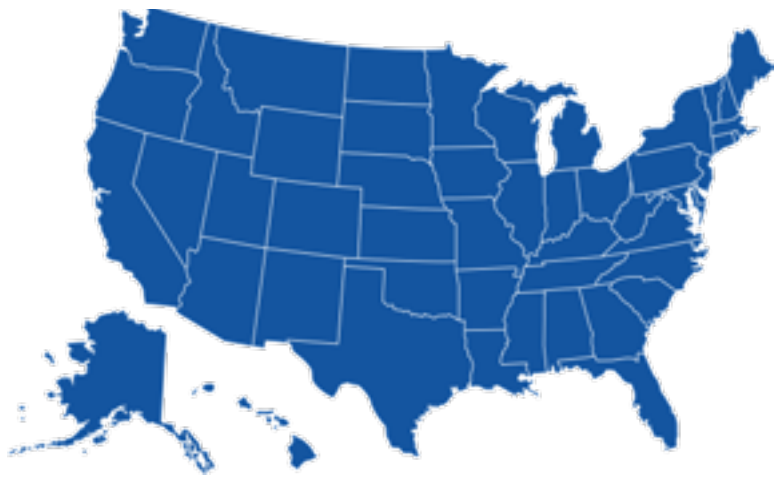
The Cigna PPO network applies to the following market segments: Fully-insured SG and LG (OR domiciled employers only) and self-funded ASO employers. It does not apply to WA domiciled fully-insured groups or individual plans at this time.



# Coast-to-coast coverage begins here

## Providence Signature network

With the Providence Signature Network, members get access to the Cigna PPO Network which provides a broad national network of more than 1 million providers, complementing the Providence delivery system of 52 hospitals, more than 1,000 clinics and 25,000 physicians across seven western states.



## Not just a travel network

Other health plans offer access to care when you live out of state or are traveling, but with Providence Health Plan you get so much more. Our collaboration with Cigna Healthcare isn't simply a travel network, you also have access to our integrated Care Management team. It's open to all members and available at no cost.

Our care managers offer help with:

- Finding services that fit your needs
- Authorizations and referrals
- Coordination between providers
- And more...

## Accessing Behavioral Health services outside of the Cigna PPO Network

Behavioral Health providers and clinics are available only through Providence Health Plan – not through Cigna's PPO network. To find an in-network behavioral health provider or clinic, call customer service at **800-878-4445 (TTY: 711)**, or search the Provider Directory at [ProvidenceHealthPlan.com/FindAProvider](https://www.ProvidenceHealthPlan.com/FindAProvider)





## Pharmacy resources

A care center putting employers and members first, through enhanced support and cost savings solutions

### Education and Assistance

- 24/7 Providence Health Plan pharmacist assistance (serving members and network providers)
- Formulary updates to ensure safe, effective, and affordable treatment
- Pharmacy safety and education on drug interactions provided
- Details on how to get specialty medication and financial assistance

### Digital Resources

- Real-time benefit checks to help providers find cheaper options and coverage information to help members get the most affordable and suitable medication
- Electronic prior authorization (ePA) speeds up approval process by allowing prescribers to submit and view approvals online.
- Data on primary care provider profiles helps prescribers track patient medication adherence for early issue detection and resolution.



### Mail order delivery – saves members time and money

- A 90-day supply of maintenance drugs are delivered direct to member's homes\*
- A 30-to 90-day supply through mail order may have a lower copay than at a retail pharmacy
- Prescriptions are sent to preferred pharmacies: Costco Mail Order or Postal Prescription Services\*\*
- 90-day prescriptions have also shown an increase in adherence for members
- Free shipping on all orders
- 24/7 automated refill line

### Rx Saving Solutions

Reduce overall pharmacy spend while members benefit from lower prescription drug costs with personalized savings suggestions.

- Utilizes software that scans members' medications against their plans to find covered, lower-cost prescriptions.
- Option to receive personalized alerts about potential prescription savings via mail, email, phone, call, or text.
- Easily compare prices and explore lower-cost prescription options through an online account.

This is an additional service offered to Providence Health Plan members. It does not change prescriptions or preferences, it is simply a new way to help control out-of-pocket costs.

\*Excludes specialty and compounded medications

\*\*Your network may require the use of just one of these mail order pharmacies for coverage



Member Testimonial

**"I'm paying  
50% to 60%  
less for my  
medications  
now."**



## Many plan options to support employee health.

---

Our goal is to offer options to meet the various needs of employers. Employers may choose from plans with robust coverage and full access to a national network, high-value plans featuring a local network, or lower-premium high-deductible plans.

All plans are eligible for the Small Business Health Options Program (SHOP) tax credit. Employers with fewer than 25 full-time equivalent employees may qualify for a SHOP tax credit. Employers seeking more information should contact a tax professional or visit [Healthcare.gov](https://www.healthcare.gov) or call **800-706-7893 (TTY: 711)**.



# Robust coverage, national network plans

## 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					
	Common	Common	Primary/Specialist			In/Out	T1	T2	T3	T4	T5
<b>250 Platinum</b>	\$250	\$3,500	\$5✓/\$10✓/\$25✓	10%/30%	\$250 then 10%✓	CIF✓	\$10✓	\$25✓	30%✓	50%*✓	50%✓
<b>500 Platinum</b>	\$500	\$3,500	\$5✓/\$10✓/\$25✓	10%/30%	\$250 then 10%✓	CIF✓	\$10✓	\$25✓	30%✓	50%*✓	50%✓
<b>750 Platinum</b>	\$750	\$3,500	\$5✓/\$10✓/\$25✓	10%/30%	\$250 then 10%✓	CIF✓	\$10✓	\$25✓	30%✓	50%*✓	50%✓
<b>1000 Gold</b>	\$1,000	\$7,500	\$5✓/\$20✓/\$40✓	30%/40%	\$250 then 30%✓	CIF✓	\$10✓	\$40✓	30%✓	50%*✓	50%✓
<b>1500 Gold</b>	\$1,500	\$7,500	\$5✓/\$20✓/\$40✓	30%/40%	\$250 then 30%✓	CIF✓	\$10✓	\$40✓	30%✓	50%*✓	50%✓
<b>2500 Gold</b>	\$2,500	\$7,500	\$5✓/\$20✓/\$40✓	20%/40%	\$250 then 20%✓	CIF✓	\$10✓	\$40✓	30%✓	50%*✓	50%✓
<b>3500 Gold</b>	\$3,500	\$7,500	\$5✓/\$20✓/\$40✓	20%/40%	\$250 then 20%✓	CIF✓	\$10✓	\$40✓	30%✓	50%*✓	50%✓
<b>4500 Gold</b>	\$4,500	\$7,500	\$5✓/\$20✓/\$40✓	20%/40%	\$250 then 20%✓	CIF✓	\$10✓	\$40✓	30%✓	50%*✓	50%✓
<b>5500 Gold</b>	\$5,500	\$7,500	\$5✓/\$20✓/\$40✓	20%/40%	\$250 then 20%✓	CIF✓	\$10✓	\$40✓	30%✓	50%*✓	50%✓
<b>7000 Gold</b>	\$7,000	\$7,500	\$5✓/\$20✓/\$40✓	30%/40%	\$250 then 30%✓	CIF✓	\$10✓	\$40✓	30%✓	50%*✓	50%✓

\*50% up to \$200 ✓Deductible waived

- First three PCP and first three behavioral health visits have \$5 copay, deductible waived
- Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year, deductible waived
- Deductible waived on emergency room visits
- In- and out-of-network common deductibles and out-of-pocket maximums
- Deductible waived on all six pharmacy tiers

**Full service vision benefits (exam, frames, and lenses) every 12 months.**

## 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					
	In/Out	In/Out	Primary/Specialist			In/Out	T1	T2	T3	T4	T5
<b>750 Gold</b>	\$750/\$1,500	\$8,200/\$16,400	\$5✓/\$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	\$5✓/\$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	\$5✓/\$25✓/\$45✓	20%/50%	\$250 then 20%	CIF✓	\$15✓	\$50✓	50%✓	50%*	50%
<b>4000 Silver</b>	\$4,000/\$8,000	\$9,200/\$18,400	\$5✓/\$40✓/\$65✓	40%/50%	\$250 then 40%	CIF✓	\$20✓	\$65✓	50%✓	50%*	50%
<b>6000 Silver</b>	\$6,000/\$12,000	\$9,200/\$18,400	\$5✓/\$40✓/\$60✓	35%/50%	\$250 then 35%	CIF✓	\$20✓	\$65✓	50%✓	50%*	50%
<b>8000 Bronze</b>	\$8,000/\$16,000	\$9,200/\$18,400	\$5✓/\$75✓/\$100✓	50%/50%	\$250 then 50%	CIF✓	\$35✓	50%	50%	50%*	50%

\*50% up to \$200 ✓Deductible waived

- First three PCP and first three behavioral health visits have \$5 copay, deductible waived
- Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year, deductible waived
- Adult vision exam and hardware benefit
- 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	\$5✓/\$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	\$5✓/\$30✓ /\$50✓	25%/50%	\$250 then 25%	CIF✓	\$15✓	\$50✓	50%✓	50%*	50%	
<b>2500 Gold</b>	\$2,500/ \$5,000	\$7,700/ \$15,400	\$5✓/\$20✓ /\$40✓	25%/50%	\$250 then 25%	CIF✓	\$15✓	\$45✓	50%✓	50%*	50%	
<b>4000 Silver</b>	\$4,000/ \$8,000	\$9,200/ \$18,400	\$5✓/\$45✓ /\$65✓	40%/50%	\$250 then 40%	CIF✓	\$20✓	\$65✓	50%✓	50%*	50%	
<b>6000 Silver</b>	\$6,000/ \$12,000	\$9,200/ \$18,400	\$5✓/\$40✓ /\$60✓	35%/50%	\$250 then 35%	CIF✓	\$20✓	\$65✓	50%✓	50%*	50%	
<b>6900 Silver</b>	\$6,900/ \$13,800	\$9,200/ \$18,400	\$5✓/\$35✓ /\$55✓	35%/50%	\$250 then 35%	CIF✓	\$15✓	\$45✓	50%✓	50%*	50%	
<b>9200 Bronze</b>	\$9,200/ \$18,400	\$9,200/ \$18,400	\$5✓/\$75✓/ \$100✓	CIF/CIF	CIF	CIF✓	\$35✓	CIF	CIF	CIF	CIF	

\*50% up to \$200 ✓Deductible waived

- Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year, deductible waived
- PCP and mental health provider telehealth visits have a \$10 copay
- Adult vision exam and hardware benefit
- First three PCP and first three behavioral health visits have \$5 copay, deductible waived

**Affordable member-selected medical home model of 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 400 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	\$5✓/\$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	\$5✓/\$30✓ /\$50✓	25%/50%	\$250 then 25%	CIF✓	\$15✓	\$50✓	50%✓	50%*	50%	
<b>2500 Gold</b>	\$2,500/ \$5,000	\$7,700/ \$15,400	\$5✓/\$20✓ /\$40✓	25%/50%	\$250 then 25%	CIF✓	\$15✓	\$45✓	50%✓	50%*	50%	
<b>4000 Silver</b>	\$4,000/ \$8,000	\$9,200/ \$18,400	\$5✓/\$45✓ /\$65✓	40%/50%	\$250 then 40%	CIF✓	\$20✓	\$65✓	50%✓	50%*	50%	
<b>6000 Silver</b>	\$6,000/ \$12,000	\$9,200/ \$18,400	\$5✓/\$40✓ /\$60✓	35%/50%	\$250 then 35%	CIF✓	\$20✓	\$65✓	50%✓	50%*	50%	
<b>6900 Silver</b>	\$6,900/ \$13,800	\$9,200/ \$18,400	\$5✓/\$35✓/ /\$55✓	35%/50%	\$250 then 35%	CIF✓	\$15✓	\$45✓	50%✓	50%*	50%	
<b>9200 Bronze</b>	\$9,200/ \$18,400	\$9,200/ \$18,400	\$5✓/\$75✓/ \$100✓	CIF/CIF	CIF	CIF✓	\$35✓	CIF	CIF	CIF	CIF	

\*50% up to \$200 ✓Deductible waived

- Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year, deductible waived
- PCP and mental health provider telehealth visits have a \$10 copay
- Adult vision exam and hardware benefit
- First three PCP and first three behavioral health visits have \$5 copay, deductible waived

**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>1650 Gold</b>	\$1,650/ \$3,300	\$6,000/ \$12,000		20%/20%	20%/50%	20%	CIF	20%	20%	20%	50%*	50%
<b>2500 Silver</b>	\$2,500/ \$5,000	\$7,000/ \$14,000		35%/35%	35%/50%	35%	CIF	30%	30%	30%	50%*	50%
<b>3500 Silver Embedded</b>	\$3,500/ \$7,000	\$7,000/ \$14,000		30%/30%	30%/50%	30%	CIF	30%	30%	30%	50%*	50%
<b>5500 Bronze Embedded</b>	\$5,500/ \$11,000	\$7,450/ \$14,900		40%/40%	40%/50%	40%	CIF	50%	50%	50%	50%*	50%
<b>6000 Bronze Embedded</b>	\$6,000/ \$12,000	\$7,450/ \$14,900		50%/50%	50%/50%	50%	CIF	50%	50%	50%	50%*	50%
<b>7100 Bronze Embedded</b>	\$7,100/ \$14,200	\$7,100/ \$14,200		CIF/CIF	CIF/CIF	CIF	CIF	CIF	CIF	CIF	CIF	CIF

\*50% up to \$200

- Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year
- Adult vision exam and hardware benefit
- Embedded HSA deductible for 3500 Silver and all Bronze plans
- 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 account through HealthEquity available for all eligible HSA Qualified plan members. HSA accounts are offered at no cost for employers.**

## 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	\$7,000/ \$14,000		\$5✓/\$20✓/ \$40✓	20%/50%	20%	\$10✓	\$10✓	\$30✓	50%✓	50%*✓	50%*✓
<b>Silver</b>	\$5,500/ \$11,000	\$9,200/ \$18,400		\$5✓/\$40✓/ \$80✓	30%/50%	30%	\$15✓	\$15✓	\$60✓	50%✓	50%✓	50%✓
<b>Bronze</b>	\$9,200/ \$18,400	\$9,200/ \$18,400		\$5✓/\$50✓/ \$150✓	CIF/CIF	CIF	\$25✓	\$25✓	CIF	CIF	CIF	CIF

\*50% up to \$500 ✓Deductible waived

- Coverage for 20 chiropractic manipulation and 12 acupuncture visits per year, deductible waived
- Separate deductibles and out-of-pocket maximums, in and out of the network
- First three combined PCP and behavioral health visits have \$5 copay, deductible waived
- Copays starting as low as \$20 and deductibles as low as \$1,500

**Defined by the state of Oregon. Available from Providence.**

# Optional dental plans

Available when paired with a medical plan\*, employers may choose from a range of dental plan options that provide comprehensive benefits to help promote overall good health. Members have access to more than 2,300 participating dentists in Oregon and more than 152,000 dental providers nationwide through Delta Dental PPO™ and Delta Dental Premier® networks.

Plan	Network	Annual Max.	Deductible	INN Cost Share	ONN Cost Share	EE	ES	EC	EF
<b>EHB Pediatric Dental</b>	Premier	NA	Medical deductible	0%✓/50%/50%					\$7.61
<b>Essential Value Access</b>	PPO	\$1,000	\$50	20%✓/50%/75%		\$34.58	\$68.55	\$79.33	\$116.82
<b>Essential Access Dental</b>	PPO	\$1,000	\$50	0%✓/20%/50%	10%✓/30%/50%	\$40.89	\$81.81	\$93.94	\$138.65
<b>Advantage Access 1500</b>	PPO	\$1,500	\$25	0%✓/20%/50%	10%✓/30%/50%	\$48.55	\$97.73	\$112.31	\$166.03
<b>Advantage Access 2000</b>	PPO	\$2,000	\$25	0%✓/20%/50%	10%✓/30%/50%	\$52.56	\$106.06	\$121.93	\$180.39
<b>Essential Premier</b>	Premier	\$1,000	\$50	0%✓/20%/50%		\$47.35	\$95.24	\$109.43	\$161.76
<b>Advantage Premier 1500</b>	Premier	\$1,500	\$25	0%✓/20%/50%		\$56.07	\$113.39	\$130.37	\$192.99
<b>Advantage Premier 2000</b>	Premier	\$2,000	\$25	0%✓/20%/50%		\$61.43	\$124.53	\$143.22	\$212.16

- Seven dental plans to choose from
- No waiting periods
- Embedded pediatric coverage in all plans
- Robust coverage in- and out-of-network

\*Medical and dental enrollment must match  
 ✓ Deductible waived

Balance billing may apply for out-of-network services.

Maximum Plan Allowance (MPA): The maximum amount the Plan will reimburse providers. The MPA is based on a PPO fee schedule or a contracted rate. Members who go to an Out-of-Network dental provider who has contracted rates with our dental network provider will not be balanced billed for charges above the MPA. For services provided by an Out-of-Network dental provider who does not have contracted rates with our dental network provider, the Plan will reimburse the provider at the MPA, and any amount above the MPA is the member's responsibility.

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.

**KEY**

EE: Employee

---

ES: Employee and Spouse

---

EC: Employee and Child(ren)

---

EF: Employee and Family

# Multiple plan offerings

Employers can give employees a choice by offering two or three health plans with the defined contribution option.

## Advantages for the employer include:

- Wider choice of benefits
- Greater control over coverage to best meet their needs
- Maximizing dollars by choosing lower-priced options

## 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.



# Producer Portal

## Provides you secure convenience to essential information

The Producer Portal landing page is the primary point of entry for all of our group producers. The portal allows access to essential information in a secure and user-friendly dashboard that houses a full book business. This gives the ability to freely navigate between sites, manage re-rate requests, and renewal processes. It also links out to all available tools and services via single-sign-on (SSO).

To access the portal, sign in at

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

## Easing your way with quotes and enrollment

Wired Quote and Wired Enroll supports your need for fast online quotes and enrolling solutions for small groups. Provided at no charge, drag and drop census entry and easier renewals allow you to save time, reduce errors, increase efficiency, and lower costs.

Learn more at

[ProvidenceHealthPlan.com/Producers/Get-A-Quote](https://ProvidenceHealthPlan.com/Producers/Get-A-Quote)

# Employer Portal

## Manage group benefits online

Employers have access to a fully equipped secure portal designed to help manage the group's health benefits program. After initial group enrollment, the employer may use the online tool to:

- Manage new enrollments
- Access additional enrollment tool features
- Manage open enrollment changes
- Review and pay your bill

First-time users can get started at

[Employer.Providence.org/Group](https://Employer.Providence.org/Group)

A downloadable how-to-guide offering step-by-step navigation is available at:

[ProvidenceHealthPlan.com/Employers/Employer-Portal](https://ProvidenceHealthPlan.com/Employers/Employer-Portal)



# HealthEquity

## Delivers the integrated solutions you need to simplify benefits and truly impact members' lives.

The last thing employers need is a complicated process for administering financial accounts. Providence Health Plan and HealthEquity work together to provide:

- Integrated enrollment and eligibility for HSAs and HRAs
- Coordinated account setup
- Integrated billing for HSAs and HRAs
- Unified claims administration for HSAs, HRAs and FSAs
- Members have access to online tools with their secure HealthEquity account as well as 24/7 customer service
- Employers have access to a secure online platform for program administration and resources



## **Easier access, more choice: matching each person to the right services and care.**

---

Giving members more options for the kinds of care they need, delivered in ways that suit them best.

## Behavioral Health Suite of Services

# Offering members more ways to access the care they need.

At Providence Health Plan, we understand that behavioral health isn't a one-size-fits-all solution. Every person is unique. That's why we offer our members a variety of services that can help them feel supported and achieve positive outcomes.

Here's a quick look at our suite of offerings.

## Our services in action



**80%**

found Talkspace to be as effective or more effective than traditional therapy



**42%**

of members would not ask for help without this service



**44%**

improvement in psychometric outcomes, when working with a Learn to Live coach



**81%**

of patients are seeing improvement in eating disorder symptoms



**60%**

depression symptom reduction



**87%**

effective recovery from severe symptoms

<b>Resources for Improved Well-Being</b>	<b>Self-Management &amp; Mindfulness Tools</b>	<b>Telehealth/Virtual</b>	<b>Broad Clinical Network</b>	<b>Care Management &amp; Crisis Support</b>	
<p><b>Resources to Relax &amp; Recharge</b></p> <ul style="list-style-type: none"> <li>Savings on massage therapy, yoga, meditation, and more</li> <li><a href="https://ProvidenceHealthPlan.com/LifeBalance">ProvidenceHealthPlan.com/LifeBalance</a></li> </ul>	<p><b>Health Coaching</b></p> <ul style="list-style-type: none"> <li><a href="https://ProvidenceHealthPlan.com/HealthCoaching">ProvidenceHealthPlan.com/HealthCoaching</a></li> <li>One-on-one health coaching sessions</li> <li>Personalized goal setting with manageable steps</li> <li>A program designed to empower members to achieve their health goals</li> </ul> <p><b>Learn to Live</b></p> <ul style="list-style-type: none"> <li><a href="https://LearnToLive.com/Welcome/ProvidenceHealthPlan">LearnToLive.com/Welcome/ProvidenceHealthPlan</a></li> <li>Self-directed virtual therapy to manage mental well-being</li> <li>One-on-one coaching, mindfulness exercises, and live and on-demand webinars</li> <li>Available at any time within the app</li> </ul>	<p><b>Behavioral Health Concierge</b></p> <ul style="list-style-type: none"> <li><a href="https://Providence.org/BHC">Providence.org/BHC</a></li> <li>Quick access to direct care with Providence providers</li> <li>Extended hours 7 a.m. - 8 p.m. (Pacific Time), 7 days a week</li> <li>Help with life stressors, mental health, and addiction issues</li> <li>Available to eligible members residing in OR, WA, ID, CA, MT, and TX</li> </ul> <p><b>Talkspace</b></p> <ul style="list-style-type: none"> <li><a href="https://Talkspace.com/ProvidenceHealthPlan">Talkspace.com/ProvidenceHealthPlan</a></li> <li>Telehealth provider of virtual psychotherapy for teens (13+) and adults</li> <li>Be matched to a provider within 48 hours</li> <li>Connect through text, call, or live video</li> <li>Access to therapy, psychiatry,* or both</li> </ul> <p><small>*Psychiatrists have the ability to prescribe medication.</small></p>	<p><b>Equip</b></p> <ul style="list-style-type: none"> <li>Virtual, eating disorder treatment</li> <li>Kids and young adults ages 6-24</li> <li>Family-Based Treatment (FBT) matched with a multi-disciplinary team</li> </ul> <p><b>Charlie Health</b></p> <ul style="list-style-type: none"> <li>Virtual Intensive Outpatient Program (vIOP)</li> <li>Teens and young adults ages 11-30</li> <li>Personalized treatment plans, including group and family/individual therapy</li> </ul> <p><b>Joon Care</b></p> <ul style="list-style-type: none"> <li>Suicide and crisis support</li> <li>Virtual sessions with a licensed therapist</li> <li>Teens and young adults ages 13-26</li> <li>Available to eligible members residing in OR, WA, TX, CA, DE, PA, and NY</li> </ul>	<p><b>Behavioral Health Network</b></p> <ul style="list-style-type: none"> <li>Local and nationwide access</li> <li>In-person and virtual services</li> <li>Age-specific care (kids, teens, adults)</li> <li>Access to specialty behavioral health network</li> </ul> <p><b>Provider Directory</b></p> <ul style="list-style-type: none"> <li><a href="https://ProvidenceHealthPlan.com/FindAProvider">ProvidenceHealthPlan.com/FindAProvider</a></li> <li>Customized provider search by using Member ID number</li> <li>Select "Find a care provider"</li> <li>Select "Mental Health/Substance Use Disorder"</li> </ul>	<p><b>Care Management &amp; Crisis Support</b></p> <p><b>Behavioral Health Hub</b></p> <ul style="list-style-type: none"> <li>Immediate access 24/7</li> <li>Team trained in crisis triage care</li> <li>Real-time referrals</li> </ul> <p><b>Emergency &amp; Urgent Care Services</b></p> <ul style="list-style-type: none"> <li>In-patient and residential care</li> <li>Partial hospital care</li> </ul>

For more information, visit

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



# Care Management

## The right care at the right time

Providence Health Plan's Care Management team provides a range of services, including Case Management, Disease Management, Behavioral Health, and maternity and fertility assistance. This includes proactive identification, assessment, care plan coordination, and interventions tailored to members' healthcare needs.

### Over 240

Languages available for interpretive services

### Over 300

Community resources that Care Management can direct members to based on needs identified and health goals



### Care Management in action



## 97.9%

member satisfaction with high-touch advocacy solutions



## 8.14%

improvement in A1C stabilization for members engaged in Health Equity efforts

### Services Available:



#### Case Management

- High Acuity: Transplants, Cancer
- High-Risk Maternity/Fertility
- Rare Diseases
- Pain Management
- Complex Case Management
- Chronic Kidney Disease/End Stage Renal Disease



#### Disease Management

- Heart Failure
- Coronary Artery Disease
- Chronic Obstructive Pulmonary Disease
- Diabetes
- Asthma



#### Behavioral Health

- Trained crisis-care navigators, available 24/7 for triage support
- Eating Disorders
- Serious & Persistent Mental Illness
- Substance Use Disorders
- Applied Behavioral Analysis (ABA) Therapy
- Emergency Department & In-patient Follow-up



#### Other Care Management Services

- Care Coordination
- Care Transitions/Post Hospital Follow-up
- High ED Utilization
- High Expense
- Transition of Care
- Bariatric/Weight Management Treatment Navigation
- TransHealth Support

For more information, visit

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





# In-person and virtual care

With several options to choose from, members can get the care they need - at home, or in person - anytime, anywhere.



## Primary Care

Visits with a Primary Care Provider (PCP) to establish a relationship and build a personalized health history.



## Telehealth (phone or video appointment)\*

Members schedule a phone appointment to talk with a Primary Care Provider or specialist from anywhere using a video conferencing platform, such as Zoom.



## 24/7 Nurse Advice Line (ProvRN)

Members can speak with a registered nurse anytime, any day, when they have a health concern, a sick newborn, or just need advice - it's a simple first step to determine if they need in-person care.



## ExpressCare Virtual

Connect in minutes via phone or video to treat conditions like common colds, flu and fever, or infections like pink eye, laryngitis, or bronchitis. Reproductive and pediatric health concerns can be addressed at these virtual visits, along with prescription refills and scheduling labs or procedures.



## ExpressCare Clinics

Same-day in-person appointments or walk-ins (where available). Useful for treating common conditions like a cold, sore throat, or allergies.



## Urgent Care

Urgent care is where members turn when they can't wait for a primary care appointment, to treat minor injuries like cuts, burns and pains.



## Emergency Care

Emergency care is for symptoms like suspected heart attack, severe abdominal pain, poisoning or loss of consciousness.

\*Subject to availability, call your provider's office to ask if this is an option.



# myProvidence Member Portal

Provides members with secure digital access to manage and use benefits

## My Health Plan



### Benefits Documents

Members can view materials to learn about:

- How to use plan coverage
- Covered services and costs
- Plan benefits, and more



### Pharmacy Information

Members can go to "Drug Lists" to see a list of FDA-approved drugs covered by their plan. The list includes:

- Brand-name, generic, and specialty medications
- Medications that require approval, that are part of a step therapy program, or have refill limits



### Claims & Explanation of Benefits (EOB)

Reference claims and understand how health care services are billed. EOB includes:

- Services provided
- Provider's billed amount
- Amount covered by insurance
- Member responsibility
- Reasons for denial (if any)



### Benefit Usage

Members can view their annual deductible and out-of-pocket maximum progress. Once these limits are reached:

- Insurance begins to pay a portion of their healthcare costs (deductible)
- Insurance typically covers most covered healthcare costs (out-of-pocket maximum)

## My Providers



### My Providers

Members can find in-network providers, pharmacies, and facilities, or select a PCP. The directory includes:

- Providers and pharmacies tailored to plan network
- Filters such as language, gender, race, ethnicity, and more

## My Tools



### Estimate Costs

Estimate medical, pharmacy, and dental treatment costs.

- Compare costs among providers and pharmacies
- Find copay and coinsurance information for services



### ID Card Management

View member ID card for plan details such as:

- Member and Group ID
- Covered plan network
- Care resources
- Claims submission information

Members sign up at [myProvidence.com](https://myProvidence.com)



# Member Perks

Additional benefits and programs available to cover every aspect of life.



### One Pass Select™

Discover whole body health in one affordable program. Choose a membership tier that fits their lifestyle and access digital fitness apps, gym memberships, and home grocery delivery services. Members can start their journey for less than \$1 a day.



### ID Protection

Assist America protects from the theft of personal data and helps restore its integrity if it is used fraudulently. Store important information in a safe location, and if it's lost or stolen, take advantage of a fast and simple resolution process.



### LifeBalance

LifeBalance gives members and their family discounts on the things they love to do, like going to the movies or taking a vacation. They'll find ways to stay active, reduce stress and save money on thousands of recreational, cultural, well-being and travel-related purchases.



### Personal Health Coach

For members thinking about a healthier lifestyle. Our Providence health coaches are here to support their journey to a healthier, happier life.



### Travel Assistance®

We've partnered with Assist America Travel Assistance® to provide logistical support for emergency medical needs when away from home. Get help with prompt admission to a qualified hospital or replacing prescriptions that have been left behind, and much more.

For more information, visit [ProvidenceHealthPlan.com/Member-Perks](https://ProvidenceHealthPlan.com/Member-Perks)



# Health For All

We are committed to working alongside the communities we serve, learning about unique healthcare challenges, and creating tangible solutions to make healthcare more equitable and accessible.

## Ready to get started?

One of our sales associates will be glad to help.

**877-245-4077**

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