

Your Benefit Summary



Option Advantage

Covenant Health
2024 HRA Medical Plan

Copay	What You Pay	Calendar Year Out-of-Pocket Maximum	Calendar Year Deductible
\$20	10-25% coinsurance (after deductible)	\$3,300 per person \$6,600 per family (2 or more)	\$1,150 per person \$2,300 per family (2 or more)

Important information about your plan

This summary provides only highlights of your benefits. Certain limitations and exclusions apply. To view all of your plan details, including your Summary Plan Description, register for [myProvidence](http://www.ProvidenceHealthPlan.com/getstarted) at www.ProvidenceHealthPlan.com/getstarted.

- Not sure what a word or phrase means? See the last page for the definitions used in this summary.
- Your Calendar Year Medical/Pharmacy Deductible applies to your Calendar Year Medical/Pharmacy Out-of-Pocket Maximum.
- This plan may include a Health Reimbursement Account that can be used toward deductibles, copays and coinsurance.
- You may pay a lower coinsurance when you choose a participating Preferred Network provider or facility. For details go to ProvidenceHealthPlan.com/findaprovider
- Some services and penalties do not apply to out-of-pocket maximums.
- This plan summary highlights some of the features of this Covenant Health medical plan. This summary does not include all plan rules and details. The terms of your benefit plans are governed by legal documents. Should there be any inconsistencies between this summary and the legal plan documents, the plan documents are the final authority. Covenant Health reserves the right to change or discontinue its benefit plans at any time and for any reason.

Option Advantage Benefit Highlights	After you pay your calendar year deductible, then you pay the following for covered services:	
✓ No deductible needs to be met prior to receiving this benefit.	Preferred Network (Tier I)	Other In-Network Providers (Tier II)
Preventive Health and Wellness Services		
<ul style="list-style-type: none"> • Periodic health exams and well baby care • Gynecological exams (calendar year) and Pap tests • Mammogram • Prostate screening exam (calendar year) • Colorectal exam • Colorectal cancer screening: sigmoidoscopy, colonoscopy (for members age 45 and over) • The following tests (when received with your periodic health exam): CBC, urinalysis, chemical profile, glucose, cholesterol, fecal blood • The following services (for members with diabetes): HbA1c, retinal exam, urine test for kidney function, diabetic exams of mouth, teeth and feet • Pneumococcal vaccine • Flu vaccine • Routine immunizations/shots • Nutritional counseling • Hearing screenings • Tobacco use cessation; counseling/classes, and deterrent medications, including prescription and over the counter. 	<ul style="list-style-type: none"> Covered in full ✓ Covered in full ✓ Covered in full ✓ Covered in full ✓ Covered in full ✓ Covered in full ✓ Covered in full ✓ Covered in full ✓ Covered in full ✓ Covered in full ✓ Covered in full ✓ Covered in full ✓ Covered in full ✓ Covered in full ✓ Covered in full ✓ Covered in full ✓ Covered in full ✓ 	<ul style="list-style-type: none"> Covered in full ✓ Covered in full ✓ Covered in full ✓ Covered in full ✓ Covered in full ✓ Covered in full ✓ Covered in full ✓ Covered in full ✓ Covered in full ✓ Covered in full ✓ Covered in full ✓ Covered in full ✓ Covered in full ✓ Covered in full ✓ Covered in full ✓ Covered in full ✓ Covered in full ✓
Physician / Provider Services		
<ul style="list-style-type: none"> • Office visits to Primary Care Provider • Office visits to specialist • Inpatient hospital visits • Surgery; anesthesia • Allergy shots, serums, infusions, and injectable medications 	<ul style="list-style-type: none"> \$20 / visit ✓ 10% 10% 10% 10% 	<ul style="list-style-type: none"> \$20 / visit ✓ 25% 25% 25% 25%

Option Advantage Benefit Highlights (continued)	Preferred Network	Other In-Network Providers
Outpatient Diagnostic Services		
• X-ray; lab services	10%	25%
• High-tech imaging services (such as PET, CT, MRI)	10%	25%
Hospital Services		
• Acute care	10%	25%
• Rehabilitative care	10%	25%
• Skilled nursing facility	25%	25%
Maternity		
• Prenatal services	Covered in full✓	Covered in full✓
• Delivery and postnatal services	Covered in full✓	Covered in full✓
• Routine newborn nursery care	10%✓	25%✓
• Hospital services	10%	25%
• Infertility services (limited to \$500 per calendar year; testing and counseling only)	10%	25%
Medical Equipment, Supplies and Devices		
• Durable medical equipment and appliances	25%	25%
• Prosthetic and Orthotic Devices (Removable custom shoe orthotics are limited to \$500 per calendar year)	25%	25%
• Diabetic supplies (See SPD for details)	Covered in full✓	Covered in full✓
• Hearing Aids (\$1500 maximum rolling 36 month 18 +) & (\$1500 maximum rolling 12 month under 18)	10%	25%
Emergency / Urgent Care / Emergency Medical Transportation		
• Emergency services (for emergency medical conditions only. If admitted to hospital, copayment is not applied; all services subject to inpatient benefits.)	\$250✓	\$250✓
• Urgent care services (for non-life threatening illness/minor injury)	10%	25%
• Emergency medical transportation	25%	25%
Other Covered Services		
• Outpatient rehabilitative services (75 visits per calendar year. Limits do not apply to Mental Health or Substance Use Disorder services)	10%*	25%*
• Outpatient surgery, infusion, chemotherapy, radiation therapy	10%	25%
• Bariatric surgery (Only at our wholly-owned facilities, Providence St. Joseph Health affiliates. Limitations apply.)	10%	Not covered
• Temporomandibular joint (TMJ) service (limited to \$3,000 per lifetime)	10%	25%
• Spinal manipulations and acupuncture (limited to 12 visits combined per calendar year)	25%	25%
• Home health care (limited to 130 visits per calendar year)	25%	25%
• Hospice care	Covered in full	Covered in full
Mental Health / Chemical Dependency		
• Inpatient and residential services	10%	25%
• Day treatment, intensive outpatient and partial hospitalization services	10%	25%
• Applied behavior analysis	Covered in full✓	Covered in full✓
• Outpatient provider office visits	Covered in full✓	Covered in full✓
Prescription drugs (Up to a 30-day supply/retail and preferred retail pharmacies; 90-day supply/mail-order and preferred retail pharmacies)		
• ACA preventive drugs (not subject to deductible)	Covered in full✓	Covered in full✓
• Enhanced Preventive drugs (Not subject to deductible. Drugs designated as Enhanced Preventive drugs on your formulary must be filled at PPS mail order pharmacy for coverage.)	Covered in full✓	Covered in full✓
• Generic	\$10✓	\$10✓
• Formulary brand-name drugs	20% (max \$150 per 30-day supply)	30% (max \$150 per 30-day supply)
• Non-formulary brand-name drugs	40% (max \$150 per 30-day supply)	50% (max \$150 per 30-day supply)

*Physical and Occupational Therapy require prior authorization through eviCore.

Your guide to the words or phrases used to explain your benefits

ACA Preventive drug

ACA Preventive drugs are medications 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.

Coinsurance

The percentage of the cost that you may need to pay for a covered service.

Copay

The fixed dollar amount you pay to a health care provider for a covered service at the time care is provided.

Enhanced Preventive drug

Enhanced preventive does not include any drug or medication used to treat an existing illness, injury or condition. Enhanced Preventive drugs are subject to formulary as well as pharmacy management programs such as prior authorization, step therapy and/or quantity limits. Drugs indicated as Enhanced preventive on your formulary must be filled at PSJH's designated Mail Order pharmacy.

Formulary

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

Health Reimbursement Account (HRA)

An employer-funded tax-exempt account established for paying qualified medical expenses.

Medical/pharmacy deductible

The dollar amount that an individual or family pays for covered services before your plan pays any benefits within a calendar year. The deductible can be met by using in-network or out-of-network providers, or the combination of both. The following expenses do not apply to an individual or family deductible:

- Services not covered by your plan
- Fees that exceed usual, customary and reasonable (UCR) charges as established by your plan
- Penalties incurred if you do not follow your plan's prior authorization requirements
- Copays or coinsurance for any supplemental benefits provided by your employer, such as routine vision care
- Copays and coinsurance for services that do not apply to the deductible.

Medical/pharmacy out-of-pocket maximum

The limit on the dollar amount you will have to spend for specified covered health services (a combination of both in and out-of-network services) in a calendar year. Some services and expenses do not apply to the common out-of-pocket maximum. See your Summary Plan Description for details.

Participating pharmacies

Pharmacies that have a signed contract with Providence Health Plan to provide medications and other services at special rates. There are four types of participating pharmacies:

- Retail: a participating pharmacy that allows up to a 30-day supply 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.
- Mail Order: a participating pharmacy that allows up to a 90-day supply of maintenance prescriptions and specializes in direct delivery to your home.
- 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.

Primary Care Provider

A qualified practitioner who specializes in family practice, general practice, internal medicine, pediatrics, obstetrics or gynecology.

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.

Usual, Customary & Reasonable (UCR)

Describes your plan's allowed charges for services that you receive from an out-of-network provider. When the cost of out-of-network services exceeds UCR amounts, you are responsible for paying the provider any difference. These amounts do not apply to your out-of-pocket maximums.

Contact us

Headquartered in Portland, our customer service professionals have been proudly serving our members since 1986.



Portland Metro Area: **503-574-7500**
All other areas: **800-878-4445**
TTY: **503-574-8702** or **888-244-6642**



Have questions about your benefits and want to contact us via e-mail? Go to our Web site at:
www.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, sexual orientation, religion, gender identity, marital status 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, sexual orientation, religion, gender identity, marital status or sex.

Providence Health Plan and Providence Health Assurance:

- Provides 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)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, you can call us at 503-574-7500 or 1-800-878-4445 (TTY: 711).

If you believe that Providence Health Plan and Providence Health Assurance has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sexual orientation, religion, gender identity, marital status 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
Email: PHPAppealsandGrievances@providence.org

If you need help filing a grievance, call us at 503-574-7500 or 1-800-878-4445 (TTY: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>.

Members of Oregon Plans may file a complaint with the Division of Financial Regulation at 1-888-877-4894 or visit <https://dfr.oregon.gov/Pages/index.aspx>.

Language Access Information

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

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

Russian: ВНИМАНИЕ: Если Вы говорите по-русски, то Вам доступны услуги бесплатной языковой поддержки. Звоните 1-800-878-4445 (телетайп: 711).

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

Traditional Chinese: 注意：如果您說中文，您可以免費獲得語言支援服務。請致電 1-800-878-4445 (TTY: 711)。

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

Farsi:

توجه: اگر به زبان فارسی صحبت می‌کنید، تسهیلات زبانی به صورت رایگان به شما ارائه می‌شود. با 1-800-878-4445 (TTY: 711) تماس بگیرید.

Ukrainian: УВАГА! Якщо Ви розмовляєте українською мовою, для Вас доступні безкоштовні послуги мовної підтримки. Телефонуйте за номером 1-800-878-4445 (телетайп: 711).

Japanese: お知らせ：日本語での通話をご希望の場合、言語支援サービスを無料でご利用いただけます。1-800-878-4445 (TTY: 711)まで、お電話ください。

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

Nepali: ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंले निम्न भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छन् । 1-800-878-4445 (TTY: 711) मा फोन गर्नुहोस् ।

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

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Rufnummer: 1-800-878-4445 (TTY: 711).

Hmong: LUS CEEB TOOM: Yog tias koj hais lus Hmoob, cov kev pab txhais lus, muaj kev pab dawb rau koj. Hu rau 1-800-878-4445 (TTY: 711).

Cambodian: កំណត់សម្គាល់: បើសិនជាអ្នកនិយាយភាសាខ្មែរ អាចមានសេវាជំនួយផ្នែកភាសាដោយមិនគិតថ្លៃពីលោកអ្នក។ សូមហៅទូរស័ព្ទលេខ 1-800-878-4445 (TTY: 711)។

Laotian: ເລື່ອງສຳຄັນ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ຈະມີການຊ່ວຍເຫຼືອດ້ານພາສາໂດຍບໍ່ເສຍຄ່າໃຫ້ທ່ານ. ໂທ 1-800-878-4445 (TTY: 711).