



# 2025 Producer Toolkit

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Commercial groups sized 51+

[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

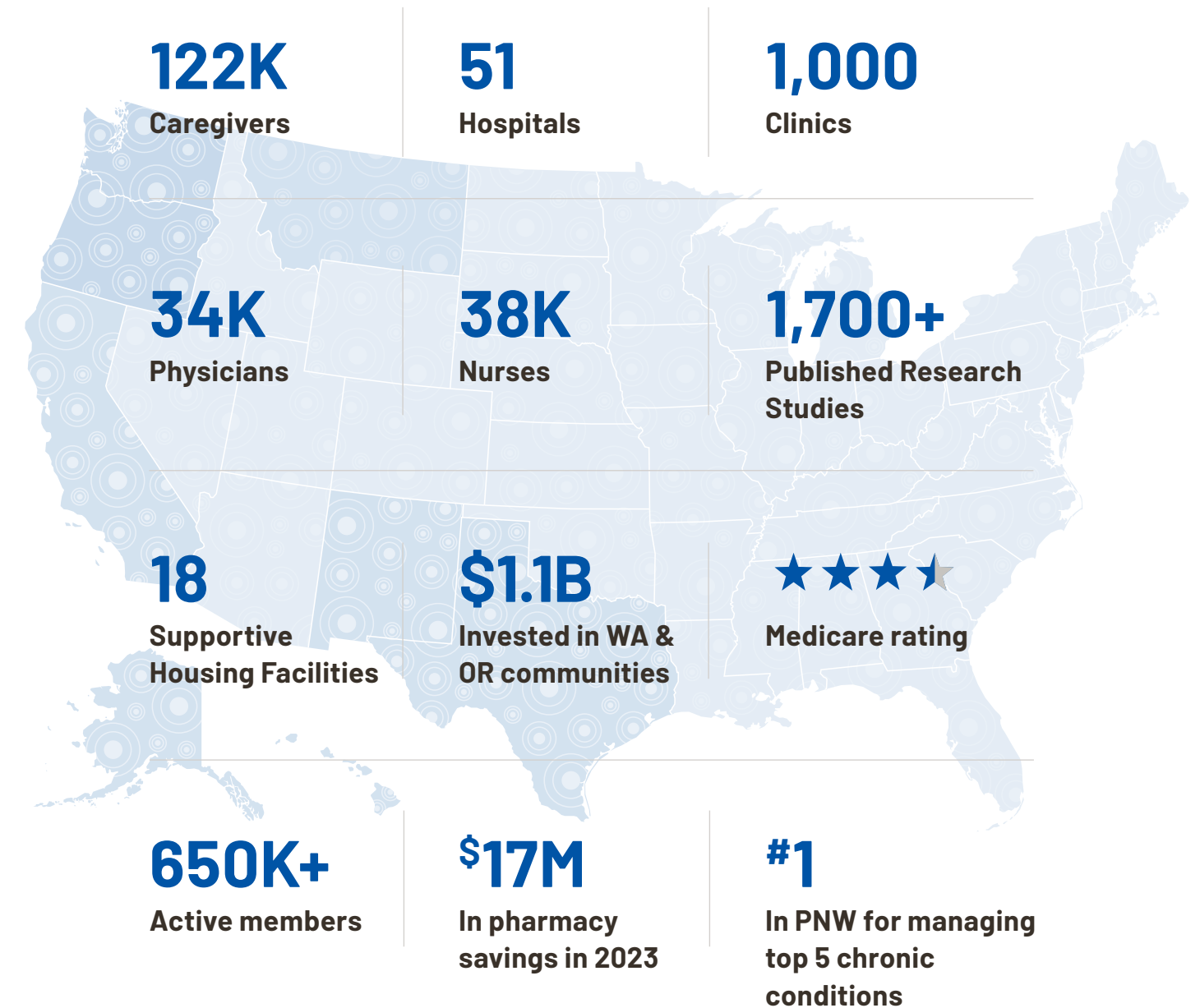
- Enhanced programs offering cost savings for every day and specialty medications
- Focused strategies around top cost drivers like GLP1's and gene and cell therapy

## 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)

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

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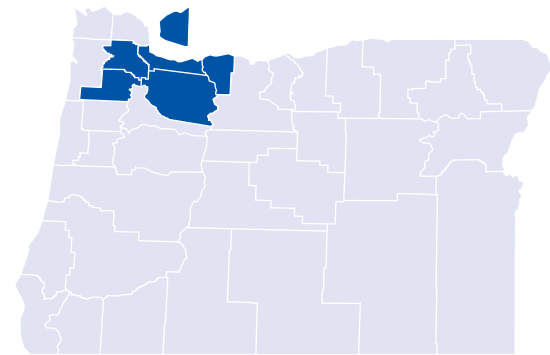
### Explore a wide range of options

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

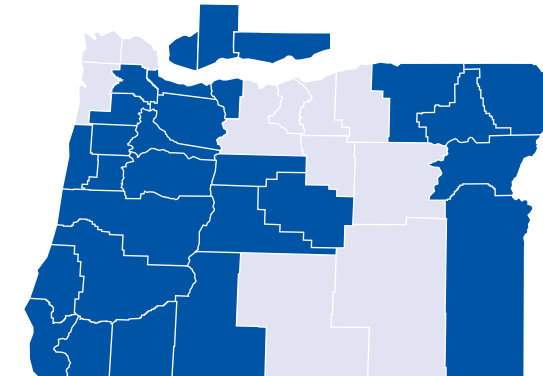
- Clackamas
- Hood River
- Multnomah
- Washington
- Yamhill (ZIP codes 97123 and 97132 only)

<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)



## Providence Extend PPO network

For businesses requiring extensive coverage, the Extend PPO network is tailored to meet their needs. This expansive national network boasts the highest number of providers and facilities within the Providence network.

Members residing or traveling outside of Oregon and southwest Washington benefit from access to over 1 million providers through the Cigna PPO Network\* and coverage under the leading delivery systems in the Portland metropolitan area.

## Open access PPO network featuring over 1 million providers nationwide

- Preferential contracts with Providence providers and facilities in Oregon and southwest Washington
- In-network access to some of the best major healthcare systems in Oregon, including Providence, OHSU, Legacy, and Adventist
- Nationwide coverage with the Cigna PPO Network
- The full network is available to all enrolled members regardless of member's residential address

**Access to the quality Providence delivery system and a broad national network, plus OHSU and Legacy Health in Oregon.**

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\*\*Cigna analysis of actual providers contracted as part of the Cigna PPO for Shared Administration as of December 2020. Data is subject to change.

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.

# Check out our funding options

## We offer fully-insured or self-funded

There is no “one-size-fits-all” for group health plans. Take comfort in knowing exactly what its fully-insured plan is going to cost each month, or increase its flexibility and control with a self-funded plan.



# Increase the ability to plan ahead

## Fully-insured plans

- Flexible benefits with a full choice of networks
- Recognized by NCQA as the highest rated PPO plan in Oregon
- Health plan offerings include PPO, medical home, and HSA plans
- Robust reporting tools for certain groups that qualify
- All-inclusive services such as case management, telehealth, pharmacy benefit management, and health coaching

## Gain more flexibility and control

## Self-funded plans

- Member materials created by Providence Health Plan
- Customized benefit plans to meet your needs
- Benefit determinations and claims processing
- Management of benefits enrollment

## Stop Loss done right

Groups can protect their businesses from losses due to unexpected high-cost claims with one of our preferred stop-loss partnerships.

- A-Rated stop loss vendors come vetted by Providence Health Plan’s underwriting team
- Lead time and rate lock periods negotiated by our underwriting team
- Large claim oversight and advance notification
- Efficient and secure sharing of claims utilization, prognosis, and diagnosis information
- Enhanced contract language – 50% renewal rate cap
- Underwriting team procures quotes from preferred vendors, saving you time and resources

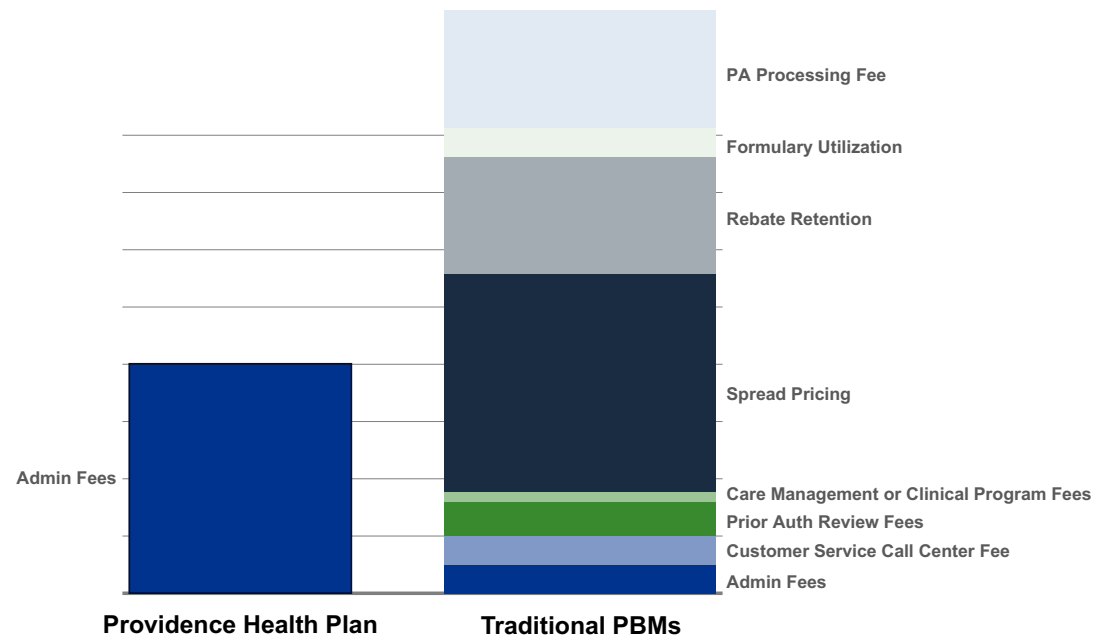
# A pharmacy solution that sets the standard

Clear visibility into pricing and cost savings, with the full value being passed back to clients

## Three primary differentiators of our Pharmacy Benefit Manager (PBM) offering:

- **Honest Pricing** – single admin fee, lowest net cost
- **Clinical Management** – high clinical management and innovative strategy
- **Delivery System Integration** – enhanced experience, driving lower costs

Providence Health Plan offers a flat fee for pharmacy benefits, securing the best prices for effective drugs and promoting proper utilization to make medications accessible and affordable.



**\$17M**

saved for our clients in 2023 through our comprehensive clinical management programs



# 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 their 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."**





## Need more flexibility or variation within plan designs? We can make that happen.

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What you see, isn't what you get. Our goal is to work with you to customize a plan that works for your groups' need. Just say the word.

# Robust coverage plans

## Option Advantage Plus

Save more on services that members use most. This plan waives the deductible for specialist office visits, urgent care, and allergy shots. X-rays and labs are covered in full for the first \$500.

## Option Advantage Premium

Even better, the deductible is waived for many more commonly needed services including: ER, routine immunizations, lab and X-ray, imaging services (PET, CT, MRI) and more.

## Personal Option

Like Option Advantage Premium, it leverages coverage to in-network providers only, utilizing our Signature network. Many services are not subject to the deductible.

### Build Your Plan

<b>Deductible</b>	\$0 – \$9,200
<b>Out-of-Pocket Max.</b>	\$0 – \$9,200
<b>Family Multiplier</b>	2x or 3x
<b>Coinsurance</b>	0% – 50%
<b>Primary Care Provider (PCP)</b>	PCP copay cannot be higher than the specialty copay
<b>Specialty</b>	Specialty copay equal to or greater than PCP copays and cannot be higher than ER copays
<b>Emergency Room</b>	\$100 – \$1,000 copay ranges

# Premium savings plans

## Option Advantage Base

Check out our most cost-efficient plan. The deductible is waived for many services including: in-person or virtual visits to a PCP, Behavioral Health, Naturopath, as well as for preventive services, ExpressCare virtual, and prescriptions.

## HSA Qualified Plans

Our HSA Qualified plans – both embedded and non-embedded – offer affordable coverage. Within this plan, pharmacy-embedded benefits include a core preventive formulary providing coverage for most-needed medications before the deductible is met.

## Connect Plan

This plan, offered only in Oregon, features lower costs thanks to integrated delivery, with non-Providence Primary Care Physicians (PCP) and specialists working together. It also links to select non-Providence clinics in the Portland metropolitan area.\*\*

## Choice Plan

Choice plans provide integrated care from the team at a medical home clinic. Similar to the Connect plan,\* the Choice plan leverages integrated care from the clinic, and it's statewide.\*\*

	HSA Qualified Plans	Connect & Choice Plans
<b>Deductible</b>	2025 Aggregate: \$1,650-\$8,300 2025 Embedded: \$8,300-\$16,600	\$0-\$9,200
<b>Out-of-Pocket Max.</b>	2025 Aggregate: \$1,650-\$8,300 2025 Embedded: \$8,300-\$16,600	\$0-\$9,200
<b>Family Multiplier</b>	2x or 3x	2x or 3x
<b>Coinsurance</b>	0%-50%	0%-50%
<b>Primary Care Provider (PCP)</b>	Same as plan coinsurance	PCP copay cannot be higher than the specialty copay
<b>Specialty</b>	Same as plan coinsurance	Specialty copay equal to or greater than PCP copays and cannot be higher than ER copays
<b>Emergency Room</b>	Same as plan coinsurance	\$100 – \$1,000 copay ranges

\*See page 8 for network coverage and selling service area.

\*\*Members must select a medical home as their integrated team.

Plan type	Option Advantage Base		Option Advantage Plus		Option Advantage Premium		HSA	
	INN	OON	INN	OON	INN	OON	INN	OON
<b>In-network (INN) or Out-of-network (OON)</b>								
<b>On-demand provider visits</b>	<b>What the member pays</b>							
ExpressCare Virtual	CIF ✓	N/A	CIF ✓	N/A	CIF ✓	N/A	CIF	N/A
Providence ExpressCare Retail Health Clinic	CIF ✓	N/A	CIF ✓	N/A	CIF ✓	N/A	CIF	N/A
<b>Preventive care</b>	<b>What the member pays</b>							
Periodic health exams and well-baby care	CIF ✓	% ✓	CIF ✓	% ✓	CIF ✓	% ✓	CIF ✓	%
Routine immunizations and shots	CIF ✓	%	CIF ✓	%	CIF ✓	% ✓	CIF ✓	%
Colonoscopy (age 45+)	CIF ✓	%	CIF ✓	%	CIF ✓	%	CIF ✓	%
Gynecologic exams, pap tests	CIF ✓	% ✓	CIF ✓	% ✓	CIF ✓	% ✓	CIF ✓	%
Mammograms	CIF ✓	%	CIF ✓	%	CIF ✓	%	CIF ✓	%
Nutritional counseling	CIF ✓	Same as OON specialist visit	CIF ✓	Same as OON specialist visit ✓	CIF ✓	Same as OON specialist visit ✓	CIF ✓	Same as OON specialist visit
Tobacco cessation (counseling, classes & medications)	CIF ✓	Not covered	CIF ✓	Not covered	CIF ✓	Not covered	CIF ✓	Not covered
Diabetes self-management program	CIF ✓	CIF ✓	CIF ✓	CIF ✓	CIF ✓	CIF ✓	CIF ✓	CIF ✓
<b>Physician/Provider services</b>	<b>What the member pays</b>							
Office visits to PCP or Naturopath (in-person)	‡\$ ✓	% ✓	‡\$ ✓	% ✓	‡\$ ✓	% ✓	†%	%
Office visits to PCP or Naturopath (virtually)	‡\$10 or same as PCP visit ✓	%	‡\$10 or same as PCP visit ✓	% ✓	‡\$10 or same as PCP visit ✓	% ✓	†%	%
Office visits to a specialist or other provider (in-person and virtually)	\$	%	\$ ✓	% ✓	\$ ✓	% ✓	Same as PCP visit	%
Office visits to an alternative care provider	Same as PCP visit ✓	%	Same as PCP visit ✓	% ✓	Same as PCP visit ✓	% ✓	Same as PCP visit	%
Chiropractic manipulation (OR limited to 20-30 visits)	Same as PCP visit	Same as INN PCP visit	Same as PCP visit ✓	Same as INN PCP visit ✓	Same as PCP visit ✓	Same as INN PCP visit ✓	%	INN %
Acupuncture (OR limited to 12-30 visits)	Same as PCP visit	Same as INN PCP visit	Same as PCP visit ✓	Same as INN PCP visit ✓	Same as PCP visit ✓	Same as INN PCP visit ✓	%	INN %
Chiropractic manipulation, Acupuncture, Massage (WA limited to 6-30 visits)	Same as PCP visit ✓	Same as INN PCP visit ✓	Same as PCP visit ✓	Same as INN PCP visit ✓	Same as PCP visit ✓	Same as INN PCP visit ✓	%	INN %
Allergy shots and serums	%	%	% ✓	%	% ✓	%	%	%
Infusions and injectable medications	%	%	%	%	%	%	%	%
Surgery; anesthesia in an office or facility	%	%	%	%	%	%	%	%
<b>Diagnostic services</b>	<b>What the member pays</b>							
Lab, X-ray, and testing	%	%	CIF ✓ first \$500 INN then ded /%	%	% ✓	%	%	%
Imaging (PET, CT, MRI)	%	%	%	%	% ✓	%	%	%

Plan type	Option Advantage Base		Option Advantage Plus		Option Advantage Premium		HSA	
	INN	OON	INN	OON	INN	OON	INN	OON
<b>In-network (INN) or Out-of-network (OON)</b>								
<b>Emergency and urgent services</b>	<b>What the member pays</b>							
Emergency services (if admitted to hospital, inpatient benefits apply)	\$100 - \$1,000	\$100 - \$1,000	\$100 - \$1,000	\$100 - \$1,000	\$100 - \$1,000 ✓	\$100 - \$1,000 ✓	%	INN %
Urgent care (non-life threatening)	\$	%	\$ ✓	%	\$ ✓	% ✓	%	%
Emergency medical transportation	%	INN %	%	INN %	%	INN %	%	INN %
<b>Hospital services</b>	<b>What the member pays</b>							
Inpatient or observation care	%	%	%	%	%	%	%	%
Rehabilitative or habilitative care (30 days per calendar year)***	%	%	%	%	%	%	%	%
Skilled nursing facility (60 days per calendar year)	%	%	%	%	%	%	%	%
<b>Outpatient services</b>	<b>What the member pays</b>							
Outpatient surgery, infusion, dialysis, chemo, radiation therapy	%	%	%	%	%	%	%	%
Outpatient surgery at an Ambulatory Surgical Center	10% less than outpatient surgery at hospital*	%	10% less than outpatient surgery at hospital*	%	10% less than outpatient surgery at hospital*	%	10% less than outpatient surgery at hospital*	%
PT/OT/ST***	\$	%	\$ ✓	%	\$ ✓	%	%	%
<b>Maternity services</b>	<b>What the member pays</b>							
Prenatal office visits	CIF ✓	%	CIF ✓	%	CIF ✓	%	CIF ✓	%
Delivery and postnatal services	%	%	%	%	\$ PCP visit x10 ✓	%	%	%
Routine newborn nursery care	%	%	%	%	% ✓	%	%	%
Inpatient hospital/facility services	%	%	%	%	%	%	%	%
<b>Medical equipment, supplies and devices</b>	<b>What the member pays</b>							
Medical equipment and prosthetics/orthotics	%	%	%	%	%	%	%	%
Diabetes supplies	% ✓	%	% ✓	%	% ✓	%	% ✓	%
<b>Mental health and substance use disorder</b>	<b>What the member pays</b>							
Outpatient office visits (in-person)	Same as PCP visit ✓	%	Same as PCP visit ✓	% ✓	Same as PCP visit ✓	% ✓	Same as PCP visit	%
Outpatient office visits (virtually)	Same as PCP visit ✓	%	Same as PCP visit ✓	% ✓	Same as PCP visit ✓	% ✓	Same as PCP visit	%
<b>Vision</b>	<b>What the member pays</b>							
Pediatric WellVision® Exam (every 12 months)	CIF ✓	Covered up to \$45 ✓	CIF ✓	Covered up to \$45 ✓	CIF ✓	Covered up to \$45 ✓	CIF ✓	Covered up to \$45 ✓
Adult WellVision® Exam (every 12 months)	\$10 ✓	Covered up to \$45 ✓	\$10 ✓	Covered up to \$45 ✓	\$10 ✓	Covered up to \$45 ✓	\$10 ✓	Covered up to \$45 ✓

✓ No deductible needs to be met prior to receiving this benefit  
 \$ Copay applies or % coinsurance applies  
 ‡ Oregon Non-HSA: First 3 in-network virtual and in-person visits, \$5 deductible waived, then plan cost-share applies.  
 † Oregon HSA plans: First 3 in-network virtual and in-person visits, covered in full after deductible, then plan coinsurance applies.

OON Out-of-network INN In-network CIF Covered in full  
 \*If coinsurance is 10% then ASC is 5%  
 \*\*\*Separate limits for rehabilitative/habilitative; doesn't apply to mental health and substance use disorder services

Plan type	Choice		Connect		Personal Option	
Network	Choice (Signature for Choice OOA plan)		Connect (Signature for Connect OOA plan)		Signature or Extend PPO	
Most services covered after the deductible is met					x	
Deductible waived on in-network PCP and specialist visits	x		x			
In-network (INN) or Out-of-network (OON)	INN	OON	INN	OON	INN	OON
On-demand provider visits						
What the member pays						
ExpressCare Virtual	CIF ✓	Not covered	CIF ✓	Not covered	CIF ✓	Not covered
Providence ExpressCare Retail Health Clinic	CIF ✓	N/A	CIF ✓	N/A	CIF ✓	Not covered
Preventive care						
What the member pays						
Periodic health exams and well-baby care	CIF ✓	%	CIF ✓	%	CIF ✓	Not covered
Routine immunizations and shots	CIF ✓	%	CIF ✓	%	CIF ✓	Not covered
Colonoscopy (age 45+)	CIF ✓	%	CIF ✓	%	CIF ✓	Not covered
Gynecologic exams, pap tests	CIF ✓	%	CIF ✓	%	CIF ✓	Not covered
Mammograms	CIF ✓	%	CIF ✓	%	CIF ✓	Not covered
Nutritional counseling	CIF ✓	Same as OON specialist visit	CIF ✓	Same as OON specialist visit	CIF ✓	Not covered
Tobacco cessation (counseling, classes & medications)	CIF ✓	Not covered	CIF ✓	Not covered	CIF ✓	Not covered
Diabetes self-management program	CIF ✓	CIF ✓	CIF ✓	CIF ✓	CIF ✓	Not covered
Physician/Provider services						
What the member pays						
Office visits to PCP or Naturopath (in-person)	‡\$ ✓	%	‡\$ ✓	%	‡\$ ✓	Not covered
Office visits to PCP or Naturopath (virtually)	‡\$10 or same as PCP visit ✓	%	‡\$10 or same as PCP visit ✓	%	‡\$10 or same as PCP visit ✓	Not covered
Office visits to a specialist or other provider (in-person and virtually)	\$ ✓	%	\$ ✓	%	\$ ✓	Not covered
Office visits to an alternative care provider	Same as PCP visit ✓	%	Same as PCP visit ✓	%	Same as PCP visit ✓	Not covered
Chiropractic manipulation (OR limited to 20-30 visits)	Same as PCP visit ✓	Same as INN PCP visit ✓	Same as PCP visit ✓	Same as INN PCP visit ✓	Same as PCP visit ✓	Not covered
Acupuncture (OR limited to 12-30 visits)	Same as PCP visit ✓	Same as INN PCP visit ✓	Same as PCP visit ✓	Same as INN PCP visit ✓	Same as PCP visit ✓	Not covered
Chiropractic manipulation, Acupuncture, Massage (WA limited to 6-30 visits)	Same as PCP visit ✓	Same as INN PCP visit ✓	Same as PCP visit ✓	Same as INN PCP visit ✓	Same as PCP visit ✓	Not covered
Allergy shots and serums	% ✓	%	% ✓	%	%	Not covered
Infusions and injectable medications	%	%	%	%	%	Not covered
Surgery; anesthesia in an office or facility	%	%	%	%	%	Not covered
Diagnostic services						
What the member pays						
Lab, X-ray, and testing	% ✓	%	% ✓	%	% ✓	Not covered
Imaging (PET, CT, MRI)	%	%	%	%	% ✓	Not covered

Plan type	Choice		Connect		Personal Option	
In-network (INN) or Out-of-network (OON)	INN	OON	INN	OON	INN	OON
Emergency and urgent services						
What the member pays						
Emergency services (if admitted to hospital, inpatient benefits apply)	\$100 - \$1,000	\$100 - \$1,000	\$100 - \$1,000	\$100 - \$1,000	\$100 - \$1,000 ✓	Not covered
Urgent care (non-life threatening)	\$ ✓	%	\$ ✓	%	\$ ✓	Not covered
Emergency medical transportation	%	INN %	%	INN %	%	Not covered
Hospital services						
What the member pays						
Inpatient or observation care	%	%	%	%	%	Not covered
Rehabilitative or habilitative care (30 days per calendar year)***	%	%	%	%	%	Not covered
Skilled nursing facility (60 days per calendar year)	%	%	%	%	%	Not covered
Outpatient services						
What the member pays						
Outpatient surgery, infusion, dialysis, chemo, radiation therapy	%	%	%	%	%	Not covered
Outpatient surgery at an Ambulatory Surgical Center	10% less than outpatient surgery at hospital*	%	10% less than outpatient surgery at hospital*	%	10% less than outpatient surgery at hospital*	Not covered
PT/OT/ST***	\$ ✓	%	\$ ✓	%	\$ ✓	Not covered
Maternity services						
What the member pays						
Prenatal office visits	CIF ✓	%	CIF ✓	%	CIF ✓	Not covered
Delivery and postnatal services	%	%	%	%	\$ PCP visit x10 ✓	Not covered
Routine newborn nursery care	%	%	%	%	% ✓	Not covered
Inpatient hospital/facility services	%	%	%	%	%	Not covered
Medical equipment, supplies, and devices						
What the member pays						
Medical equipment and prosthetics/orthotics	%	%	%	%	%	Not covered
Diabetes supplies	% ✓	%	% ✓	%	% ✓	Not covered
Mental health and substance use disorder						
What the member pays						
Outpatient office visits (in-person)	Same as PCP visit ✓	%	Same as PCP visit ✓	%	Same as PCP visit ✓	Not covered
Outpatient office visits (virtually)	Same as PCP visit ✓	%	Same as PCP visit ✓	%	Same as PCP visit ✓	Not covered
Vision						
What the member pays						
Pediatric WellVision® Exam (every 12 months)	CIF ✓	Covered up to \$45 ✓	CIF ✓	Covered up to \$45 ✓	CIF ✓	Covered up to \$45 ✓
Adult WellVision® Exam (every 12 months)	\$10 ✓	Covered up to \$45 ✓	\$10 ✓	Covered up to \$45 ✓	\$10 ✓	Covered up to \$45 ✓

✓ No deductible needs to be met prior to receiving this benefit  
 \$ Copay applies or % coinsurance applies  
 ‡ Oregon Non-HSA: First 3 in-network virtual and in-person visits, \$5 deductible waived, then plan cost-share applies.  
 † Oregon HSA plans: First 3 in-network virtual and in-person visits, covered in full after deductible, then plan coinsurance applies.

OON Out-of-network INN In-network CIF Covered in full  
 \*If coinsurance is 10% then ASC is 5%  
 \*\*\*Separate limits for rehabilitative/habilitative; doesn't apply to mental health and substance use disorder services

# Additional and value added benefits

## Pharmacy plans

Pharmacy plans include a comprehensive prescription drug formulary, ensuring that members have access to medications that are safe, effective and affordable.

- **Tier 1:** \$0 – \$25
- **Tier 2:** \$0 – \$30
- **Tier 3:** \$0 – \$75
- **Tier 4:** \$0 – \$100
- **Tier 5:** 50% up to flexible \$ cap
- **Tier 6:** Same as Tier 5

## Vision Service Plan (VSP)

The difference between each plan is the frequency of lenses, frames and contacts.\*.

- **Vision Basic:** 24 mo./24 mo./12 mo.
- **Vision Plus:** 12 mo./24 mo./12mo.
- **Vision Premium:** 12 mo./12 mo./12 mo.
- **Adult exam copay:** \$10 on all plans
- **Adult frame/contact lens allowance:** \$130 on all plans

## Dental plans (through Delta Dental networks)

Members can choose from more than 2,300 participating dentists in Oregon and more than 152,000 dental providers nationwide. Out-of-state employees can access the same great dental benefits, customer service and savings anywhere in the country.

- For buy-up plan, choose from two different networks, Delta Dental PPO™ or Delta Dental Premier®
- Seven plan options, with optional orthodontia rider
- Plan deductibles starting at \$25
- Preventive and diagnostic apply to annual maximum benefit

\*Vision hardware plans are optional but the exam is embedded.



## Oregon: chiropractic, acupuncture, and massage therapy plans

- **Massage therapy**
  - **Copay plan options:** \$15, \$20 or \$25
  - **Calendar year maximum benefit per member:** \$500, \$1,000, \$1,500
  - **All plans offered as Plus** (any licensed provider)
- **Chiropractic manipulations and acupuncture** are embedded into the medical benefit. Chiropractic manipulations are minimum of 20 visits; acupuncture is minimum of 12 visits in- and out-of-network, per calendar year.

## Washington: chiropractic, acupuncture, and massage therapy plans

- **Chiropractic, acupuncture and massage:** Embedded into the medical benefit following in-network PCP cost-share. Minimum combined limit of 6 visits.

# HealthEquity

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**Delivers the integrated solutions you need to simplify benefits and truly impact member's 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

# Employer Portal

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## 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
- Manage open enrollment changes
- Access additional enrollment tool features
- 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)

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

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**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>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

**Disease Management**  
Helping members manage chronic conditions effectively saves

**\$6.21 PMPM**

**Utilization Management**  
Ensuring appropriate and medically necessary care saves

**\$2.40 PMPM**

**Clinical Editing**  
Improving accuracy and efficiency in claims processing, payment and reporting saves

**\$3.76 PMPM**

### 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)



# 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



### 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)



### 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



### 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)



# 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.



# 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)**