Coverage for: Individual and Family | Plan Type: EPO

Providence Health Plan: Connect 6000 Silver



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

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

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-Network: \$6,000 person / \$12,000 family (2 or more).	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Most preventive care in-network.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	In-Network: \$10,000 person / \$20,000 family (2 or more).	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance billing, penalties, copays for adult vision services, chiropractic manipulation, acupuncture, services not covered, fees above Usual, Customary and Reasonable (UCR).	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See <u>ProvidenceHealthPlan.com/</u> <u>findaprovider</u> or call 1-800-878-4445 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.

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

A

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

		What You Will Pay		Limitations, Exceptions, & Other Important
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
	Primary care visit to treat an injury or illness	First 3 visits \$5 copay/per visit; deductible does not apply then \$50 copay/per inperson visit; deductible does not apply or \$10 copay/per virtual visit; deductible does not apply	Not covered	Some services such as lab and x-ray will include additional member costs. Providence ExpressCare phone and video visits are covered in full in-network.
If you visit a health care provider's office or clinic	Specialist visit	\$90 <u>copay</u> /per visit; <u>deductible</u> does not apply	Not covered	Some services such as lab and x-ray will include additional member costs.
Of Cilino	Preventive care/screening/ immunization	No charge; <u>deductible</u> does not apply	Not covered	Not all preventive services are required to be covered in full by the ACA. For more information on preventive services that are covered in full see: ProvidenceHealthPlan.com/PreventiveCare. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
	Diagnostic test (x-ray, blood work)	45% <u>coinsurance</u> ; <u>deductible</u> does not apply	Not covered	None
If you have a test	Imaging (CT/PET scans, MRIs)	45% coinsurance	Not covered	Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services.

		What You Will Pay		Limitations, Exceptions, & Other Important
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
	Tier 1 drugs	No charge retail; deductible does not apply	Not covered	ACA Preventive drugs are covered in full innetwork. Covers up to a 30-day supply (retail);
If you need drugs to treat your illness or	Tier 2 drugs	\$25 <u>copay</u> /per 30 day supply retail; <u>deductible</u> does not apply	Not covered	90-day mail-order supply covered at 2 times the retail copay or 5% less than the retail coinsurance. Prior authorization may apply. If
condition More information about prescription drug	Tier 3 drugs	\$80 copay/per 30 day supply retail; deductible does not apply	Not covered	you do not obtain <u>Prior authorization</u> , claims for those services will be denied and you will be responsible for payment of those services. If a brand-name drug is requested when a
<u>coverage</u> is available at <u>ProvidenceHealthPlan</u>	Tier 4 drugs	50% <u>coinsurance</u> up to \$200 retail	Not covered	generic is available, you will pay for the cost difference between the brand-name and
<u>.com</u>	Tier 5 drugs	50% <u>coinsurance</u> up to \$300 retail	Not covered	generic drug, plus your cost-share for the brand-name drug. Specialty drugs (typically
	Tier 6 drugs	50% coinsurance retail	Not covered	listed in Tier 5 and Tier 6 on your formulary) can only be purchased at a participating specialty pharmacy (limited to 30 days).
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Ambulatory surgery center: 35% coinsurance Hospital-based facility: 45% coinsurance	Not covered	Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be
	Physician/surgeon fees	45% coinsurance	Not covered	responsible for payment of those services.
If you need immediate	Emergency room care	\$250 <u>copay</u> /per visit then 45% <u>coinsurance</u>	\$250 copay/per visit then 45% coinsurance	For emergency medical conditions only. If admitted to hospital, all services subject to inpatient benefits.
If you need immediate medical attention	Emergency medical transportation	45% coinsurance	45% coinsurance	None
	Urgent care	\$90 <u>copay</u> /per visit; <u>deductible</u> does not apply <u>innetwork</u>	\$90 <u>copay</u> /per visit	Some services will include additional member costs.
If you have a hospital	Facility fee (e.g., hospital room)	45% coinsurance	Not covered	Prior authorization required. If you do not
stay	Physician/surgeon fees	45% coinsurance	Not covered	obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services.

	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important	
Common Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office visit: First 3 visits \$5 copay/per visit; deductible does not apply then \$50 copay/per in-person visit; deductible does not apply or \$10 copay/per virtual visit; deductible does not apply All other services: 45% coinsurance	Not covered	All services except <u>provider</u> office visits must be <u>prior authorized</u> . If you do not obtain <u>Prior authorization</u> claims for those services will be denied and you will be responsible for payment of those services. See your benefit summary for Applied Behavioral Analysis (ABA) services.	
	Inpatient services	45% <u>coinsurance</u>	Not covered		
	Office visits	No charge; deductible does not apply	Not covered	None	
If you are pregnant	Childbirth/delivery professional services	45% coinsurance	Not covered	CNM or PCP: 35% <u>coinsurance</u> All other providers: 45% <u>coinsurance</u>	
	Childbirth/delivery facility services	45% coinsurance	Not covered	None	
If you need help recovering or have other special health needs	Home health care	45% coinsurance	Not covered	Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services.	

		What You Will Pay		Limitations, Exceptions, & Other Important
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
	Rehabilitation services	45% coinsurance	Not covered	Inpatient services: Limited to 30 days for innetwork providers per calendar year. Limited to 60 days for innetwork providers per calendar year for head/spinal injuries. Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services. Outpatient services: Limited to 30 visits for innetwork providers per calendar year. Additional visits per specified condition: Limited to 30 visits for innetwork providers per calendar year. Limits do not apply to Mental Health and Substance Use Disorder Services.
	Habilitation services	45% coinsurance	Not covered	Inpatient services: Limited to 30 days for innetwork providers per calendar year. Limited to 60 days for innetwork providers per calendar year for head/spinal injuries. Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services. Outpatient services: Limited to 30 visits for innetwork providers per calendar year. Limits do not apply to Mental Health and Substance Use Disorder Services.
	Skilled nursing care	45% coinsurance	Not covered	Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services. Limited to 60 days for in-network providers per calendar year.

		What You Will Pay		Limitations Everytians 9 Other Important
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Durable medical equipment	Diabetic Supplies: 45% coinsurance; deductible does not apply All other equipment: 45% coinsurance	Not covered	None
	Hospice services	Hospice: No charge; deductible does not apply Respite care: 45% coinsurance	Not covered	Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services. Respite care: Limited to 5 days, up to 30 days per lifetime for in-network providers.
14 131	Children's eye exam	No charge; deductible does not apply	Not covered	Limited to 1 exam per calendar year.
If your child needs dental or eye care	Children's glasses	No charge; deductible does not apply	Not covered	Limited to 1 pair per calendar year.
	Children's dental check-up	No charge; <u>deductible</u> does not apply	Not covered	Limited to 2 services per every calendar year.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)
--

- Abortion
- Bariatric surgery
- Cosmetic surgery (with certain exceptions)
- Dental care (Adult)
- Infertility treatment
- Long-term care

- Private-duty nursing
- Routine foot care (covered for diabetes)
- Weight loss programs

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

- Acupuncture (12 visits)
- Chiropractic care (20 visits)

- Hearing aids (one per ear every 3 calendar years)
- Non-emergency care when traveling outside the U.S. See ProvidenceHealthPlan.com

Routine eye care (Adult)

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

- Providence Health Plan at 503-574-8757/1-800-878-4445 (toll-free) or Providence Health Plan at 503-574-875/1-800-878-4445 (toll-free) or Providence Health Plan at 503-574-875/1-800-878-4445 (toll-free) or Providence Health Plan at 503-574-875/1-800-878-875/1-800-875/1-
- •Oregon Division of Financial Regulation at 503-947-7984/1-888-877-4894 (toll-free) or dfr.oregon.gov.

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

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

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

Does this plan provide Minimum Essential Coverage? Yes

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

Does this plan meet Minimum Value Standards? Yes

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

Language Access Services:

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

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

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

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

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

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

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

About these Coverage Examples:



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

Peg is Having a Baby
(9 months of in-network pre-natal care and a
hospital delivery)

■ The plan's overall deductible	\$6,000
■ Specialist copayment	\$90
■ Hospital (facility) coinsurance	45%
Other <u>coinsurance</u>	45%

This EXAMPLE event includes services like:

Specialist office visits (pre-natal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

In this example. Peg would pay:

<u>Cost-Sharing</u>	
Deductibles	\$6,000
Copayments	\$10
Coinsurance	\$3,000
What isn't covered	
Limits or exclusions	\$20
The total Peg would pay is	\$9,030

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$6,000
■ Specialist copayment	\$90
Hospital (facility) coinsurance	45%
■ Other coinsurance	45%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600

In this example, Joe would pay:

<u>Cost-Sharing</u>	
<u>Deductibles</u> *	\$10
Copayments	\$1,400
Coinsurance	\$400
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$1,810

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$6,000
Specialist copayment	\$90
■ Hospital (facility) coinsurance	45%
Other coinsurance	45%

This EXAMPLE event includes services like:

<u>Emergency room care</u> (including medical supplies)

Diagnostic test (x-ray)

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
--------------------	---------

In this example, Mia would pay:

Cost-Sharing	
Deductibles*	\$2,000
Copayments	\$200
Coinsurance	\$50
What isn't covered	
Limits or exclusions	\$400
The total Mia would pay is	\$2,650

^{*}Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

Non-Discrimination Statement

Discrimination is against the law. Providence Health Plan ("PHP") does not discriminate or treat people unfairly based on:

• Age

Color

Sex

Disability

Pregnancy

National origin

Gender identity

Language proficiency

Race

Sexual Orientation

• Religion

You have the following rights:

⁻ To get free help from a qualified language interpreter.

⁻ To get written information in the language you speak.

⁻ To get information in a way you understand, including:

° free help from a qualified sign language interpreter,

° written information in large print, audio, Braille, or other formats, or

° other reasonable modifications

Contact the Civil Rights Coordinator at PHP if you:

- ⁻ Need reasonable modifications, appropriate auxiliary aids and services, or language assistance services,
- ⁻ Believe PHP failed to provide services and discriminated against you, or
- ⁻ Want to file a grievance.

Please contact our Civil Rights Coordinator in one of these ways:

1) You can call us.

Toll-free: 1-800-878-4445 Oregon: 1-503-574-7500

Hearing impaired members may call our TTY line at 711.

2) You can mail or email us.

Providence Health Plan Attn: Civil Rights Coordinator

PO Box 4158 Portland, OR 97208-4158

Email: PHPAppealsandGrievances@providence.org

3) You also have a right to file a complaint with the following:

U.S. Department of Health and Human Services, Office for Civil Rights

Web portal: https://ocrportal.hhs.gov/ocr/smartscreen/main.jsfWA

Email: OCRComplaint@hhs.gov

Phone: 1-800-369-1019, 1-800-537-7697

Mail: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Bldg., Washington, DC 20201

Oregon Division of Financial Regulation

Web: https://dfr.oregon.gov/Pages/index.aspx
Email: DFR.InsuranceHelp@dcbs.oregon.gov

Phone: 1-888-877-4894

Language Access Services:

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

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

CHÚ Ý: N u bạn nói Ti ng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-878-4445 (TTY: 711).

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-800-878-4445 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-878-4445 (телетайп: 711).

: . 1-800-878-4445 (TTY: 711)

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-800-878-4445 (телетайп: 711).

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-800-878-4445 (TTY: 711) まで、お電話にてご連絡ください。

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 4445-878-800-1 (رقم هاتف الصم والبكم: (TTY: 711).

ATENŢIE: Dacă vorbiţi limba română, vă stau la dispoziţie servicii de asistenţă lingvistică, gratuit. Sunaţi la 1-800-878-4445 (TTY: 711).

្រុបយ័គ៖ េបើសិនអកនិយ ែខ រ, េសជំនួយែជក េយមិនគិតឈល គឺចនសំប់បំេរ អក។ ចូរ ទូរស័ព 1-800-878-4445 (TTY: 711)។

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

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-878-4445 (TTY: 711).

ف عم دشاب اب (TTY: 711) 4445-878-878-100 سامت دیر عگب امش عار ب زاگهار تروصب عناجز تالی هست ،دینک عم و گتفگ عسر اف زابز هب ر گا: هجوت

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

เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-800-878-4445 (TTY: 711)