



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) 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, [ProvidenceHealthPlan.com](https://ProvidenceHealthPlan.com). For definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at [healthcare.gov/sbc-glossary](https://healthcare.gov/sbc-glossary) or call 1-800-878-4445 to request a copy.

| Important Questions                                                             | Answers                                                                                                                                                                                                                                                    | Why This Matters:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| What is the overall <a href="#">deductible</a> ?                                | <a href="#">In-Network</a> : \$6,000 person / \$12,000 family (2 or more).                                                                                                                                                                                 | Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .                                                                                                                                                                                                            |
| Are there services covered before you meet your <a href="#">deductible</a> ?    | Yes. Most <a href="#">preventive care in-network</a> .                                                                                                                                                                                                     | This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://healthcare.gov/coverage/preventive-care-benefits/">healthcare.gov/coverage/preventive-care-benefits/</a> .                                                                                       |
| Are there other <a href="#">deductibles</a> for specific services?              | No.                                                                                                                                                                                                                                                        | You don't have to meet deductibles for specific services.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ? | <a href="#">In-Network</a> : \$8,450 person / \$16,900 family (2 or more).                                                                                                                                                                                 | The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.                                                                                                                                                                                                                                                                                                                                                             |
| What is not included in the <a href="#">out-of-pocket limit</a> ?               | <a href="#">Premiums</a> , <a href="#">balance billing</a> , penalties, <a href="#">copays</a> for adult vision services, chiropractic manipulation, acupuncture, services not covered, fees above <a href="#">Usual, Customary and Reasonable (UCR)</a> . | Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Will you pay less if you use a <a href="#">network provider</a> ?               | Yes. See <a href="https://ProvidenceHealthPlan.com/findaprovider">ProvidenceHealthPlan.com/findaprovider</a> or call 1-800-878-4445 for a list of <a href="#">network providers</a> .                                                                      | This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services. |
| Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?    | No.                                                                                                                                                                                                                                                        | You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

| Common Medical Event                                                   | Services You May Need                                  | What You Will Pay                                                                                                                                                                                                                                                                          |                                                 | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                                                                                                                                                                   |
|------------------------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                        |                                                        | Network Provider (You will pay the least)                                                                                                                                                                                                                                                  | Out-of-Network Provider (You will pay the most) |                                                                                                                                                                                                                                                                                                                                                                                                          |
| If you visit a health care <a href="#">provider's</a> office or clinic | Primary care visit to treat an injury or illness       | First 3 visits \$5 <a href="#">copay</a> /per visit; <a href="#">deductible</a> does not apply then \$50 <a href="#">copay</a> /per in-person visit; <a href="#">deductible</a> does not apply or \$10 <a href="#">copay</a> /per virtual visit; <a href="#">deductible</a> 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 <a href="#">in-network</a> .                                                                                                                                                                                                                                 |
|                                                                        | <a href="#">Specialist</a> visit                       | \$90 <a href="#">copay</a> /per visit; <a href="#">deductible</a> does not apply                                                                                                                                                                                                           | Not covered                                     | Some services such as lab and x-ray will include additional member costs.                                                                                                                                                                                                                                                                                                                                |
|                                                                        | <a href="#">Preventive care/screening/immunization</a> | No charge; <a href="#">deductible</a> does not apply                                                                                                                                                                                                                                       | Not covered                                     | Not all <a href="#">preventive services</a> are required to be covered in full by the ACA. For more information on <a href="#">preventive services</a> that are covered in full see: <a href="#">ProvidenceHealthPlan.com/PreventiveCare</a> . 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. |
| If you have a test                                                     | <a href="#">Diagnostic test</a> (x-ray, blood work)    | 40% <a href="#">coinsurance</a> ; <a href="#">deductible</a> does not apply                                                                                                                                                                                                                | Not covered                                     | None                                                                                                                                                                                                                                                                                                                                                                                                     |
|                                                                        | Imaging (CT/PET scans, MRIs)                           | 40% <a href="#">coinsurance</a>                                                                                                                                                                                                                                                            | Not covered                                     | <a href="#">Prior authorization</a> required. If you do not obtain <a href="#">Prior authorization</a> claims for those services will be denied and you will be responsible for payment of those services.                                                                                                                                                                                               |

| Common Medical Event                                                                                                                                                                      | Services You May Need                            | What You Will Pay                                                                                                      |                                                                             | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                           |                                                  | Network Provider (You will pay the least)                                                                              | Out-of-Network Provider (You will pay the most)                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>If you need drugs to treat your illness or condition</b><br>More information about <a href="#">prescription drug coverage</a> is available at <a href="#">ProvidenceHealthPlan.com</a> | Tier 1 drugs                                     | No charge retail; <a href="#">deductible</a> does not apply                                                            | Not covered                                                                 | ACA Preventive drugs are covered in full <a href="#">in-network</a> . Covers up to a 30-day supply (retail); 90-day mail-order supply covered at 2 times the retail <a href="#">copay</a> or 5% less than the retail <a href="#">coinsurance</a> . <a href="#">Prior authorization</a> may apply. If you do not obtain <a href="#">Prior authorization</a> , claims for those services will be denied and you will be responsible for payment of those services. If a brand-name drug is requested when a generic is available, you will pay for the cost difference between the brand-name and generic drug, plus your cost-share for the brand-name drug. <a href="#">Specialty drugs</a> (typically listed in Tier 5 and Tier 6 on your formulary) can only be purchased at a participating specialty pharmacy (limited to 30 days). |
|                                                                                                                                                                                           | Tier 2 drugs                                     | \$20 <a href="#">copay</a> /per 30 day supply retail; <a href="#">deductible</a> does not apply                        | Not covered                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|                                                                                                                                                                                           | Tier 3 drugs                                     | \$65 <a href="#">copay</a> /per 30 day supply retail; <a href="#">deductible</a> does not apply                        | Not covered                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|                                                                                                                                                                                           | Tier 4 drugs                                     | 50% <a href="#">coinsurance</a> up to \$200 retail                                                                     | Not covered                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|                                                                                                                                                                                           | Tier 5 drugs                                     | 50% <a href="#">coinsurance</a> up to \$300 retail                                                                     | Not covered                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|                                                                                                                                                                                           | Tier 6 drugs                                     | 50% <a href="#">coinsurance</a> retail                                                                                 | Not covered                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>If you have outpatient surgery</b>                                                                                                                                                     | Facility fee (e.g., ambulatory surgery center)   | Ambulatory surgery center: 30% <a href="#">coinsurance</a><br>Hospital-based facility: 40% <a href="#">coinsurance</a> | Not covered                                                                 | <a href="#">Prior authorization</a> required. If you do not obtain <a href="#">Prior authorization</a> claims for those services will be denied and you will be responsible for payment of those services.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                                                                                                                                                                           | Physician/surgeon fees                           | 40% <a href="#">coinsurance</a>                                                                                        | Not covered                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>If you need immediate medical attention</b>                                                                                                                                            | <a href="#">Emergency room care</a>              | \$250 <a href="#">copay</a> /per visit then 40% <a href="#">coinsurance</a>                                            | \$250 <a href="#">copay</a> /per visit then 40% <a href="#">coinsurance</a> | For <a href="#">emergency medical conditions</a> only. If admitted to hospital, all services subject to inpatient benefits.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|                                                                                                                                                                                           | <a href="#">Emergency medical transportation</a> | 40% <a href="#">coinsurance</a>                                                                                        | 40% <a href="#">coinsurance</a>                                             | None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|                                                                                                                                                                                           | <a href="#">Urgent care</a>                      | \$90 <a href="#">copay</a> /per visit; <a href="#">deductible</a> does not apply <a href="#">in-network</a>            | \$90 <a href="#">copay</a> /per visit                                       | Some services will include additional member costs.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>If you have a hospital stay</b>                                                                                                                                                        | Facility fee (e.g., hospital room)               | 40% <a href="#">coinsurance</a>                                                                                        | Not covered                                                                 | <a href="#">Prior authorization</a> required. If you do not obtain <a href="#">Prior authorization</a> claims for those services will be denied and you will be responsible for payment of those services.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                                                                                                                                                                           | Physician/surgeon fees                           | 40% <a href="#">coinsurance</a>                                                                                        | Not covered                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

| Common Medical Event                                                      | Services You May Need                     | What You Will Pay                                                                                                                                                                                                                                                                                                                                               |                                                 | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                                                                                                      |
|---------------------------------------------------------------------------|-------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                           |                                           | Network Provider (You will pay the least)                                                                                                                                                                                                                                                                                                                       | Out-of-Network Provider (You will pay the most) |                                                                                                                                                                                                                                                                                                                                             |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                       | Office visit: First 3 visits \$5 <a href="#">copay</a> /per visit; <a href="#">deductible</a> does not apply then \$50 <a href="#">copay</a> /per in-person visit; <a href="#">deductible</a> does not apply or \$10 <a href="#">copay</a> /per virtual visit; <a href="#">deductible</a> does not apply<br>All other services: 40% <a href="#">coinsurance</a> | Not covered                                     | All services except <a href="#">provider</a> office visits must be <a href="#">prior authorized</a> . If you do not obtain <a href="#">Prior authorization</a> 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                        | 40% <a href="#">coinsurance</a>                                                                                                                                                                                                                                                                                                                                 | Not covered                                     |                                                                                                                                                                                                                                                                                                                                             |
| If you are pregnant                                                       | Office visits                             | No charge; <a href="#">deductible</a> does not apply                                                                                                                                                                                                                                                                                                            | Not covered                                     | None                                                                                                                                                                                                                                                                                                                                        |
|                                                                           | Childbirth/delivery professional services | 40% <a href="#">coinsurance</a>                                                                                                                                                                                                                                                                                                                                 | Not covered                                     | CNM or PCP: 30% <a href="#">coinsurance</a><br>All other providers: 40% <a href="#">coinsurance</a>                                                                                                                                                                                                                                         |
|                                                                           | Childbirth/delivery facility services     | 40% <a href="#">coinsurance</a>                                                                                                                                                                                                                                                                                                                                 | Not covered                                     | None                                                                                                                                                                                                                                                                                                                                        |
| If you need help recovering or have other special health needs            | <a href="#">Home health care</a>          | 40% <a href="#">coinsurance</a>                                                                                                                                                                                                                                                                                                                                 | Not covered                                     | <a href="#">Prior authorization</a> required. If you do not obtain <a href="#">Prior authorization</a> claims for those services will be denied and you will be responsible for payment of those services.                                                                                                                                  |

| Common Medical Event | Services You May Need                   | What You Will Pay                         |                                                 | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|----------------------|-----------------------------------------|-------------------------------------------|-------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                      |                                         | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                      | <a href="#">Rehabilitation services</a> | 40% <a href="#">coinsurance</a>           | Not covered                                     | Inpatient services: Limited to 30 days for <a href="#">in-network providers</a> per calendar year. Limited to 60 days for <a href="#">in-network providers</a> per calendar year for head/spinal injuries. <a href="#">Prior authorization</a> required. If you do not obtain <a href="#">Prior authorization</a> claims for those services will be denied and you will be responsible for payment of those services. Outpatient services: Limited to 30 visits for <a href="#">in-network providers</a> per calendar year. Additional visits per specified condition: Limited to 30 visits for <a href="#">in-network providers</a> per calendar year. Limits do not apply to Mental Health and Substance Use Disorder Services. |
|                      | <a href="#">Habilitation services</a>   | 40% <a href="#">coinsurance</a>           | Not covered                                     | Inpatient services: Limited to 30 days for <a href="#">in-network providers</a> per calendar year. Limited to 60 days for <a href="#">in-network providers</a> per calendar year for head/spinal injuries. <a href="#">Prior authorization</a> required. If you do not obtain <a href="#">Prior authorization</a> claims for those services will be denied and you will be responsible for payment of those services. Outpatient services: Limited to 30 visits for <a href="#">in-network providers</a> per calendar year. Limits do not apply to Mental Health and Substance Use Disorder Services.                                                                                                                             |
|                      | <a href="#">Skilled nursing care</a>    | 40% <a href="#">coinsurance</a>           | Not covered                                     | <a href="#">Prior authorization</a> required. If you do not obtain <a href="#">Prior authorization</a> claims for those services will be denied and you will be responsible for payment of those services. Limited to 60 days for <a href="#">in-network providers</a> per calendar year.                                                                                                                                                                                                                                                                                                                                                                                                                                         |

| Common Medical Event                   | Services You May Need                     | What You Will Pay                                                                                                                                      |                                                 | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                                                                            |
|----------------------------------------|-------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                        |                                           | Network Provider (You will pay the least)                                                                                                              | Out-of-Network Provider (You will pay the most) |                                                                                                                                                                                                                                                                                                                   |
|                                        | <a href="#">Durable medical equipment</a> | Diabetic Supplies: 40% <a href="#">coinsurance</a> ; <a href="#">deductible</a> does not apply<br>All other equipment: 40% <a href="#">coinsurance</a> | Not covered                                     | None                                                                                                                                                                                                                                                                                                              |
|                                        | <a href="#">Hospice services</a>          | Hospice: No charge; <a href="#">deductible</a> does not apply<br>Respite care: 40% <a href="#">coinsurance</a>                                         | Not covered                                     | <a href="#">Prior authorization</a> required. If you do not obtain <a href="#">Prior authorization</a> 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 <a href="#">in-network providers</a> . |
| If your child needs dental or eye care | Children's eye exam                       | No charge; <a href="#">deductible</a> does not apply                                                                                                   | Not covered                                     | Limited to 1 exam per calendar year.                                                                                                                                                                                                                                                                              |
|                                        | Children's glasses                        | No charge; <a href="#">deductible</a> does not apply                                                                                                   | Not covered                                     | Limited to 1 pair per calendar year.                                                                                                                                                                                                                                                                              |
|                                        | Children's dental check-up                | No charge; <a href="#">deductible</a> does not apply                                                                                                   | Not covered                                     | Limited to 2 services per every calendar year.                                                                                                                                                                                                                                                                    |

#### Excluded Services & Other Covered Services:

| Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .) |                                                                                                                                                                                                              |                                                                                                                                                        |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>Abortion</li> <li>Bariatric surgery</li> <li>Cosmetic surgery (with certain exceptions)</li> </ul>                                                         | <ul style="list-style-type: none"> <li>Dental care (Adult)</li> <li>Infertility treatment</li> <li>Long-term care</li> </ul>                                                                                 | <ul style="list-style-type: none"> <li>Private-duty nursing</li> <li>Routine foot care (covered for diabetes)</li> <li>Weight loss programs</li> </ul> |
| Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)                                                      |                                                                                                                                                                                                              |                                                                                                                                                        |
| <ul style="list-style-type: none"> <li>Acupuncture (12 visits)</li> <li>Chiropractic care (20 visits)</li> </ul>                                                                                  | <ul style="list-style-type: none"> <li>Hearing aids (one per ear every 3 calendar years)</li> <li>Non-emergency care when traveling outside the U.S. See <a href="#">ProvidenceHealthPlan.com</a></li> </ul> | <ul style="list-style-type: none"> <li>Routine eye care (Adult)</li> </ul>                                                                             |

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

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

Other coverage options may be available to you too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit [HealthCare.gov](#) 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 [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). 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 [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

#### **Language Access Services:**

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo 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 if the 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 [ebssa.opr@dol.gov](mailto:ebssa.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 [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#), and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

| Peg is Having a Baby<br>(9 months of in-network pre-natal care and a hospital delivery)                                                                                                                                                                                                                                                                                          |                 | Managing Joe's Type 2 Diabetes<br>(a year of routine in-network care of a well-controlled condition)                                                                                                                                                                                                                            |                | Mia's Simple Fracture<br>(in-network emergency room visit and follow up care)                                                                                                                                                                                                                                                     |                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a>                                                                                                                                                                                                                                                                                                                  | \$6,000         | ■ The <a href="#">plan's</a> overall <a href="#">deductible</a>                                                                                                                                                                                                                                                                 | \$6,000        | ■ The <a href="#">plan's</a> overall <a href="#">deductible</a>                                                                                                                                                                                                                                                                   | \$6,000        |
| ■ <a href="#">Specialist copayment</a>                                                                                                                                                                                                                                                                                                                                           | \$90            | ■ <a href="#">Specialist copayment</a>                                                                                                                                                                                                                                                                                          | \$90           | ■ <a href="#">Specialist copayment</a>                                                                                                                                                                                                                                                                                            | \$90           |
| ■ Hospital (facility) <a href="#">coinsurance</a>                                                                                                                                                                                                                                                                                                                                | 40%             | ■ Hospital (facility) <a href="#">coinsurance</a>                                                                                                                                                                                                                                                                               | 40%            | ■ Hospital (facility) <a href="#">coinsurance</a>                                                                                                                                                                                                                                                                                 | 40%            |
| ■ Other <a href="#">coinsurance</a>                                                                                                                                                                                                                                                                                                                                              | 40%             | ■ Other <a href="#">coinsurance</a>                                                                                                                                                                                                                                                                                             | 40%            | ■ Other <a href="#">coinsurance</a>                                                                                                                                                                                                                                                                                               | 40%            |
| <p><b>This EXAMPLE event includes services like:</b><br/> <a href="#">Specialist</a> office visits (<i>pre-natal care</i>)<br/>           Childbirth/Delivery Professional Services<br/>           Childbirth/Delivery Facility Services<br/> <a href="#">Diagnostic tests</a> (<i>ultrasounds and blood work</i>)<br/> <a href="#">Specialist</a> visit (<i>anesthesia</i>)</p> |                 | <p><b>This EXAMPLE event includes services like:</b><br/> <a href="#">Primary care physician</a> office visits (<i>including disease education</i>)<br/> <a href="#">Diagnostic tests</a> (<i>blood work</i>)<br/> <a href="#">Prescription drugs</a><br/> <a href="#">Durable medical equipment</a> (<i>glucose meter</i>)</p> |                | <p><b>This EXAMPLE event includes services like:</b><br/> <a href="#">Emergency room care</a> (<i>including medical supplies</i>)<br/> <a href="#">Diagnostic test</a> (<i>x-ray</i>)<br/> <a href="#">Durable medical equipment</a> (<i>crutches</i>)<br/> <a href="#">Rehabilitation services</a> (<i>physical therapy</i>)</p> |                |
| <b>Total Example Cost</b>                                                                                                                                                                                                                                                                                                                                                        | <b>\$12,700</b> | <b>Total Example Cost</b>                                                                                                                                                                                                                                                                                                       | <b>\$5,600</b> | <b>Total Example Cost</b>                                                                                                                                                                                                                                                                                                         | <b>\$2,800</b> |
| <b>In this example, Peg would pay:</b>                                                                                                                                                                                                                                                                                                                                           |                 | <b>In this example, Joe would pay:</b>                                                                                                                                                                                                                                                                                          |                | <b>In this example, Mia would pay:</b>                                                                                                                                                                                                                                                                                            |                |
| <a href="#">Cost-Sharing</a>                                                                                                                                                                                                                                                                                                                                                     |                 | <a href="#">Cost-Sharing</a>                                                                                                                                                                                                                                                                                                    |                | <a href="#">Cost-Sharing</a>                                                                                                                                                                                                                                                                                                      |                |
| <a href="#">Deductibles</a>                                                                                                                                                                                                                                                                                                                                                      | \$6,000         | <a href="#">Deductibles</a> *                                                                                                                                                                                                                                                                                                   | \$10           | <a href="#">Deductibles</a> *                                                                                                                                                                                                                                                                                                     | \$2,000        |
| <a href="#">Copayments</a>                                                                                                                                                                                                                                                                                                                                                       | \$0             | <a href="#">Copayments</a>                                                                                                                                                                                                                                                                                                      | \$1,200        | <a href="#">Copayments</a>                                                                                                                                                                                                                                                                                                        | \$200          |
| <a href="#">Coinsurance</a>                                                                                                                                                                                                                                                                                                                                                      | \$2,400         | <a href="#">Coinsurance</a>                                                                                                                                                                                                                                                                                                     | \$400          | <a href="#">Coinsurance</a>                                                                                                                                                                                                                                                                                                       | \$50           |
| <i>What isn't covered</i>                                                                                                                                                                                                                                                                                                                                                        |                 | <i>What isn't covered</i>                                                                                                                                                                                                                                                                                                       |                | <i>What isn't covered</i>                                                                                                                                                                                                                                                                                                         |                |
| Limits or exclusions                                                                                                                                                                                                                                                                                                                                                             | \$20            | Limits or exclusions                                                                                                                                                                                                                                                                                                            | \$0            | Limits or exclusions                                                                                                                                                                                                                                                                                                              | \$400          |
| <b>The total Peg would pay is</b>                                                                                                                                                                                                                                                                                                                                                | <b>\$8,420</b>  | <b>The total Joe would pay is</b>                                                                                                                                                                                                                                                                                               | <b>\$1,610</b> | <b>The total Mia would pay is</b>                                                                                                                                                                                                                                                                                                 | <b>\$2,650</b> |

\*Note: This [plan](#) has other [deductibles](#) for specific services included in this coverage example. See "Are there other [deductibles](#) for specific services?" row above.

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

## Non-Discrimination Statement

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

- Age
- Gender identity
- Religion
- Color
- Language proficiency
- Sex
- Disability
- Race
- Pregnancy
- National origin
- Sexual Orientation

### **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](mailto: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](mailto: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](mailto: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: Nếu bạn nói Tiếng 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).

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

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

ប្រយ័ត្ន: បើអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយភាសាឥតគិតថ្លៃសម្រាប់អ្នកមានការឆ្ងល់ឆ្ងោច។ ទូរស័ព្ទ 1-800-878-4445 (TTY: 711)។

XIYEEFFANNAA: 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).

فیم دشا اب. اب (TTY: 711) 1-800-878-4445 سامت دیری گب. امش یارب ناگیار تروصب ینابز تالی هست، دینک یم وگتفگ یراف نابز هب رگا: هجوت

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

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