






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, [www.ProvidenceHealthPlan.com](http://www.ProvidenceHealthPlan.com). For general 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 [www.healthcare.gov/sbc-glossary](http://www.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> : \$4,000/per person \$8,000/per family (2 or more). <a href="#">Out-of-Network</a> : \$8,000/per person \$16,000/per 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 policy, the overall family <a href="#">deductible</a> must be met before the <a href="#">plan</a> begins to pay.
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. Most <a href="#">preventive care</a> services <a href="#">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://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	<a href="#">In-Network</a> : \$4,000/per person \$8,000/per family (2 or more). <a href="#">Out-of-Network</a> : \$8,000/per person \$16,000/per 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> , penalties, <a href="#">copays</a> or <a href="#">coinsurance</a> for Supplemental Benefits, 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="http://ProvidenceHealthPlan.com/findaprovider">ProvidenceHealthPlan.com/findaprovider</a> or call 1-800-878-4445 for a list of network providers.	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)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness (in-person and virtually)	\$0 after <a href="#">deductible</a> met	\$0 after <a href="#">deductible</a> met	Some services such as lab and x-ray will include additional member costs. Your first three <a href="#">Primary Care Provider</a> (PCP) visits of each calendar year are eligible to be covered in full if you have met your deductible. If you have not met your deductible, you will be charged and the amount will go toward your deductible.
	<a href="#">Specialist</a> visit (in-person and virtually)	\$0 after <a href="#">deductible</a> met	\$0 after <a href="#">deductible</a> met	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	\$0 after <a href="#">deductible</a> met	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="http://ProvidenceHealthPlan.com/PreventiveCare">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.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	\$0 after <a href="#">deductible</a> met	\$0 after <a href="#">deductible</a> met	—————none—————
	Imaging (CT/PET scans, MRIs)	\$0 after <a href="#">deductible</a> met	\$0 after <a href="#">deductible</a> met	<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.

For more information about limitations and exceptions, see the plan or policy document at [www.ProvidenceHealthPlan.com](http://www.ProvidenceHealthPlan.com)

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> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.ProvidenceHealthPlan.com">www.ProvidenceHealthPlan.com</a>	Tier 1	\$0 after <a href="#">deductible</a> met	Not covered	ACA Preventive drugs are covered in full <a href="#">in-network</a> .
	Tier 2	\$0 after <a href="#">deductible</a> met	Not covered	Covers up to a 30-day supply (retail prescription); 90-day supply (mail order prescription).
	Tier 3	\$0 after <a href="#">deductible</a> met	Not covered	<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.
	Tier 4	\$0 after <a href="#">deductible</a> met	Not covered	
	Tiers 5&6	\$0 after <a href="#">deductible</a> met	Not covered	If a brand name drug is requested when a generic is available, you will pay the difference in cost, plus your <a href="#">coinsurance</a> .  <a href="#">Specialty drugs</a> (listed in Tier 5 and Tier 6 on your formulary) can only be purchased at a participating specialty pharmacy (limited to 30 days).
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	\$0 after <a href="#">deductible</a> met	\$0 after <a href="#">deductible</a> met	<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	\$0 after <a href="#">deductible</a> met	\$0 after <a href="#">deductible</a> met	
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	\$0 after <a href="#">deductible</a> met	\$0 after <a href="#">deductible</a> met	For <a href="#">emergency medical conditions</a> only. If admitted to hospital, all services subject to inpatient benefits.
	<a href="#">Emergency medical transportation</a>	\$0 after <a href="#">deductible</a> met	\$0 after <a href="#">deductible</a> met	—————none—————
	<a href="#">Urgent care</a>	\$0 after <a href="#">deductible</a> met	\$0 after <a href="#">deductible</a> met	Some services will include additional member costs.

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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 have a hospital stay</b>	Facility fee (e.g., hospital room)	\$0 after <a href="#">deductible</a> met	\$0 after <a href="#">deductible</a> met	<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	\$0 after <a href="#">deductible</a> met	\$0 after <a href="#">deductible</a> met	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$0 after <a href="#">deductible</a> met	\$0 after <a href="#">deductible</a> met	All services except <a href="#">provider</a> office visits may require <a href="#">prior authorization</a> . Your first provider office visits of each calendar year are eligible to be covered in full if you have met your deductible. If you have not met your deductible, you will be charged and the amount will go toward your deductible. 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	\$0 after <a href="#">deductible</a> met	\$0 after <a href="#">deductible</a> met	
<b>If you are pregnant</b>	Office visits	No charge; <a href="#">deductible</a> does not apply	\$0 after <a href="#">deductible</a> met	—————none—————
	Childbirth/delivery professional services	\$0 after <a href="#">deductible</a> met	\$0 after <a href="#">deductible</a> met	<a href="#">Coinsurance</a> applies to provider delivery charges.
	Childbirth/delivery facility services	\$0 after <a href="#">deductible</a> met	\$0 after <a href="#">deductible</a> met	—————none—————
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	\$0 after <a href="#">deductible</a> met	\$0 after <a href="#">deductible</a> met	—————none—————
	<a href="#">Rehabilitation services</a>	\$0 after <a href="#">deductible</a> met	\$0 after <a href="#">deductible</a> met	Inpatient services: coverage limited to 30 days per calendar year. Outpatient services: coverage limited to 30 visits per calendar year. Limits do not apply to Mental Health Services.
	<a href="#">Habilitation services</a>	\$0 after <a href="#">deductible</a> met	\$0 after <a href="#">deductible</a> met	Inpatient services: coverage limited to 30 days per calendar year. Outpatient services: coverage limited to 30 visits per calendar year. Limits do not apply to Mental Health Services.

For more information about limitations and exceptions, see the plan or policy document at [www.ProvidenceHealthPlan.com](http://www.ProvidenceHealthPlan.com)

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="#">Skilled nursing care</a>	\$0 after <a href="#">deductible</a> met	\$0 after <a href="#">deductible</a> met	<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. Coverage is limited to 60 days per calendar year.
	<a href="#">Durable medical equipment</a>	Diabetic Supplies: 20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> does not apply All other equipment: \$0 after <a href="#">deductible</a> met	\$0 after <a href="#">deductible</a> met	—————none—————
	<a href="#">Hospice services</a>	\$0 after <a href="#">deductible</a> met	\$0 after <a href="#">deductible</a> met	—————none—————
Children's eye exam	Children's eye exam	No charge; <a href="#">deductible</a> does not apply	Covered up to \$45; <a href="#">deductible</a> does not apply	Limited to 1 exam every 12 months.
	Children's glasses	No charge; <a href="#">deductible</a> does not apply	Covered up to \$140; <a href="#">deductible</a> does not apply	Limited to 1 pair every 12 months. Coverage maximum depends on lens type. In-network: Otis & Piper frames are covered in full. The equivalent value of that benefit can also be applied to other frame collections in-network.
	Children's dental check-up	Not covered	Not covered	No coverage for dental check-up.

**Excluded Services & Other Covered Services:**

<b>Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other <a href="#">excluded services</a>.)</b>		
<ul style="list-style-type: none"> <li>• Abortion</li> <li>• Bariatric surgery</li> <li>• Cosmetic surgery (with certain exceptions)</li> <li>• Dental care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>• Dental check-up (Child)</li> <li>• Infertility treatment</li> <li>• Long-term care</li> <li>• Massage therapy</li> </ul>	<ul style="list-style-type: none"> <li>• Private-duty nursing</li> <li>• Routine foot care (covered for diabetics)</li> <li>• Weight loss programs</li> </ul>
<b>Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)</b>		
<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> </ul>	<ul style="list-style-type: none"> <li>• Non-emergency care when traveling outside the U.S. See <a href="http://www.ProvidenceHealthPlan.com">www.ProvidenceHealthPlan.com</a></li> <li>• Routine eye care (Adult)</li> </ul>

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**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 <http://www.ProvidenceHealthPlan.com>.
- For group health coverage subject to ERISA, contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).
- For non-federal governmental group health plans, contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).
- Church plans are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact the Oregon Division of Financial Regulation at 503-947-7984/1-888-877-4894 (toll-free) or <https://dfr.oregon.gov> regarding their possible rights to continuation coverage under State law.

**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 <http://www.ProvidenceHealthPlan.com>.
- Oregon Division of Financial Regulation at 503-947-7984/1-888-877-4894 (toll-free) or <https://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](#).

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*



## 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

(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$4,000
- [Specialist coinsurance](#) 0%
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

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*)

**Total Example Cost** \$12,700

In this example, Peg would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$4,000
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$4,060</b>

### Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$4,000
- [Specialist coinsurance](#) 0%
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:

[Primary care physician](#) 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:

Cost Sharing	
<a href="#">Deductibles</a>	\$4,000
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$
What isn't covered	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$4,020</b>

### Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$4,000
- [Specialist coinsurance](#) 0%
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:

[Emergency room care](#) (*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	
<a href="#">Deductibles</a>	\$2,800
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,800</b>

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