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Your Benefit Summary

Providence

2024 PHS EPO Medical Plan - Oregon

Copay	What You Pay In Network	Calendar Year In-Network Medical/Pharmacy Out-of-Pocket Maximum	Calendar Year In-Network Medical/Pharmacy Deductible
$20/$40	20% coinsurance (after deductible)	$2,500 per person $6,000 per family	$300 per person $900 per family

Important information about your plan

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

- Not sure what a word or phrase means? See the last page for the definitions used in this summary.
- Your Calendar Year Medical/Pharmacy Deductible applies to your Calendar Year Medical/Pharmacy Out-of-Pocket Maximum.
- Some services and penalties do not apply to out-of-pocket maximums.
- This plan only provides benefits for medically necessary services when provided by in-network physicians or providers.
- Medical Home is a team based healthcare model, led by a primary care provider that allows for comprehensive and ongoing care with the end goal of optimal health outcomes for our patients.
- Selection process for the medical home is as follows: When enrolled in the EPO, you must select a Medical Home. Your medical home is a primary care provider that you will contact for all your medical care. You can see what medical homes are available by going online to www.ProvidenceHealthPlan.com/providerdirectory. You must either designate the medical home in your myProv account or contact customer service at 800-878-4445 to make the selection
- This plan summary highlights some of the features of this Providence medical plan. This summary does not include all plan rules and details. The terms of your benefit plans are governed by legal documents. Should there be any inconsistencies between this summary and the legal plan documents, the plan documents are the final authority. Providence reserves the right to change or discontinue its benefit plans at any time and for any reason.

Benefit Highlights	After you pay your calendar year deductible, then you pay the following for covered services:
✓ No deductible needs to be met prior to receiving this benefit.	**In-Network Providers**
Preventive Health and Wellness Services	
• Periodic health exams; well-baby care	Covered in full ✓
• Gynecological exams (calendar year) and Pap tests	Covered in full ✓
• Mammogram	Covered in full ✓
• Prostate screening exam (calendar year)	
• Colorectal exam	Covered in full ✓
• Colorectal cancer screening: sigmoidoscopy, colonoscopy (for members age 45 and over)	
• The following tests (when received with your periodic health exam): CBC, urinalysis, chemical profile, glucose, cholesterol, fecal blood	
• The following services (for members with diabetes): HbA1c, retinal exam, urine test for kidney function, diabetic exams of mouth, teeth and feet	
• Pneumococcal vaccine	
• Flu vaccine	Covered in full ✓
• Routine immunizations/shots	Covered in full ✓
• Nutritional counseling	Covered in full ✓
• Vision and hearing screening	Covered in full ✓
• Tobacco use cessation; counseling/classes, and deterrent medications, including prescription and over the counter.	Covered in full ✓
Physician / Provider Services	
• Office visits to Primary Care Provider	$20 / visit ✓
• Providence ExpressCare Retail Health Clinics	$10 / visit ✓
• Office visits to specialist	$40 / visit ✓
• Inpatient hospital visits	20%
• Surgery; anesthesia	20%
• Allergy shots, serums, infusions, and injectable medications	20%

Benefit Highlights (continued)	In-Network Providers
Outpatient Diagnostic Services	
• X-ray; lab services	20%
• High-tech imaging services (such as PET, CT, MRI)	20%
Hospital Services	
• Acute care	20%
• Rehabilitative care	20%
• Skilled nursing facility	20%
Maternity	
• Prenatal services	Covered in full ✓
• Delivery and postnatal services	Covered in full ✓
• Routine newborn nursery care	20% ✓
• Hospital services	20%
• Infertility services (limited to $500 per calendar year; testing and counseling only)	20%
Medical Equipment, Supplies and Devices	
• Durable medical equipment and appliances	20%
• Prosthetic and Orthotic Devices (Removable custom shoe orthotics are limited to $500 per calendar year)	20%
• Diabetic supplies (See SPD for details)	Covered in full ✓
• Hearing Aids ($1,500 maximum rolling 36 months) & ($1,500 maximum rolling 12 month under 18)	20%
Emergency / Urgent Care / Emergency Medical Transportation	
• Emergency services (for emergency medical conditions only. If admitted to hospital, all services subject to inpatient benefits.)	$250 ✓
• Urgent care services (for non-life threatening illness/minor injury)	$60 / visit ✓
• Emergency medical transportation	20%
Other Covered Services	
• Outpatient rehabilitative services (75 visits per calendar year. Limits do not apply to Mental Health or Substance Use Disorder services)	20% *
• Outpatient surgery, dialysis, infusion, chemotherapy, radiation therapy	20%
• Spinal manipulations and acupuncture (limited to 12 visits combined per calendar year)	20%
• Bariatric surgery (Only at our wholly-owned facilities, Providence St. Joseph Health affiliates. Limitations apply.)	20%
• Temporomandibular joint (TMJ) service (limited to $3,000 per lifetime)	20%
• Home health care (limited to 130 visits per calendar year)	20%
• Hospice care	Covered in full
Mental Health / Chemical Dependency	
• Inpatient, residential services	20%
• Day treatment, intensive outpatient and partial hospitalization services	20%
• Applied behavior analysis	Covered in full ✓
• Outpatient provider office visits	Covered in full ✓
Prescription drugs (Up to a 30-day supply/retail and preferred retail pharmacies; 90-day supply/mail-order and preferred retail pharmacies)	
• ACA preventive drugs (not subject to deductible)	Covered in full ✓
• Enhanced Preventive drugs (Not subject to deductible. Drugs designated as Enhanced Preventive drugs on your formulary must be filled at PPS mail order pharmacy for coverage.)	Covered in full ✓
• Formulary generic drugs	$10 ✓
• Non-formulary generic drugs	$10 ✓
• Formulary brand-name drugs	20% (max $75 per 30-day supply) ✓
• Non-formulary brand-name drugs	40% (max $125 per 30-day supply) ✓

* Physical and Occupational Therapy require prior authorization through eviCore.

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

ACA Preventive drug
ACA Preventive drugs are medications which are listed in our formulary and are covered at no cost when received from Participating Pharmacies as required by the Patient Protection and Affordable Care Act (ACA). Over the counter preventive drugs received from Participating Pharmacies cannot be covered in full without a written prescription from your Qualified Practitioner.

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

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

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

In-Network benefit
The in-network benefit is an extensive network of highly qualified physicians and health care providers, also known as network providers, available to you by your plan. To find a in-network provider, go to www.providencehealthplan.com/providerdirectory

In-Network provider
A physician or provider of health care services who belongs to the Providence Health Plan in-network provider panel. To find an in-network provider, refer to the directory available at www.ProvidenceHealthPlan.com/providerdirectory.

Medical/pharmacy deductible
The dollar amount that an individual or family pays for covered services before your plan pays any benefits within a calendar year. The following expenses do not apply to an individual or family deductible:

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

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

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

- Retail: a participating pharmacy that allows up to a 30-day supply of short-term and maintenance prescriptions.
- Preferred Retail: a participating pharmacy that allows up to a 90-day supply of maintenance prescriptions and access to up to a 30-day supply of short-term prescriptions.
- Mail Order: a participating pharmacy that allows up to a 90-day supply of maintenance prescriptions and specializes in direct delivery to your home.
- Specialty: a participating pharmacy that allows up to a 30-day supply of specialty and self-administered chemotherapy prescriptions. These prescriptions require special delivery, handling, administration and monitoring by your pharmacist.

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

Prior authorization
Some services must be pre-approved. In-network, your provider will request prior authorization. Out-of-network, you are responsible for obtaining prior authorization.

Virtual visit
Visit with a Network Provider using secure internet technology such as Providence Express Care phone and video visits or Web-direct Visits.

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

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

Have questions about your benefits and want to contact us via e-mail? Go to our Web site at:
www.ProvidenceHealthPlan.com/contactus