

# Your Benefit Summary

SAIF Early Retiree - January 1, 2025

What You Pay In-Network	What You Pay Out-of-Network	Calendar Year Common Out-of-Pocket Maximum	Calendar Year Common Deductible
20% coinsurance (after deductible)	40% coinsurance (after deductible; UCR applies)	\$3,000 per person	\$1,500 per person \$4,500 per family (3 or more)

## Important information about your plan

This summary provides only highlights of your benefits. To view your plan details, register and log in at [myprovidence.com](https://myprovidence.com).

- Your deductible(s) are included in the out-of-pocket maximum amount(s) listed above.
- The individual deductible applies if there are no dependents enrolled. If two or more members are enrolled, the individual deductible applies for each member only until the family deductible is met.
- The individual out-of-pocket maximum applies if there are no dependents enrolled. If two or more members are enrolled, the individual out-of-pocket applies for each member only until the family out-of-pocket is met.
- Some services and penalties do not apply to out-of-pocket maximums.
- This plan offers deductible carryover. This means any portion of your deductible(s) that you pay during the fourth quarter of the calendar year will be applied toward next year's deductible(s).
- To get the most out of your benefits, use the providers within the EPO network. View a list of network providers and pharmacies at [www.ProvidenceHealthPlan.com/providerdirectory](http://www.ProvidenceHealthPlan.com/providerdirectory).
- If you choose to go outside the network, you may be subject to billing for charges that are above Usual, Customary and Reasonable charges (UCR). Benefits for out-of-network services are based on these UCR charges.
- Prior authorization is required for some services.
- Limitations and exclusions apply to your benefits. See your Member Handbook for details.

Benefit Highlights	After you pay your calendar year deductible, then you pay the following for covered services:	
	In-Network Copay or Coinsurance (after deductible, when you see an in-network provider)	Out-of-Network Copay or Coinsurance (after deductible, when you see a non-network provider)
✓ No deductible needs to be met prior to receiving this benefit.		
<b>On-Demand Provider Visits</b>		
• Providence ExpressCare Retail Health Clinic visits	Covered in full	Not applicable
• Providence ExpressCare Virtual	Covered in full	Not applicable
<b>Preventive Care</b>		
• Periodic health exams and well-baby care	Covered in full ✓	40%
• Routine immunizations; shots	Covered in full ✓	\$5 ✓
• Colonoscopy (Age 45+)	Covered in full ✓	40%
• Gynecological exams (calendar year) and Pap tests	Covered in full ✓	40%
• Mammograms	Covered in full ✓	40%
• Nutritional counseling	Covered in full ✓	40%
• Tobacco cessation, counseling/classes and deterrent medications	Covered in full ✓	Not covered
<b>Physician / Provider Services</b>		
• Office visits to Primary Care Provider or Naturopath (In-person) (First 3 in-network in-person visits to a Primary Care Provider or Naturopath: \$5, deductible waived, then cost-share applies)	20%	40%
• Office visits to Primary Care Provider or Naturopath (Virtually)	Covered in full	Not covered
• Office visits to Specialist (In-person)	20%	40%
• Office visits to Specialist (Virtually)	Covered in full	Not covered
• Allergy shots, serums, infusions and injectable medications	20%	40%
• Inpatient hospital visits	20%	40%
• Surgery; anesthesia at provider's office	20%	40%
• Surgery; anesthesia at facility	20%	40%

Benefit Highlights (continued)	In-Network Copay or Coinsurance	Out-of-Network Copay or Coinsurance
<b>Diagnostic Services</b> <ul style="list-style-type: none"> <li>• X-ray, lab services, and testing services (includes ultrasound)</li> <li>• High-tech imaging services (such as PET, CT or MRI)</li> <li>• Diagnostic and supplemental breast exam</li> </ul>	20% 20% per procedure Covered in full ✓	40% 40% 40%
<b>Emergency and Urgent Services</b> <ul style="list-style-type: none"> <li>• Emergency services (For emergency medical conditions only. If admitted to the hospital, all services subject to inpatient benefits)</li> <li>• Urgent care services (for non-life threatening illness/minor injury)</li> <li>• Emergency medical transportation (air and/or ground)</li> </ul>	\$50 / visit, then 20% 20% 30%	\$50 / visit, then 20% 40% 30%
<b>Hospital Services</b> <ul style="list-style-type: none"> <li>• Inpatient/Observation care</li> <li>• Rehabilitative care (30 days per calendar year)</li> <li>• Skilled nursing facility (60 days per calendar year)</li> <li>• Temporomandibular joint (TMJ) services (Inpatient and/or outpatient services combined limit of \$1,000 per calendar year/\$5,000 per lifetime)</li> </ul>	20% 20% 20% 50%	40% 40% 40% Not covered
<b>Outpatient Services</b> <ul style="list-style-type: none"> <li>• Outpatient surgery, dialysis, infusion, chemotherapy, radiation therapy</li> <li>• Outpatient Surgery at an Ambulatory Surgical Center (ASC)</li> <li>• Bariatric surgery for morbid obesity</li> <li>• Temporomandibular joint (TMJ) service (Inpatient and/or outpatient services combined limit of \$1,000 per calendar year/\$5,000 per lifetime)</li> <li>• Outpatient rehabilitative services: physical, occupational or speech therapy (limited to 30 visits per calendar year)</li> </ul>	20% 20% 20% 50% 20%	40% 40% 40% Not covered 40%
<b>Maternity Services</b> <ul style="list-style-type: none"> <li>• Prenatal care</li> <li>• Delivery and postnatal services</li> <li>• Inpatient hospital/facility services</li> <li>• Routine newborn nursery care</li> </ul>	Covered in full ✓ 20% 20% 20%	40% 40% 40% 40%
<b>Medical Equipment, Supplies and Devices</b> <ul style="list-style-type: none"> <li>• Medical equipment, appliances, prosthetics/orthotics and supplies</li> <li>• Diabetes supplies (such as lancets, test strips and needles)</li> <li>• Removable custom shoe orthotics</li> <li>• Hearing aids (one per ear every three calendar years; in-network deductible applies)</li> </ul>	20% ✓ Covered in full ✓ 20% ✓ 20% ✓	40% 40% 40% ✓ 40%
<b>Mental Health / Substance Use Disorder</b> Services except outpatient provider office visits may require prior authorization. <ul style="list-style-type: none"> <li>• Inpatient and residential services</li> <li>• Day treatment, intensive outpatient and partial hospitalization services</li> <li>• Applied behavior analysis</li> <li>• Outpatient provider office visits (In-person) (First 3 in-network in-person visits: \$5, deductible waived, then cost-share applies.)</li> <li>• Outpatient provider office visits (Virtually)</li> </ul>	20% 20% 20% 20% Covered in full	40% 40% 20% ** 40% Not covered
<b>Home Health and Hospice</b> <ul style="list-style-type: none"> <li>• Home health care</li> <li>• Hospice care</li> </ul>	20% Covered in full ✓	40% Covered in full ✓
<b>Fertility Services</b> <ul style="list-style-type: none"> <li>• Fertility treatments are administered through Progyny. Please call (833) 233-0843 to activate benefit. Infertility diagnosis is not required. (Limited to 2 Progyny Smart Cycles per lifetime, with option to restart the cycle if the first is unsuccessful)</li> </ul>	20% *	Not covered (call Progyny to find a provider)

\* Cost share does not apply to out-of-pocket maximums.

\*\* In-network deductible applies.

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

### **Coinsurance**

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

### **Common deductible**

The dollar amount that an individual or family pays for covered services before your plan pays any benefits within a calendar year. The deductible can be met by using in-network or out-of-network providers, or the combination of both. The following expenses do not apply to an individual or family deductible:

- Services not covered by your plan
- Fees that exceed usual, customary and reasonable (UCR) charges as established by your plan
- Penalties incurred if you do not follow your plan's prior authorization requirements
- Copays and coinsurance for services that do not apply to the deductible

### **Common out-of-pocket maximum**

The limit on the dollar amount you will have to spend for specified covered health services (a combination of both in- and out-of-network services) in a calendar year. Some services and expenses do not apply to the common out-of-pocket maximum. See your Member Handbook for details.

### **Copay**

The fixed dollar amount you pay to a health care provider for a covered service at the time care is provided.

### **Deductible carryover**

A feature of your plan that allows for any portion of your deductible that is paid during the fourth quarter of a calendar year to be applied toward the next year's deductible.

### **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**

Refers to services received from an extensive network of highly qualified physicians, health care providers and facilities contracted by Providence Health Plan for your specific plan. Generally, your out-of-pocket costs will be less when you receive covered services from in-network providers.

### **Limitations and Exclusions**

All covered services are subject to the limitations and exclusions specified for your plan. Refer to your member handbook or contract for a complete list.

### **Office Visits Virtually**

Scheduled visits with the member's PCP or Specialist using a teleconferencing application such as Zoom.

### **Out-of-Network**

Refers to services you receive from providers not in your plan's network. Your out-of-pocket costs are generally higher when you receive covered services outside of your plan's network. An out-of-network provider does not have contracted rates with Providence Health Plan and so balance billing may apply. To find an in-network provider, go to [www.ProvidenceHealthPlan.com/providerdirectory](http://www.ProvidenceHealthPlan.com/providerdirectory).

### **Personal Physician/Provider**

A qualified physician or practitioner that can provide most of your care and, when necessary, will coordinate care with other providers in a convenient and cost-effective manner.

### **Providence ExpressCare Retail Health Clinic**

A walk-in health clinic, other than an office, urgent care facility, pharmacy or independent clinic that is located within a retail operation. A Retail Health Clinic provides same-day visits for basic illness and injuries.

### **Providence ExpressCare Virtual**

Services for common conditions (such as sore throat, cough, or fever, etc.) using Providence's web-based platform through a tablet, smartphone, or computer for same day appointments.

### **Prior authorization**

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

### **Usual, Customary & Reasonable (UCR)**

Describes your plan's allowed charges for services that you receive from an out-of-network provider. When the cost of out-of-network services exceeds UCR amounts, you are responsible for paying the provider any difference. These amounts do not apply to your out-of-pocket maximums.

### **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](http://www.ProvidenceHealthPlan.com/contactus)

## Non-discrimination Statement

Providence Health Plan and Providence Health Assurance comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sexual orientation, religion, gender identity, marital status or sex. Providence Health Plan and Providence Health Assurance do not exclude people or treat them differently because of race, color, national origin, age, disability, sexual orientation, religion, gender identity, marital status or sex.

Providence Health Plan and Providence Health Assurance:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, you can call us at 503-574-7500 or 1-800-878-4445 (TTY: 711).

If you believe that Providence Health Plan and Providence Health Assurance has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sexual orientation, religion, gender identity, marital status or sex, you can file a grievance with our Non-discrimination Coordinator by mail:

Providence Health Plan and Providence Health Assurance  
Attn: Non-discrimination Coordinator  
PO Box 4158  
Portland, OR 97208-4158  
Email: [PHPAppealsandGrievances@providence.org](mailto:PHPAppealsandGrievances@providence.org)

If you need help filing a grievance, call us at 503-574-7500 or 1-800-878-4445 (TTY:711) for assistance.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue SW - Room 509F HHH Building  
Washington, DC 20201  
1-800-368-1019, 1-800-537-7697 (TTY)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Members of Oregon Plans may file a complaint with the Division of Financial Regulation at 1-888-877-4894 or visit <https://dfr.oregon.gov/Pages/index.aspx>.

## Language Access Information

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

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

**Russian:** ВНИМАНИЕ: Если Вы говорите по-русски, то Вам доступны услуги бесплатной языковой поддержки. Звоните 1-800-878-4445 (телетайп: 711).

**Vietnamese:** CHÚ Ý: Nếu quý vị nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho quý vị. Xin gọi số 1-800-878-4445 (TTY: 711).

**Traditional Chinese:** 注意：如果您說中文，您可以免費獲得語言支援服務。請致電 1-800-878-4445 (TTY: 711)。

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

### Farsi:

توجه: اگر به زبان فارسی صحبت می‌کنید، تسهیلات زبانی به صورت رایگان به شما ارائه می‌شود. با 1-800-878-4445 (TTY: 711) تماس بگیرید.

**Ukrainian:** УВАГА! Якщо Ви розмовляєте українською мовою, для Вас доступні безкоштовні послуги мовної підтримки. Телефонуйте за номером 1-800-878-4445 (телетайп: 711).

**Japanese:** お知らせ：日本語での通話をご希望の場合、言語支援サービスを無料でご利用いただけます。1-800-878-4445 (TTY: 711)まで、お電話ください。

**Korean:** 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-878-4445 (TTY: 711) 번으로 전화해 주십시오

**Nepali:** ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंले निम्न भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छन् । 1-800-878-4445 (TTY: 711) मा फोन गर्नुहोस् ।

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

**German:** ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Rufnummer: 1-800-878-4445 (TTY: 711).

**Hmong:** LUS CEEB TOOM: Yog tias koj hais lus Hmoob, cov kev pab txhais lus, muaj kev pab dawb rau koj. Hu rau 1-800-878-4445 (TTY: 711).

**Cambodian:** កំណត់សម្គាល់: បើសិនជាអ្នកនិយាយភាសាខ្មែរ អាចមានសេវាជំនួយផ្នែកភាសាដោយមិនគិតថ្លៃពីលោកអ្នក។ សូមហៅទូរស័ព្ទលេខ 1-800-878-4445 (TTY: 711)។

**Laotian:** ເລື່ອງສຳຄັນ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ຈະມີການຊ່ວຍເຫຼືອດ້ານພາສາໂດຍບໍ່ເສຍຄ່າໃຫ້ທ່ານ. ໂທ 1-800-878-4445 (TTY: 711).