

# Your Benefit Summary

## Connect 2500 Silver



<b>Providence Connect Network</b>	
Individual Calendar Year Deductible (family amount is 2 times individual)	\$2,500
Individual Out-of-Pocket Maximum (family amount is 2 times individual) This amount includes the deductible.	\$7,350

### Important information about your plan

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

- Once you have registered, you can select your medical home online or by calling customer service.
- This plan provides benefits only for medically necessary services when provided by in-network physicians or providers in your medical home. Referrals are required.
- Your deductible does not apply to covered services required to treat an accidental injury within 90 days following the injury.
- Some services and penalties do not apply to the out-of-pocket maximum.
- Prior authorization is required for some services.
- View a list of network providers and pharmacies at [www.ProvidenceHealthPlan.com/providerdirectory](http://www.ProvidenceHealthPlan.com/providerdirectory).
- Limitations and exclusions apply. See your contract for details.

Below is the amount you pay after you have met your calendar year deductible  
(In-network providers only)

<b>Preventive Care</b>	
Periodic health exams and well-baby care	Covered in full ✓
Routine immunizations and shots	Covered in full ✓
Colonoscopy (preventive, age 50+)	Covered in full ✓
Gynecological exams (1 per calendar year), breast exams and Pap tests	Covered in full ✓
Mammograms	Covered in full ✓
Nutritional Counseling	Covered in full ✓
Tobacco cessation, counseling/classes and deterrent medications	Covered in full ✓
<b>Physician/Professional Services</b>	
Virtual visits to a Primary Care Provider by phone and video (such as Express Care Virtual) or by Web-direct visits	Covered in full ✓
Visits to a Provider at a Providence Express Care Retail Health Clinic	Covered in full ✓
Office visits to Primary Care Provider	\$25 ✓

✓ Deductible does not apply  
PIC-OR 0118 IND PROV CNC  
Oregon – Individual

## Your Benefit Summary (continued)

Below is the amount you pay  
after you have met your  
calendar year deductible

(In-network providers only)

<b>Physician/Professional Services (continued)</b>	
Office visits to an Alternative Care Provider (Chiropractic manipulation and acupuncture services are covered separately from the office visit at the levels listed for those benefits.)	\$25✓
Office visits to specialists	\$50✓
Virtual visits to a specialist by phone and video	\$35✓
Inpatient hospital visits	30%
Allergy shots, allergy serums, injectable and infused medications	30%
Surgery and anesthesia in an office or facility	30%
<b>Diagnostic Services</b>	
X-ray and lab services	30%✓
High-tech imaging services (such as PET, CT or MRI)	30%
Sleep studies	30%✓
<b>Emergency and Urgent Services</b>	
Emergency services (For emergency medical conditions only. If admitted to the hospital, all services subject to inpatient benefits.)	\$250 then 30%
Emergency medical transportation (air and/or ground) (Emergency transportation is covered regardless of whether or not the provider is an in-network provider.)	30%
Urgent care visits (for non-life threatening illness/minor injury)	\$75✓
<b>Hospital Services</b>	
Inpatient/Observation care	30%
Skilled nursing facility (limited to 60 days per calendar year)	30%
Inpatient rehabilitative care (Limited to 30 days per calendar year; 60 days for head/spinal injuries. Limits do not apply to Mental Health Services.)	30%
Inpatient habilitative care (Limited to 30 days per calendar year; 60 days for head/spinal injuries. Limits do not apply to Mental Health Services.)	30%
<b>Outpatient Services</b>	
Outpatient surgery at an ambulatory surgery center or at a hospital-based facility	30%
Colonoscopy (non-preventive) at an ambulatory surgery center or a hospital-based facility	30%
Outpatient dialysis, infusion, chemotherapy and radiation therapy	30%

## Your Benefit Summary (continued)

Below is the amount you pay  
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calendar year deductible

(In-network providers only)

<b>Outpatient Services (continued)</b>	
Outpatient rehabilitative services: physical, occupational or speech therapy (Limited to 30 visits per calendar year; up to 30 additional visits per specified condition. Limits do not apply to Mental Health Services.)	30%
Outpatient habilitative services: physical, occupational or speech therapy (Limited to 30 visits per calendar year; up to 30 additional visits per specified condition. Limits do not apply to Mental Health Services.)	30%
<b>Maternity Services</b>	
Prenatal visits	Covered in full✓
Delivery and postnatal physician/provider visits	
Certified nurse midwife	20%
Primary Care Provider	20%
OB/GYN Physician/Provider	30%
All other licensed maternity providers	30%
Inpatient hospital/facility services	30%
Routine newborn nursery care	30%
<b>Medical Equipment, Supplies and Devices</b>	
Medical equipment, appliances and supplies	30%
Diabetes supplies (such as lancets, test strips and needles)	30%✓
Prosthetic and orthotic devices (removable custom shoe orthotics are limited to \$200 per calendar year, deductible waived)	30%
<b>Mental Health and Chemical Dependency</b> (All services, except outpatient provider office visits, must be prior authorized. For information, please call 800-711-4577.)	
Inpatient and residential services	30%
Day, intensive outpatient, and partial hospitalization services	30%
Outpatient provider visits	\$25✓
Applied Behavior Analysis	30%
<b>Home Health and Hospice</b>	
Home health care	30%
Hospice care	Covered in full✓
Respite care (limited to members receiving Hospice care; limited to 5 consecutive days, up to 30 days per lifetime)	30%
<b>Biofeedback</b>	
Biofeedback for specified diagnosis (limited to 10 visits per lifetime)	30%

## Your Benefit Summary (continued)

Below is the amount you pay  
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(In-network providers only)

Chiropractic Manipulation and Acupuncture (Copayments and coinsurance do not apply to your out-of-pocket maximums)	
Chiropractic manipulations and acupuncture (limited to 3 visits combined per calendar year)	\$25✓
Additional Cost Tier for Professional Services (Inpatient or Outpatient) (Additional cost tier does not apply to services related to cancer diagnosis/treatment or tissue injuries resulting from an external force which require immediate repair.)	
Knee arthroscopy	\$500 then 30%
Knee, hip resurfacing	\$500 then 30%
Knee, hip replacement	\$500 then 30%
Shoulder arthroscopy	\$500 then 30%
Sinus Surgery (minor)	\$100 then 30%
Sinus Surgery (major)	\$100 then 30%
Spinal injections for pain	\$100 then 30%
Spine procedures	\$500 then 30%
Upper GI endoscopy	\$100 then 30%

## Prescription Drugs

Below is the amount you pay after you have met your calendar year deductible

<b>Up to a 30-Day Supply</b> (From a participating retail, preferred or specialty pharmacy)	
Preferred generic	\$20✓
Non-preferred generic	\$35✓
Preferred brand-name	\$75✓
Non-preferred brand-name	50%
Specialty	50%
<b>90-Day Supply</b> (From a participating mail order or preferred retail pharmacy)	
Preferred generic	\$60✓
Non-preferred generic	\$105✓
Preferred brand-name	\$225✓
Non-preferred brand-name	50%

### Pharmacies

Your prescription drug benefit requires that you fill your prescriptions at a participating pharmacy. There are four types of participating pharmacies:

- Retail: a participating pharmacy that allows up to a 30-day supply as outlined in your handbook 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.
- 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.
- Mail Order: a participating pharmacy that allows up to a 90-day supply of maintenance prescriptions and specializes in direct delivery to your home. To order prescriptions by mail, your provider may call in the prescription or you can mail your prescription along with your member identification number to one of our participating mail-order pharmacies.
- View a list of our participating pharmacies [www.ProvidenceHealthPlan.com/planpharmacies](http://www.ProvidenceHealthPlan.com/planpharmacies).

### Using your prescription drug benefit

- To find if a drug is covered under your plan check online at [www.ProvidenceHealthPlan.com/planpharmacies](http://www.ProvidenceHealthPlan.com/planpharmacies). Note that your plan's formulary includes ACA Preventive drugs which are medications that are covered at no cost when received from participating pharmacies as required by the Patient Protection and Affordable Care Act.
- You may purchase up to a 90-day supply of maintenance drugs using a participating mail-service or preferred retail pharmacy at 3 times the copay. Not all drugs are considered maintenance prescriptions, including compounded drugs and drugs obtained from specialty pharmacies.

## Prescription Drugs (continued)

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- If your brand-name benefit includes a copayment or a coinsurance and you or your provider request or prescribe a brand-name drug when a generic is available, regardless of reason, you will be responsible for the cost difference between the brand-name and generic drug in addition to the brand-name drug copayment or coinsurance indicated on the benefit summary. Your total cost, however, will never exceed the actual cost of the drug.
- Approved non-formulary non-specialty drugs will be covered at the highest non-specialty tier. Approved non-formulary specialty drugs will be covered at the specialty cost sharing tier.
- Compounded medications are prescriptions that are custom prepared by your pharmacist. They must contain at least one FDA-approved drug to be eligible for coverage under your plan. Compounded medications are covered for up to a 30-day supply at a 50% coinsurance after the deductible. Claims are subject to clinical review for medical necessity and are not guaranteed for payment.
- Specialty drugs are prescriptions that require special delivery, handling, administration and monitoring by your pharmacist.
- Most specialty and chemotherapy drugs are only available at our designated specialty pharmacies.
- Certain drugs, devices and supplies obtained from your pharmacy may apply towards your medical benefit.
- Diabetes supplies may be obtained at your participating pharmacy, and are subject to your group's medical supplies and devices benefit limitations, and coinsurance. See your Member Handbook for details.
- Some prescription drugs require prior authorization for medical necessity, place of therapy, length of therapy, step therapy or number of doses. If a drug to treat your covered medical condition is not in the formulary, please contact us.
- Self-administered chemotherapy is covered under the Prescription Drug Benefit unless the Outpatient Chemotherapy coverage results in a lower out-of-pocket expense to you. Please refer to your Handbook for more information.
- Self-injectable medications are only covered when they are being self-administered and labeled by the FDA for self-administration; in some cases, a prior authorization may be required for the drug. Documentation of self-administration may also be required. Drugs labeled for self-administration that are being administered by a provider will fall to the member's medical benefit.
- Be sure you present your current Providence Health Plan member identification card.

## Routine Vision Services

### Provided by VSP

		Below is the amount you pay after you have met your calendar year deductible
VSP Advantage Network (For customer service call 800-877-7195)		(In-network providers only)
<b>Pediatric Vision Services (under age 19)</b>		
Routine eye exam (limited to 1 exam per calendar year)		Covered in full ✓
Lenses (limited to 1 pair per calendar year)		
Single vision		Covered in full ✓
Lined bifocal		Covered in full ✓
Lined trifocal		Covered in full ✓
Lenticular lenses		Covered in full ✓
Frames (limited to 1 pair per calendar year; select from VSP's Otis & Piper™ Eyewear Collection)		Covered in full ✓
Contact lens services and materials in place of glasses		Covered in full ✓
Standard: 1 pair per calendar year (1 contact lens per eye)		
Monthly: 6 month supply per calendar year (6 lenses per eye)		
Bi-weekly: 3 month supply per calendar year (6 lenses per eye)		
Dailies: 3 month supply per calendar year (90 lenses per eye)		
<b>Adult Vision Services</b>		
(Copayments do not apply to your out-of-pocket maximums)		
Routine eye exam (limited to 1 exam per 1 calendar year)		\$25 ✓

## Pediatric Dental Service (under age 19)

For customer service, including dental prior authorizations and claims, call 800-878-4445	Below is the amount you pay after you have met your calendar year deductible (In-network providers only)
<b>Preventive</b>	
Routine Exams 1 per 6 months	Covered in full ✓
Bitewing X-rays 1 set per 12 months	Covered in full ✓
Cleanings 2 per 12 months	Covered in full ✓
Topical Fluoride 2 per 12 months	Covered in full ✓
Fissure sealants Under age 16 for 1 service per tooth (molar) every 36 months	Covered in full ✓
Space Maintainers 1 per arch every 24 months	Covered in full ✓
<b>Basic</b>	
Restorative fillings	50%
<b>Major</b>	
Oral surgery (extractions and other minor surgical procedures)	50%
Endodontics and Periodontics	50%
Stainless Steel Crowns/Primary tooth 1 service per tooth in a 7-year period	50%
Porcelain Crowns – Pre-Authorization Required 1 service per anterior tooth in a 7-year period for children ages 16 and older	50%
Denture and bridge work (construction or repair of fixed bridges, partials and complete dentures). Limited to once every 10 years for members ages 16 and older	50%



## Explanation of terms and phrases

**ACA Preventive Drugs** – ACA Preventive drugs are medications, including contraceptives, 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.

**Accidental injury** – An accidental injury means an injury that is due directly to an unintentional act, independent of all other causes.

**Coinsurance** – The percentage of the cost that you may need to pay for covered services.

**Copay** – The fixed dollar amount you pay to a healthcare provider for a covered service at the time care is provided.

**Deductible** – The dollar amount that an individual or family pays for covered services before the plan pays any benefits within a calendar year. The following expenses do not apply to the individual or family deductible: services not covered by the plan; fees that exceed usual, customary and reasonable (UCR) charges as established by the plan; penalties incurred if you do not follow the plan's prior authorization requirements; copays and coinsurance for services that do not apply to the deductible.

**Formulary** – A formulary is a list of FDA-approved prescription drugs developed by physicians and pharmacists, designed to offer effective 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.

**Medical Home** – A full service healthcare clinic which has been designated as a Medical Home providing and coordinating members' medical care.

**Medical Home referral** – A referral from your Medical Home to receive services from an in-network provider that is not part of your medical home.

**Non-formulary medication** – An FDA-approved drug, generic or brand-name, that is not included in the list of approved formulary medications. These prescriptions require a prior authorization by the health plan and, if approved, will pay at either the highest non-specialty or specialty cost sharing tier.

**Out-of-pocket maximum** – The limit on the dollar amount that an individual or family pays for specified covered services in a calendar year. Some services and expenses do not apply to the individual or family out-of-pocket maximum. See your member handbook or contract for details.

**Primary Care 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.

**Preferred brand-name drugs/non-preferred brand-name drugs** – Brand-name drugs are protected by U.S. patent laws and only a single manufacturer has the rights to produce and sell them. Your benefits include drugs listed on our formulary as preferred brand-name or non-preferred brand-name drugs. Generally your out-of-pocket costs will be less for preferred brand-name drugs.

## Explanation of terms and phrases (continued)

**Preferred generic drugs/Non-preferred generic drugs** – Generic drugs have the same active-ingredient formula as the brand-name drug. Generic drugs are usually available after the brand-name patent expires. Your benefits include drugs listed on our formulary as preferred and non-preferred generic drugs. Generally your out-of-pocket costs will be less for preferred drugs.

**Prescription drug prior authorization** – The process used to request an exception to the Providence Health Plan drug formulary. This process can be initiated by the prescriber of the medication or the member. Some drugs require prior authorization for medical necessity, place of therapy, length of therapy, step therapy or number of doses. Visit us online for additional information.

**Prior authorization** – Some services must be pre-approved. In-network, your provider will request prior authorization.

**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 or preventive services.

**Web-direct visit** – A consultation with Network Provider using an online questionnaire to collect information to diagnose and treat common conditions such as cold, flu, sore throat, allergies, earaches, sinus pain or UTI.

**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

Portland Metro Area: 503-574-7500

All other areas: 800-878-4445

TTY:711

[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, 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, or sex.

Providence Health Plan and Providence Health Assurance:

- Provide 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)
- Provide free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you are a Medicare member who needs these services, call 503-574-8000 or 1-800-603-2340. All other members can call 503-574-7500 or 1-800-878-4445. Hearing impaired members may call our TTY line at 711.

If you believe that Providence Health Plan or Providence Health Assurance has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, 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

If you need help filing a grievance, and you are a Medicare member call 503-574-8000 or 1-800-603-2340. All other members can call 503-574-7500 or 1-800-878-4445. (TTY line at 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>.

## 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).

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

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: (TTY: 711).

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

ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតថ្លៃ ក៏អាចមានសំរាប់ប្រើអ្នក។ ចូរ ទូរស័ព្ទ 1-800-878-4445 (TTY: 711)។

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

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

بگ یرید. شما بر ای رایگان به صورت زبانی توسط یلاتک زید، می گف تگوفار سی زبانی به اگر: توجه  
فمی باشد. یا (1-800-878-4445 (TTY: 711) تماس

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)