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 provider's office or clinic	Primary care visit to treat an injury or illness	$65 copay/visit	$0 after deductible met	Deductible does not apply in-network. Some services such as lab and x-ray will include additional member costs. Phone and video visits are covered in full in-network.
	Specialist visit	$125 copay/visit	$0 after deductible met	Deductible does not apply in-network. Some services such as lab and x-ray will include additional member costs.
	Preventive care/screening/ immunization	No charge	$0 after deductible met	Deductible does not apply in-network. Some preventive services will include additional member costs. For more information see: https://healthplans.providence.org/pdfs/members/documents/preventive-care-costs.pdf.
If you have a test	Diagnostic test (x-ray, blood work)	$0 after deductible met	$0 after deductible met	none
	Imaging (CT/PET scans, MRIs)	$0 after deductible met	$0 after deductible met	Prior authorization required.

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 drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.ProvidenceHealthPlan.com	Preferred generic drug	$30 copay retail $90 copay mail order	Not covered	ACA Preventive drugs are covered in full in-network. Deductible does not apply to Preferred generic and Non-preferred generic drugs. Covers up to a 30-day supply (retail prescription); 90-day supply (mail order prescription). Prior authorization may apply. If a brand-name drug is requested when a generic is available, you will pay the difference in cost, plus your copay.
	Non-preferred generic drug	$55 copay retail $165 copay mail order	Not covered	
	Preferred brand-name drug	$0 after deductible met retail and mail order	Not covered	
	Non-preferred brand-name drug	$0 after deductible met retail and mail order	Not covered	
	Specialty drug	$0 after deductible met retail	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$0 after deductible met	$0 after deductible met	Prior authorization required.
	Physician/surgeon fees	$0 after deductible met	$0 after deductible met	
If you need immediate medical attention	Emergency room care	$0 after deductible met	$0 after deductible met	For emergency medical conditions only. If admitted to hospital, all services subject to inpatient benefits.
	Emergency medical transportation	$0 after deductible met	$0 after deductible met	―――――――――none―――――――――
	Urgent care	$125 copay/visit	$0 after deductible met	Deductible does not apply in-network. Some services will include additional member costs.
If you have a hospital stay	Facility fee (e.g., hospital room)	$0 after deductible met	$0 after deductible met	Prior authorization required.
	Physician/surgeon fees	$0 after deductible met	$0 after deductible met	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$65 copay/ provider office visit $0 after deductible met all other services	$0 after deductible met	All services except provider office visits must be prior authorized. Deductible does not apply in-network to provider office visits. See your benefit summary for ABA services.
	Inpatient services	$0 after deductible met	$0 after deductible met	

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 are pregnant	Office visits	No charge	$0 after deductible met	Deductible does not apply to in-network prenatal care.
	Childbirth/delivery professional services	$0 after deductible met	$0 after deductible met	——————none——————
	Childbirth/delivery facility services	$0 after deductible met	$0 after deductible met	——————none——————
If you need help recovering or have other special health needs	Home health care	$0 after deductible met	$0 after deductible met	Prior authorization required.
	Rehabilitation services	$0 after deductible met	$0 after deductible met	Inpatient services: coverage limited to 30 days; 60 visits for head/spinal injuries per calendar year. Prior authorization required. Outpatient services: coverage limited to 30 visits per calendar year, up to 30 additional visits per specified condition. Limits to not apply to Mental Health Services.
	Habilitation services	$0 after deductible met	$0 after deductible met	Inpatient services: coverage limited to 30 days; 60 visits for head/spinal injuries per calendar year. Prior authorization required. Outpatient services: coverage limited to 30 visits per calendar year, up to 30 additional visits per specified condition. Limits to not apply to Mental Health Services.
	Skilled nursing care	$0 after deductible met	$0 after deductible met	Prior authorization required. Coverage is limited to 60 days per calendar year.
	Durable medical equipment	Diabetes supplies: 50% coinsurance All other equipment: $0 after deductible met	$0 after deductible met	Deductible does not apply to diabetes supplies from in-network providers.
	Hospice services	Hospice: No charge Respite care: $0 after deductible met	Hospice: No charge Respite care: $0 after deductible met	Deductible does not apply to Hospice service. Prior authorization required. Respite care limited to 5 days, up to 30 days per lifetime.

Common Medical Event	Services You May Need	What You Will Pay: Network Provider (You will pay the least)	What You Will Pay: Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If your child needs dental or eye care	Children's eye exam	No charge	Covered up to $45	Deductible does not apply. Limited to 1 exam per calendar year.
	Children's glasses	No charge	Covered up to $170	Deductible does not apply. Limited to 1 pair per calendar year. Coverage maximum depends on lens type.
	Children's dental check-up	No charge	30% coinsurance	Deductible does not apply to preventive services. Limited to 2 services in a benefit period.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Bariatric surgery
- Cosmetic surgery (with certain exceptions)
- Dental care (Adult)
- Infertility treatment
- Long-term care
- Private-duty nursing
- Routine foot care (covered for diabetics)
- Voluntary termination of pregnancy
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture (limits apply)
- Chiropractic care (limits apply)
- Hearing Aids (limits apply)
- Non-emergency care when traveling outside the U.S. See www.ProvidenceHealthPlan.com
- Routine eye care (Adult)

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** $7,150
- **Specialist *copayment*** $65
- **Hospital (facility) *coinsurance*** 0%
- **Other *coinsurance*** 0%

This EXAMPLE event includes services like:
Specialist office visits *(prenatal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests *(ultrasounds and blood work)*
Specialist visit *(anesthesia)*

Total Example Cost	**$7,540**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$7,150
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$150
The total Peg would pay is	**$7,300**

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- **The plan's overall deductible** $7,150
- **Specialist *copayment*** $65
- **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	**$5,400**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$5,270
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$80
The total Joe would pay is	**$5,350**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- **The plan's overall deductible**
- **Specialist *copayment***
- **Hospital (facility) *coinsurance***
- **Other *coinsurance***

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	

In this example, Mia would pay:

Cost Sharing	
Deductibles	
Copayments	
Coinsurance	
What isn't covered	
Limits or exclusions	
The total Mia would pay is	

Pending

The plan would be responsible for the other costs of these EXAMPLE covered services.

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: 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 ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ 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).

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (TTY: 711) 1-800-878-4445 تماس بگیرید.

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)