

 **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.cciio.cms.gov](http://www.cciio.cms.gov) or call 1-800-878-4445 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <a href="#">deductible</a>?</b>	<b>In-Network: \$1,500/per person \$3,000/per family (2 or more).</b> <b>Out-of-Network: \$3,000/per person \$6,000/per family (2 or more).</b>	Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family member on the policy, the overall family <a href="#">deductible</a> must be met before the <a href="#">plan</a> begins to pay.
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	<b>Yes.</b> Most preventive care services in-network.	This <a href="#">plan</a> covers some items and services even if you haven't yet met the annual <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 preventive services without cost-sharing and before you meet your <a href="#">deductible</a> . See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	<b>No.</b>	You don't have to meet <a href="#">deductibles</a> for specific services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	<b>In-Network: \$5,500/per person \$11,000/per family (2 or more).</b> <b>Out-of-Network: \$11,000/per person \$22,000/per family (2 or more).</b> Family plans have a \$7,150 per person annual limit on cost sharing.	The out-of-pocket limit 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 out-of-pocket limits until the overall family out-of-pocket limit has been met.
<b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>	Premiums, penalties, copays for adult vision services, services not covered, fees above UCR.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
<b>Will you pay less if you use a <a href="#">network provider</a>?</b>	<b>Yes.</b> See <a href="http://www.ProvidenceHealthPlan.com/providerdirectory">www.ProvidenceHealthPlan.com/providerdirectory</a> or call 1-800-878-4445 for a list of network providers.	This <a href="#">plan</a> uses a <a href="#">provider</a> network. You will pay less if you use a provider in the <a href="#">plan</a> 's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your <a href="#">plan</a> pays (a balance bill). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
<b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b>	<b>No.</b>	You can see the specialist you choose without a referral.



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 <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	30% coinsurance	50% coinsurance	Some services such as lab and x-ray will include additional member costs. Phone and video visits are covered in full in-network.
	<a href="#">Specialist</a> visit	30% coinsurance	50% coinsurance	Some services such as lab and x-ray will include additional member costs.
	<a href="#">Preventive care/ screening/ immunization</a>	No charge	50% coinsurance	Deductible does not apply in-network. Some preventive services will include additional member costs. For more information see: <a href="https://healthplans.providence.org/pdfs/members/documents/preventive-care-costs.pdf">https://healthplans.providence.org/pdfs/members/documents/preventive-care-costs.pdf</a> .
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	30% coinsurance	50% coinsurance	—————none—————
	Imaging (CT/PET scans, MRIs)	30% coinsurance	50% coinsurance	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)	
<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>	Preferred generic drug	30% coinsurance retail and mail order	Not covered	Deductible does not apply to Safe Harbor drugs.  ACA Preventive drugs are covered in full in-network.  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	30% coinsurance retail and mail order	Not covered	
	Preferred brand name drug	30% coinsurance retail and mail order	Not covered	
	Non-preferred brand name drug	30% coinsurance retail and mail order	Not covered	
	<a href="#">Specialty drug</a>	50% coinsurance retail	Not covered	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	50% coinsurance	Prior authorization required.
	Physician/surgeon fees	30% coinsurance	50% coinsurance	
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	30% coinsurance	30% coinsurance	For <a href="#">emergency medical conditions</a> only. If admitted to hospital, all services subject to inpatient benefits.
	<a href="#">Emergency medical transportation</a>	30% coinsurance	30% coinsurance	—————none—————
	<a href="#">Urgent care</a>	30% coinsurance	50% coinsurance	Some services will include additional member costs.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	30% coinsurance	50% coinsurance	Prior authorization required.
	Physician/surgeon fees	30% coinsurance	50% coinsurance	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	30% coinsurance	50% coinsurance	All services except <a href="#">provider</a> office visits must be prior authorized. See your benefit summary for ABA services.
	Inpatient services	30% coinsurance	50% coinsurance	

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 are pregnant</b>	Office visits	No charge	50% coinsurance	Deductible does not apply in-network
	Childbirth/delivery professional services	30% coinsurance	50% coinsurance	Coinsurance applies to <a href="#">provider</a> delivery charges.
	Childbirth/delivery facility services	30% coinsurance	50% coinsurance	—————none—————
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	30% coinsurance	50% coinsurance	Prior authorization required.
	<a href="#">Rehabilitation services</a>	30% coinsurance	50% coinsurance	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 do not apply to Mental Health Services.
	<a href="#">Habilitation services</a>	30% coinsurance	50% coinsurance	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 do not apply to Mental Health Services.
	<a href="#">Skilled nursing care</a>	30% coinsurance	50% coinsurance	Prior authorization required. Coverage is limited to 60 days per calendar year.
	<a href="#">Durable medical equipment</a>	30% coinsurance	50% coinsurance	—————none—————
	<a href="#">Hospice services</a>	Hospice: No charge Respite care: 30% coinsurance	Hospice: No charge Respite care: 50% coinsurance	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		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If your child needs dental or eye care</b>	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](http://www.ProvidenceHealthPlan.com)
- Routine eye care (Adult)

**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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or <http://www.dol.gov/ebsa>, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or <http://www.cciio.cms.gov>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**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 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 1-800-878-4445, the Department of Labor’s Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/healthreform>, or you can contact the Oregon Insurance Division by:

- Calling (503) 947-7984 or the toll free message line at (888) 877-4894
- Writing to the Oregon Insurance Division, Consumer Protection Unit, 350 Winter Street NE, Salem, OR 97301-3883
- Through the Internet at <http://www.oregon.gov/DCBS/insurance/gethelp/Pages/fileacomplaint.aspx>
- E-mail at: [cp.ins@state.or.us](mailto:cp.ins@state.or.us)

**Does this plan provide Minimum Essential Coverage? Yes**

If you don’t have [Minimum Essential Coverage](#) for a month, you’ll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**Does this plan meet the 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](#).

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

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## 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](#) \$1,500
- [Specialist coinsurance](#) 30%
- Hospital (facility) [coinsurance](#) 30%
- Other [coinsurance](#) 30%

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*)

<b>Total Example Cost</b>	<b>\$7,540</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,500
Copayments	\$0
Coinsurance	\$1,730
<i>What isn't covered</i>	
Limits or exclusions	\$150
<b>The total Peg would pay is</b>	<b>\$3,380</b>

### Managing Joe's type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$1,500
- [Specialist coinsurance](#) 30%
- Hospital (facility) [coinsurance](#) 30%
- Other [coinsurance](#) 30%

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*)

<b>Total Example Cost</b>	<b>\$5,400</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,500
Copayments	\$0
Coinsurance	\$1,130
<i>What isn't covered</i>	
Limits or exclusions	\$80
<b>The total Joe would pay is</b>	<b>\$2,710</b>

### Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#)
- [Specialist coinsurance](#)
- 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*)

<b>Total Example Cost</b>	
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	
Copayments	
Coinsurance	
<i>What isn't covered</i>	
Limits or exclusions	
<b>The total Mia would pay is</b>	

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  
1-800-868-1019, 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 1-800-878-4448 (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: បើសិនអ្នកនិយាយខ្មែរ, សេវាជំនួយភាសាខ្មែរមិនគិតថវិកា គឺសេរីសំបាប់ខ្មែរ អ្នក។ 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).

فمى با شد بيا (1-800-878-4445 (TTY: 711) اس ت م ب گ ير يد . شما ب راي راي گان ب صورت زباني ت سه يلات ک نيد، مى گ ف ت گ و ف ا ر سى زب ان ب ه ا گ ر : ت وجه

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)