

# Your Benefit Summary

## Personal Option Plan



Copay	What You Pay	Calendar Year Out-of-Pocket Maximum	Calendar Year Deductible
\$15	30% coinsurance (after deductible)	\$3,000 per person \$6,000 per family (2 or more)	\$1,500 per person \$3,000 per family (2 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).

- 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.
- Your deductible is included in the out-of-pocket maximum amount listed above.
- Some services and penalties do not apply to out-of-pocket maximums.
- Prior authorization is required for some services.
- This plan only provides benefits for medically necessary services when provided by in-network physicians or providers.
- View a list of Providence Signature network providers and pharmacies at [ProvidenceHealthPlan.com/findaprovider](https://ProvidenceHealthPlan.com/findaprovider)
- Limitations and exclusions apply to your benefits. See your Member Handbook for details.
- Learn more about covered preventive services rated "A" or "B" by the U.S. Preventive Services Task Force at [ProvidenceHealthPlan.com/PreventiveCare](https://ProvidenceHealthPlan.com/PreventiveCare)

Personal Option Plan 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 service	<b>Copay or Coinsurance</b> (from in-network providers only)
<b>On-Demand Provider Visits</b>	
• Providence ExpressCare Virtual	Covered in full✓
• Providence ExpressCare Retail Health Clinic	Covered in full✓
<b>Preventive Care</b>	
• Periodic health exams and well-baby care	Covered in full✓
• Routine immunizations; shots	Covered in full✓
• Colonoscopy (Age 45+)	Covered in full✓
• Gynecological exam (calendar year) and PAP test	Covered in full✓
• Mammograms	Covered in full✓
• Nutritional counseling	Covered in full✓
• Tobacco cessation, counseling/classes and deterrent medications	Covered in full✓
<b>Physician / Provider Services</b>	
• Office visits to Primary Care Provider (In-person)	\$15 / visit✓
• Office visits to Primary Care Provider or Alternative Care Provider (Virtually)	\$10 / visit✓
• Office visits to Specialists/Other Providers (In-person & Virtually)	\$25 / visit✓
• Office visits to Alternative Care Provider (such as Naturopath)	\$15 / visit✓
• Chiropractic Manipulations (limited to 20 visits per calendar year)	\$15 / visit✓
• Acupuncture (limited to 12 visits per calendar year)	\$15 / visit✓
• Allergy shots and serums	30%
• Infusions and injectable medications	30%
• Surgery; anesthesia in an office or facility	30%
• Inpatient hospital visits	30%
<b>Diagnostic Services</b>	
• X-ray, lab services, and testing services (includes ultrasound)	30%✓
• High-tech imaging services (such as PET, CT or MRI)	30%✓
<b>Emergency and Urgent Services</b>	
• Emergency services (For emergency medical conditions only. If admitted to hospital, copayment is not applied; all services subject to inpatient benefits.)	\$250✓
• Urgent care services (for non-life threatening illness/minor injury)	\$25 / visit✓
• Emergency medical transportation (air and/or ground) (Emergency medical transportation is covered under your in-network benefit, regardless of whether or not the provider is an in-network provider)	30%

Personal Option Plan Benefit Highlights (continued)	Copay or Coinsurance
<b>Hospital Services</b> <ul style="list-style-type: none"> <li>• Inpatient/Observation care</li> <li>• Rehabilitative care (Limited to 30 days per calendar year. Limits do not apply to Mental Health Services.)</li> <li>• Habilitative care (Limited to 30 days per calendar year. Limits do not apply to Mental Health Services.)</li> <li>• Skilled nursing facility (Limited to 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>	30% 30% 30% 30% 50%
<b>Outpatient Services</b> <ul style="list-style-type: none"> <li>• Outpatient surgery, infusion, dialysis, chemotherapy, radiation therapy, osteopathic manipulation, pain management (multi-disciplinary) program</li> <li>• Outpatient Surgery at an Ambulatory Surgical Center (ASC)</li> <li>• Colonoscopy (Non-preventive) at a Hospital-based facility</li> <li>• Colonoscopy (Non-preventive) at an Ambulatory Surgical Center (ASC)</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, and speech therapy (Limited to 30 visits per calendar year. Limits do not apply to Mental Health Services)</li> <li>• Outpatient habilitative services: physical, occupational and speech therapy (Limited to 30 visits per calendar year. Limits do not apply to Mental Health Services.)</li> <li>• Cardiac rehabilitation (In-network, first 16 visits covered in full, deductible waived, then deductible and coinsurance)</li> <li>• Biofeedback for specified diagnosis (limited to 10 visits per lifetime, limits do not apply to Mental Health Services)</li> <li>• Vision therapy (convergence insufficiency) (Limited to 12 visits per lifetime)</li> </ul>	30% 20% 30% 20% 50% \$25 / visit✓ \$25 / visit✓ 30% 30% 30%✓
<b>Maternity Services</b> <ul style="list-style-type: none"> <li>• Prenatal office visits</li> <li>• Delivery and postnatal services</li> <li>• Inpatient hospital/facility services</li> <li>• Routine newborn nursery care</li> </ul>	Covered in full✓ \$150 / delivery✓ 30% 30%✓
<b>Medical Equipment, Supplies and Devices</b> <ul style="list-style-type: none"> <li>• Medical equipment, appliances, prosthetics/orthotics and supplies (Hearing aids limited to 1 per ear every 3 calendar years)</li> <li>• Diabetes supplies (Such as lancets, test strips, needles, blood and continuous glucose monitors)</li> <li>• Removable custom shoe orthotics (Limited to \$200 per calendar year)</li> <li>• Oral Sleep Apnea Appliance</li> </ul>	30% 30%✓ 30%✓ 30%
<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)</li> <li>• Outpatient provider office visits (Virtually)</li> </ul>	30% 30% 30% \$15 / visit✓ \$10 / visit✓
<b>Home Health and Hospice</b> <ul style="list-style-type: none"> <li>• Home health care</li> <li>• Hospice care</li> </ul>	30% Covered in full✓
<b>Routine Vision Exam</b> Provided by VSP VSP Choice Network (for Customer Service call 800-877-7195) Your copays do not apply to your plan's medical out-of-pocket maximums <ul style="list-style-type: none"> <li>• Pediatric WellVision Exam® (under age 19) - Every 12 months</li> <li>• Adult WellVision Exam® - Every 12 months</li> </ul>	In-Network: Covered in full Out-of-Network: Covered up to \$45✓ In-Network: \$10 Out-of-Network: Covered up to \$45✓

## 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.

### **Copay**

The fixed dollar amount you pay to a health care 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 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
- 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.

### **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-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 out-of-pocket maximum. See your Member Handbook 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.

### **Prior authorization**

Some services must be pre-approved, your in-network provider will request prior authorization for these services.

### **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.

### **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 1-800-898-8174 (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: PHP-PHA Non-discrimination Coordinator@providence.org

If you need help filing a grievance, call us at 1-800-898-8174 (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>.

Members of Washington Plans may file a complaint with the Office of the Insurance Commissioner at 1-800-562-6900 or visit [www.insurance.wa.gov](http://www.insurance.wa.gov).

## Language Access Information

**ATTENTION:** If you speak English, language assistance services, free of charge, are available to you. Call 1-800-898-8174 (TTY: 711).

**Spanish:** ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-898-8174 (TTY: 711).

**Russian:** ВНИМАНИЕ: Если Вы говорите по-русски, то Вам доступны услуги бесплатной языковой поддержки. Звоните 1-800-898-8174 (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 1-800-898-8174 (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 1-800-898-8174 (TTY: 711)。

**Kushite:** XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-800-898-8174 (TTY: 711).

**Farsi:**

توجه: اگر به زبان فارسی صحبت می‌کنید، تسهیلات زبانی به صورت رایگان به شما ارائه می‌شود. با 1-800-898-8174 (TTY: 711) تماس بگیرید.

**Ukrainian:** УВАГА! Якщо Ви розмовляєте українською мовою, для Вас доступні безкоштовні послуги мовної підтримки. Телефонуйте за номером 1-800-898-8174 (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。1-800-898-8174 (TTY: 711) まで、お電話ください。

**Korean:** 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-898-8174(TTY: 711) 번으로 전화해 주십시오

**Nepali:** ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंले निम्न भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छन् । 1-800-898-8174 (TTY: 711) मा फोन गर्नुहोस् ।

**Romanian:** ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii gratuite de asistență lingvistică. Sunați 1-800-898-8174 (TTY: 711).

**German:** ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzen zur Verfügung. Rufnummer: 1-800-898-8174 (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 1-800-898-8174 (TTY: 711).

**Cambodian:** កំណត់សម្គាល់: បើសិនជាអ្នកនិយាយភាសាខ្មែរ អាចមានសេវាជំនួយផ្នែកភាសាដោយមិនគិតថ្លៃពីលោកអ្នក។ សូមហៅទូរស័ព្ទលេខ 1-800-898-8174 (TTY: 711)។

**Laotian:** ເລືອນຊາບ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ຈະມີການຊ່ວຍເຫຼືອດ້ານພາສາ ໂດຍບໍ່ເສຍຄ່າໃຫ້ທ່ານ. ໂທ 1-800-898-8174 (TTY: 711).