Your Benefit Summary

HSA Plan

PROVIDENCE Health Plan

What You Pay In-Plan	What You Pay Out-of-Plan	Calendar Year Medical/Pharmacy Out-of-Pocket Maximum	Calendar Year Medical/Pharmacy Deductible
20% coinsurance (after deductible)	40% coinsurance (after deductible; UCR applies)	$5,500 per person $11,000 per family (2 or more)	$2,500 per person $5,000 per family (2 or more)

Important information about your plan

This summary provides only highlights of your benefits. To view all your plan details, including your Member Handbook, register for myProvidence at www.ProvidenceHealthPlan.com/getstarted.

- Not sure what a word or phrase means? See the back for the definitions used in this summary.
- The per person deductible and out-of-pocket maximum apply when only the employee is enrolled. The family deductible and out-of-pocket maximum apply when an employee and dependent(s) are enrolled.
- Your Calendar Year Medical/Pharmacy Deductible applies to your Calendar Year Medical/Pharmacy Out-of-Pocket Maximum.
- Some services and penalties do not apply to out-of-pocket maximums.
- Benefits for out-of-plan services are based on Usual, Customary & Reasonable charges (UCR).
- Limitations and exclusions apply to your benefits. See your Member Handbook for details.

HSA 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 benefit.	In-Plan Coinsurance (when you use a participating provider)	Out-of-Plan Coinsurance (when you use a non-participating provider)
Physician / Provider Services		
• Office visits to physicians/providers	20%	40%
• Office visits to alternative care providers (any licensed provider; limited to $500 per calendar year)	20%	20%
• Periodic health exams; well-baby care (from a Personal Physician/Provider only)	Covered in full✓	40%
• Routine immunizations; shots	Covered in full✓	40%
• Maternity services; pre- and postnatal visits	20%	40%
• Allergy shots; serums; injectable medications	20%	40%
• Inpatient hospital visits	20%	40%
• Surgery; anesthesia	20%	40%
Women's Health Services		
• Gynecological exams (calendar year); Pap tests	Covered in full✓	40%
• Mammograms	Covered in full✓	40%
Hospital Services		
• Inpatient care	20%	40%
• Observation care	20%	40%
• Maternity care	20%	40%
• Routine newborn nursery care	20%	40%
• Rehabilitative care (30 days per calendar year)	20%	40%
• Skilled nursing facility (60 days per calendar year)	20%	40%
Outpatient Diagnostic Services		
• X-ray; lab services	20%	40%
• Imaging services (such as PET, CT, MRI)	20%	40%
Medical and Diabetes Supplies, Durable Medical Equipment, Appliances, Prosthetic and Orthotic Devices (Removable custom shoe orthotics are limited to $200 per calendar year)	20%	40%
Emergency / Urgent Care / Emergency Medical Transportation		
• Emergency services (for emergency medical conditions only. If admitted to hospital, all services subject to inpatient benefits.)	20%	20%
• Urgent care services (for non-life threatening illness/minor injury)	20%	40%
• Emergency medical transportation	20%	20%

HSA Plan Benefit Highlights (continued)	In-Plan Coinsurance	Out-of-Plan Coinsurance
Prescription Drugs (Up to a 30-day supply/retail and preferred retail pharmacies; 90-day supply/mail-order and preferred retail pharmacies)		
• Generic and brand-name drugs	20%	Not covered
• Compounded drugs	50%	Not covered
Other Covered Services		
• Outpatient rehabilitative services (30 visits per calendar year)	20%	40%
• Outpatient surgery, dialysis, infusion, chemotherapy, radiation therapy	20%	40%
• Temporomandibular joint (TMJ) service (limited to $1,000 per calendar year / $5,000 per lifetime)	50%	Not covered
• Home health care	20%	40%
• Hospice care	Covered in full	Covered in full
• Tobacco use cessation; counseling/classes and deterrent medications	Covered in full✓	Not covered
• Self-administered chemotherapy (Up to a 30-day supply from a designated participating pharmacy)		
-Generic drugs	20%	Not covered
-Formulary brand-name drugs	20%	Not covered
-Non-formulary brand-name drugs	20%	Not covered
Mental Health / Chemical Dependency (To initiate services, you must call 1-800-711-4577. All inpatient, residential and day or partial hospitalization treatment services must be prior authorized.)		
• Inpatient and day treatment services	20%	40%
• Residential services	20%	40%
• Outpatient provider visits	20%	40%

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.

Formulary
A list of preferred brand-name and generic drugs that have been evaluated by us for effectiveness and safety.

In-plan benefit
The in-plan benefit is an extensive network of highly qualified physicians and health care providers, also known as participating providers, available to you by your plan. Generally, your out-of-pocket costs will be less when you receive covered services from participating providers. To find a participating provider, go to www.ProvidenceHealthPlan.com/providerdirectory.

Medical/pharmacy 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-plan or out-of plan 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 or coinsurance for any supplemental benefits provided by your employer, such as routine vision care

Medical/pharmacy 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-plan 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.

Non-participating provider
Any health care professional who does not participate in Providence Health Plan's network of participating physicians and providers of health care services.

Out-of-plan
Refers to services you receive from a non-participating provider. Your out-of-pocket costs are generally higher when you receive covered services from non-participating providers. To find a participating provider, go to www.ProvidenceHealthPlan.com/providerdirectory.

Participating provider
A physician or provider of health care services who belongs to the Providence Health Plan participating provider network. To find a participating provider, refer to the directory available at www.ProvidenceHealthPlan.com/providerdirectory.

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.

Self-administered chemotherapy
Oral, topical or self-injectable medications that are used to stop or slow the growth of cancerous cells.

Usual, Customary & Reasonable (UCR)
Describes your plan's allowed charges for services that you receive from an out-of-plan provider. When the cost of out-of-plan 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