

# Your Benefit Summary

## HSA Qualified Plan



What You Pay In-Network	What You Pay Out-of-Network	Calendar Year In-Network Out-of-Pocket Maximum	Calendar Year Out-of-Network Out-of-Pocket Maximum	Calendar Year In-Network Deductible	Calendar Year Out-of-Network Deductible
20% coinsurance (after deductible)	40% coinsurance (after deductible; UCR applies)	\$5,500 per person \$11,000 per family (2 or more)	\$11,000 per person \$22,000 per family (2 or more)	\$3,000 per person \$6,000 per family (2 or more)	\$6,000 per person \$12,000 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 [www.myProvidence.com](http://www.myProvidence.com).

- When two or more family members are enrolled, the in-network per person annual limit on cost-sharing is \$7,350.
- Your deductible(s) are included in the out-of-pocket maximum amount(s) listed above.
- In-network and out-of-network deductibles and out-of-pocket maximums accumulate separately.
- To find if a drug is covered under your plan, check online at [www.ProvidenceHealthPlan.com/pharmacy](http://www.ProvidenceHealthPlan.com/pharmacy).
- Prior authorization is required for some services.
- To get the most out of your benefits, use the providers within the Providence Signature network. View a list of network providers and pharmacies at [www.ProvidenceHealthPlan.com/providerdirectory](http://www.ProvidenceHealthPlan.com/providerdirectory).
- If you choose to go outside the network, you may be subject to billing for charges that are above Usual, Customary and Reasonable charges (UCR). Benefits for out-of-network services are based on these UCR charges.
- Limitations and exclusions apply to your benefits. See your Member Handbook for details.

HSA Qualified Plan Benefit Highlights	After you pay your calendar year deductible(s), then you pay the following for covered services:	
	In-Network Coinsurance (after deductible, when you see an in-network provider)	Out-of-Network Coinsurance (after deductible, when you see a non-network provider)
✓ No deductible needs to be met prior to receiving this benefit.		
<b>On-Demand Provider Visits</b>		
• Virtual visits to a Primary Care Provider by phone & video (ExpressCare Virtual) or by Web-direct Visits	Covered in full	Not covered
• Providence ExpressCare Retail Health Clinic	Covered in full	Not applicable
• Virtual visits to a Specialist by phone & video	15%	Not covered
<b>Preventive Care</b>		
• Periodic health exams and well-baby care	Covered in full ✓	40%
• Routine immunizations; shots	Covered in full ✓	40%
• Colonoscopy (age 50 +)	Covered in full ✓	40%
• Gynecological exams (calendar year) and Pap tests	Covered in full ✓	40%
• Mammograms	Covered in full ✓	40%
• Tobacco cessation, counseling/classes and deterrent medications	Covered in full ✓	Not covered
<b>Physician / Provider Services</b>		
• Office visits to Primary Care Provider	20%	40%
• Office visits to Alternative Care Provider (Chiropractic manipulation & acupuncture services are covered only if a separate benefit has been purchased by your employer. Consult your member materials for these benefits.)	20%	40%
• Office visits to Specialists/Other Providers	30%	40%
• Allergy shots and serums	20%	40%
• Infusions and injectable medications	20%	40%
• Surgery; anesthesia in an office or facility	20%	40%
• Inpatient hospital visits	20%	40%
<b>Diagnostic Services</b>		
• X-ray; lab services	20%	40%
• High-tech imaging services (such as PET, CT or MRI)	20%	40%
• Sleep studies	20%	40%

HSA Qualified Plan Benefit Highlights (continued)	In-Network Coinsurance	Out-of-Network Coinsurance
<b>Prescription Drugs (Up to a 30-day supply/retail and preferred retail pharmacies; 90-day supply/mail-order and preferred retail pharmacies)</b> Safe Harbor drugs are exempt from the deductible, subject to the formulary and applicable tier cost share		
<ul style="list-style-type: none"> <li>• ACA Preventive drugs</li> <li>• Preferred generic drugs</li> <li>• Non-preferred generic drugs</li> <li>• Preferred brand-name drugs</li> <li>• Non-preferred brand-name drugs</li> <li>• Specialty drugs (specialty drugs are limited to a 30-day supply and must be obtained through a contracted specialty pharmacy)</li> <li>• Compounded drugs (compounded drugs are limited to 30-day supply and must be obtained at a retail/preferred retail pharmacy)</li> </ul>	Covered in full✓ 20% 20% 20% 20% 50% 50%	Not covered Not covered Not covered Not covered Not covered Not covered
<b>Emergency and Urgent Services</b>		
<ul style="list-style-type: none"> <li>• Emergency services (for emergency medical conditions only. If admitted to hospital, all services subject to inpatient benefits.)</li> <li>• Urgent care services (for non-life threatening illness/minor injury)</li> <li>• 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)</li> </ul>	20% 20% 20%	20% 40% 20%
<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>	20% 20% 20% 20% 50%	40% 40% 40% 40% Not covered
<b>Outpatient Services</b>		
<ul style="list-style-type: none"> <li>• Outpatient surgery, infusion, dialysis, chemotherapy, radiation therapy (Prior authorization required for outpatient hospital-based infusions)</li> <li>• Temporomandibular joint (TMJ) services (Inpatient and/or outpatient services combined limit of \$1,000 per calendar year/\$5,000 per lifetime)</li> <li>• Colonoscopy (non-preventive)</li> <li>• Outpatient rehabilitative physical therapy (Limited to 30 visits combined with OT and ST per calendar year. Limits do not apply to Mental Health Services.)</li> <li>• Outpatient rehabilitative occupational and speech therapy (Limited to 30 visits combined with PT per calendar year. Limits do not apply to Mental Health Services.)</li> <li>• Outpatient habilitative services: physical, occupational or speech therapy (Limited to 30 visits per calendar year. Limits do not apply to Mental Health Services.)</li> </ul>	20% 50% 20% 20% 20% 20%	40% Not covered 40% 40% 40% 40%
<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✓ 20% 20% 20%	40% 40% 40% 40%
<b>Medical Equipment, Supplies and Devices</b>		
<ul style="list-style-type: none"> <li>• Medical equipment, appliances and supplies</li> <li>• Diabetes supplies (such as lancets, test strips and needles)</li> <li>• Prosthetic and orthotic devices (removable custom shoe orthotics are limited to \$200 per calendar year)</li> </ul>	20% 20% 20%	40% 40% 40%
<b>Mental Health / Chemical Dependency</b> (All services, except outpatient provider office visits, must be prior authorized. For information, please call 800-711-4577.)		
<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</li> </ul>	20% 20% 20% 20%	40% 40% 40% 40%
<b>Home Health and Hospice</b>		
<ul style="list-style-type: none"> <li>• Home health care</li> <li>• Hospice care</li> </ul>	20% Covered in full	40% Covered in full

## Your guide to the words or phrases used to explain your benefits

### ACA Preventive drug

Affordable Care Act (ACA) preventive drugs are medications, including contraceptives, that are listed in our formulary as such, and are covered at no cost when received from Participating Pharmacies.

Over-the-counter preventive drugs received from Participating Pharmacies require a written prescription from your Qualified Provider to be covered in full under this benefit.

### Annual Limit on Cost Sharing

The maximum amount a member pays out-of-pocket per calendar year for in-network essential health benefit covered services, when two or more family members are enrolled in this plan.

### Coinsurance

The percentage of the cost that you may need to pay for a covered service.

### Compound Drug

Compounded medications are prescriptions that are custom prepared by your pharmacist and must contain at least one FDA-approved drug to be eligible for coverage. Claims are subject to clinical review for medical necessity and are not guaranteed for payment.

### 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 an individual or family pays for covered services before your plan pays any benefits within a calendar year. Your plan has both in-network and an out-of-network deductibles. These deductibles accumulate separately and are not combined. 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

### Formulary

A formulary is a list of FDA-approved prescription drugs developed by physicians and pharmacists, designed to offer drug treatment choices for covered medical conditions. The Providence Health Plan formulary includes both brand-name and generic medications.

### Maintenance drug

Medications that are typically prescribed to treat long-term or chronic conditions, such as diabetes, high blood pressure and high cholesterol. Maintenance drugs are those that you have received under our plan for at least 30 days and that you anticipate continuing to use in the future. Not all drugs are considered maintenance prescriptions, including compounded drugs and drugs obtained from specialty pharmacies.

### Health Savings Account (HSA)

Employee-owned bank accounts where money is deposited – by employees, employers and even family members – to be used for employees' current and future health care expenses. Contributions can be deducted pre-tax from paychecks, and the money rolls over year to year and stays with the employee even with job changes and retirement.

### 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. balance billing may apply. To find an in-network provider, go to [www.ProvidenceHealthPlan.com/providerdirectory](http://www.ProvidenceHealthPlan.com/providerdirectory).

### 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.

### Out-of-network

Refers to services you receive from providers not in your plan's network. Your out-of-pocket costs are generally higher when you receive covered services outside of your plan's network. An out-of-network provider does not have contracted rates with Providence Health Plan and so balance billing may apply. To find an in-network provider, go to [www.ProvidenceHealthPlan.com/providerdirectory](http://www.ProvidenceHealthPlan.com/providerdirectory)

### Out-of-Pocket Maximum

The limit on the dollar amount that an individual or family pays for specified covered services in a calendar year. This plan has both in-network and out-of-network out-of-pocket maximums. These out-of-pocket maximums accumulate separately and are not combined. Some services and expenses do not apply to the individual or family out-of-pocket maximum. See your member handbook for details

### Preferred generic drug / Non-preferred generic drug

Generic drugs have the same active-ingredient formula as the brand-name drug. Generic drugs are usually available after the brand-name patent expires. Generally your out-of-pocket costs will be less for Preferred generic drugs.

### Preferred brand-name drug / Non-preferred brand-name drug

Brand name drugs are protected by U.S. patent laws and only a single manufacturer has the rights to produce and sell them. Generally your out-of-pocket costs will be less for preferred brand-name 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. Some drugs require prior authorization for medical necessity, place of therapy, length of therapy, step therapy or number of doses.

### 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. In-network, your provider will request prior authorization. Out-of-network, you are responsible for obtaining 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.

### Safe Harbor Preventive drugs

The Internal Revenue Code governing HSA-Qualified plans provides for a "safe harbor" for qualifying preventive medications, allowing these medications to be exempt from the deductible. Safe Harbor Preventive drugs do not include any medication used to treat an existing illness, injury or condition. Safe Harbor Preventive drugs are subject to formulary and tier status, as well as pharmacy management programs (i.e. prior authorization, step therapy, quantity limits).

### 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.

### Virtual visit

Visit with a Network Provider using secure internet technology such as Providence Express Care phone and video visits or Web-direct Visits.

### 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.

### 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: **711**



Have questions about your benefits and want to contact us via email? Go to our website at:  
[www.ProvidenceHealthPlan.com/contactus](http://www.ProvidenceHealthPlan.com/contactus)