### Your Benefit Summary

**HSA Qualified Plan**

#### What You Pay

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>20%</td>
<td>coinsurance (after deductible)</td>
<td>coinsurance (after deductible; UCR applies)</td>
</tr>
</tbody>
</table>

#### Calendar Year Common Out-of-Pocket Maximum

- **In-Network:** $5,500 per person, $11,000 per family (2 or more)
- **Out-of-Network:** $3,000 per person, $6,000 per family (2 or more)

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**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 services accumulate toward your common out-of-pocket maximum.
- 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 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.

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**HSA Qualified Plan Benefit Highlights**

<table>
<thead>
<tr>
<th>Benefits</th>
<th>In-Network Coinsurance</th>
<th>Out-of-Network Coinsurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>On-Demand Provider Visits</td>
<td>Covered in full</td>
<td>Not covered</td>
</tr>
<tr>
<td>Virtual visits to a Primary Care Provider by phone &amp; video (ExpressCare Virtual) or by Web-direct Visits</td>
<td>Covered in full</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Providence ExpressCare Retail Health Clinic</td>
<td>Covered in full</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Virtual visits to a Specialist by phone &amp; video</td>
<td>Covered in full</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>Covered in full</td>
<td>40%</td>
</tr>
<tr>
<td>Periodic health exams and well-baby care</td>
<td>Covered in full</td>
<td>40%</td>
</tr>
<tr>
<td>Routine immunizations; shots</td>
<td>Covered in full</td>
<td>40%</td>
</tr>
<tr>
<td>Colonoscopy (age 50 +)</td>
<td>Covered in full</td>
<td>40%</td>
</tr>
<tr>
<td>Gynecological exams (calendar year) and Pap tests</td>
<td>Covered in full</td>
<td>40%</td>
</tr>
<tr>
<td>Mammograms</td>
<td>Covered in full</td>
<td>40%</td>
</tr>
<tr>
<td>Tobacco cessation, counseling/classes and deterrent medications</td>
<td>Covered in full</td>
<td>Not covered</td>
</tr>
<tr>
<td>Physician / Provider Services</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Office visits to Primary Care Provider</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Office visits to Alternative Care Provider (Chiropractic manipulation &amp; acupuncture services are covered only if a separate benefit has been purchased by your employer. Consult your member materials for these benefits.)</td>
<td>30%</td>
<td>40%</td>
</tr>
<tr>
<td>Office visits to Specialists/Other Providers</td>
<td>30%</td>
<td>40%</td>
</tr>
<tr>
<td>Allergy shots and sera</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Infusions and injectable medications</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Surgery; anesthesia in an office or facility</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Inpatient hospital visits</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Prescription Drugs (Up to a 30-day supply/retail and preferred retail pharmacies; 90-day supply/mail-order and preferred retail pharmacies)</td>
<td>Covered in full</td>
<td>Not covered</td>
</tr>
<tr>
<td>Safe Harbor drugs are exempt from the deductible, subject to the formulary and applicable tier cost share</td>
<td>20%</td>
<td>Not covered</td>
</tr>
<tr>
<td>ACA Preventive drugs</td>
<td>20%</td>
<td>Not covered</td>
</tr>
<tr>
<td>Preferred generic drugs</td>
<td>20%</td>
<td>Not covered</td>
</tr>
<tr>
<td>Non-preferred generic drugs</td>
<td>20%</td>
<td>Not covered</td>
</tr>
<tr>
<td>Preferred brand-name drugs</td>
<td>20%</td>
<td>Not covered</td>
</tr>
<tr>
<td>Non-preferred brand-name drugs</td>
<td>20%</td>
<td>Not covered</td>
</tr>
<tr>
<td>Specialty drugs (specialty drugs are limited to a 30-day supply and must be obtained through a contracted specialty pharmacy)</td>
<td>50%</td>
<td>Not covered</td>
</tr>
<tr>
<td>Compound drugs (compound drugs are limited to 30-day supply and must be obtained at a retail/preferred retail pharmacy)</td>
<td>50%</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

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- Limitations and exclusions apply to your benefits. See your Member Handbook for details.
### Diagnostic Services
- X-ray; lab services: 20% / 40%
- High-tech imaging services (such as PET, CT or MRI): 20% / 40%
- Sleep studies: 20% / 40%

### Emergency and Urgent Services
- 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 (air and/or ground): 20% / 20%

### Hospital Services
- Inpatient/Observation care: 20% / 40%
- Rehabilitative care (Limited to 30 days per calendar year. Limits do not apply to Mental Health Services.): 20% / 40%
- Habilitative care (Limited to 30 days per calendar year. Limits do not apply to Mental Health Services.): 20% / 40%
- Skilled nursing facility (Limited to 60 days per calendar year): 20% / 40%
- Temporomandibular joint (TMJ) services (Inpatient and/or outpatient services combined limit of $1,000 per calendar year/$5,000 per lifetime): 50% / Not covered

### Outpatient Services
- Outpatient surgery, infusion, dialysis, chemotherapy, radiation therapy (Prior authorization required for outpatient hospital-based infusions): 20% / 40%
- Colonoscopy (non-preventive): 20% / 40%
- Temporomandibular joint (TMJ) services (Inpatient and/or outpatient services combined limit of $1,000 per calendar year/$5,000 per lifetime): 50% / 50%
- Outpatient rehabilitative physical therapy (Limited to 30 visits combined with OT and ST per calendar year. Limits do not apply to Mental Health Services.): 20% / 40%
- Outpatient rehabilitative occupational and speech therapy (Limited to 30 visits combined with PT per calendar year. Limits do not apply to Mental Health Services.): 20% / 40%
- Outpatient habilitative services: physical, occupational or speech therapy (Limited to 30 visits per calendar year. Limits do not apply to Mental Health Services.): 20% / 40%

### Maternity Services
- Prenatal office visits: Covered in full / 40%
- Delivery and postnatal services: 20% / 40%
- Inpatient hospital/facility services: 20% / 40%
- Routine newborn nursery care: 20% / 40%

### Medical Equipment, Supplies and Devices
- Medical equipment, appliances and supplies: 20% / 40%
- Diabetes supplies (such as lancets, test strips and needles): 20% / 40%
- Prosthetic and orthotic devices (removable custom shoe orthotics are limited to $200 per calendar year): 20% / 40%

### Mental Health / Chemical Dependency
(All services, except outpatient provider office visits, must be prior authorized. For information, please call 800-711-4577.)
- Inpatient and residential services: 20% / 40%
- Day treatment, intensive outpatient and partial hospitalization services: 20% / 40%
- Applied behavior analysis: 20% / 40%
- Outpatient provider office visits: 20% / 40%

### Home Health and Hospice
- Home health care: 20% / Covered in full
- Hospice care: Covered in full / 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.

**Contact us**
Headquartered in Portland, our customer service professionals have been proudly serving our members since 1986.

<table>
<thead>
<tr>
<th>Portland Metro Area: 503-574-7500</th>
<th>All other areas: 800-878-4445</th>
</tr>
</thead>
<tbody>
<tr>
<td>TTY: 711</td>
<td></td>
</tr>
</tbody>
</table>

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

HSA Ph5T 20/40/5500/3000cd
HSA-299
**Coinsurance**
The percentage of the cost that you may need to pay for a covered service.

**Common 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-network or out-of-network 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 and coinsurance for services that do not apply to the deductible

**Common 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-network 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.

**Copay**
The fixed dollar amount you pay to a health care provider for a covered service at the time care is provided.

**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.

**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.

**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.

**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.

**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 maximum.

**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.