# Your Benefit Summary

## Option Advantage AB

<table>
<thead>
<tr>
<th>Copay</th>
<th>What You Pay In-Network</th>
<th>What You Pay Out-of-Network</th>
<th>Calendar Year Common Out-of-Pocket Maximum</th>
<th>Calendar Year Common Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>$15</td>
<td>20% coinsurance (after deductible)</td>
<td>40% coinsurance (after deductible; UCR applies)</td>
<td>$6,350 per person</td>
<td>$3,000 per person</td>
</tr>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
<td>$12,700 per family</td>
<td>$6,000 per family</td>
</tr>
<tr>
<td></td>
<td>(2 or more)</td>
<td>(2 or more)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## 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).

- 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.
- Some services and penalties do not apply to out-of-pocket maximums.
- 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.

## Option Advantage Benefit Highlights

After you pay your calendar year common deductible, then you pay the following for covered services:

<table>
<thead>
<tr>
<th>On-Demand Provider Visits</th>
<th>In-Network Copy or Coinsurance (after deductible, when you use an in-network provider)</th>
<th>Out-of-Network Copy or Coinsurance (after deductible, when you see a non-network provider)</th>
</tr>
</thead>
<tbody>
<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 covered</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>$5 / visit</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

### Preventive Care

- Periodic health exams and well-baby care
- Colonoscopy (age 50+)
- Routine immunizations; shots
- Gynecological exams (calendar year) and Pap tests
- Mammograms
- Tobacco cessation, counseling/classes and deterrent medications

### Physician / Provider Services

- Office visits to Primary Care Provider
- 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.)
- Office visits to Specialists/Other Providers
- Allergy shots and serums
- Infusions and injectable medications
- Surgery; anesthesia in an office or facility
- Inpatient hospital visits

### Diagnostic Services

- X-ray and lab services
  (Covered in full for the first $500 of in-network services including sleep studies in a calendar year, then deductible and coinsurance.)
- Imaging services (such as PET, CT, MRI)

### Emergency and Urgent Services

- Emergency services (For emergency medical conditions only. If admitted to hospital, copayment is not applied; all services subject to inpatient benefits.)
- Urgent care services (for non-life threatening illness/minor injury)
- Emergency medical transportation (air and/or ground)

(Please note that emergency medical transportation is covered under your in-network benefit, regardless of whether or not the provider is an in-network provider.)
<table>
<thead>
<tr>
<th>Hospital Services</th>
<th>In-Network Copay or Coinsurance</th>
<th>Out-of-Network Copay or Coinsurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient/Observation care</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Rehabilitative care (Limited to 30 days per calendar year. Limits do not apply to Mental Health Services.)</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Habilitative care (Limited to 30 days per calendar year. Limits do not apply to Mental Health Services.)</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Skilled nursing facility (Limited to 60 days per calendar year)</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Temporomandibular joint (TMJ) services (Inpatient and/or outpatient services combined limit of $1,000 per calendar year/$5,000 per lifetime)</td>
<td>50%</td>
<td>Not covered</td>
</tr>
<tr>
<td>Hospital Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outpatient Surgery, infusion, dialysis, chemotherapy, radiation therapy (Prior authorization required for outpatient hospital-based infusions)</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Temporomandibular joint (TMJ) service (Inpatient and/or outpatient services combined limit of $1,000 per calendar year/$5,000 per lifetime)</td>
<td>50%</td>
<td>Not covered</td>
</tr>
<tr>
<td>Colonoscopy (non-preventive)</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Outpatient rehabilitative physical therapy (Limited to 30 visits combined with PT per calendar year. Limits do not apply to Mental Health Services.)</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Outpatient rehabilitative occupational and speech therapy (Limited to 30 visits per calendar year. Limits do not apply to Mental Health Services.)</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Outpatient habilitative services: physical, occupational or speech therapy (Limited to 30 visits per calendar year. Limits do not apply to Mental Health Services.)</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Outpatient Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maternity Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prenatal office visits</td>
<td>Covered in full</td>
<td>40%</td>
</tr>
<tr>
<td>Delivery and postnatal services</td>
<td>$150 / delivery</td>
<td>40%</td>
</tr>
<tr>
<td>Inpatient hospital/facility services</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Routine newborn nursery care</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Medical Equipment, Supplies and Devices</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical equipment, appliances and supplies</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Diabetes supplies (such as lancets, test strips and needles)</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Prosthetic and orthotic devices (removable custom shoe orthotics are limited to $200 per calendar year, deductible waived)</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Mental Health / Chemical Dependency</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(All services, except outpatient provider office visits, must be prior authorized. For information, please call 800-711-4577.)</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Inpatient and residential services</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Day treatment, intensive outpatient and partial hospitalization services</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Applied behavior analysis</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Outpatient provider office visits</td>
<td>$15 / visit</td>
<td>40%</td>
</tr>
<tr>
<td>Home Health and Hospice</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home health care</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Hospice care</td>
<td>Covered in full</td>
<td>Covered in full</td>
</tr>
</tbody>
</table>
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.

Common deductible
- Copays and coinsurance for services that do not apply to the 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

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-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.

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.

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.

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/provdir

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.

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
TTY: 711

All other areas: 800-878-4445

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

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