### Your Benefit Summary

#### Connect Plan

<table>
<thead>
<tr>
<th>Copay</th>
<th>What You Pay In-Network</th>
<th>What You Pay Out-of-Network</th>
<th>Calendar Year In-Network Out-of-Pocket Maximum</th>
<th>Calendar Year Out-of-Network Out-of-Pocket Maximum</th>
<th>Calendar Year Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>$15</td>
<td>20% coinsurance (after deductible)</td>
<td>40% coinsurance (after deductible; UCR applies)</td>
<td>$4,000 per person $8,000 per family (2 or more)</td>
<td>$8,000 per person $16,000 per family (2 or more)</td>
<td>$2,000 per person $4,000 per family (2 or more)</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).

- Once you have registered, you can select your medical home online or by calling customer service.
- 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(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.
- 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 Connect network and obtain referrals from your medical home. View a list of in-network providers and pharmacies at [www.ProvidenceHealthPlan.com/providerdirectory](http://www.ProvidenceHealthPlan.com/providerdirectory).
- If you choose to go outside the Connect network or do not obtain a referral, use providers who have contracted rates with Providence Health Plan. This ensures that you will not be subject to billing for charges that are above contracted rates. When seeing providers who are not contracted with Providence Health Plan, benefits for out-of-network services are based on Usual, Customary and Reasonable charges (UCR).
- Limitations and exclusions apply to your benefits. See your Member Handbook for details.

#### Connect Benefit Highlights

After you pay your calendar year deductible(s), then you pay the following for covered services:

<table>
<thead>
<tr>
<th>Service Description</th>
<th>In-Network Copay or Coinsurance (after deductible, when you see an in-network provider)</th>
<th>Out-of-Network Copay or Coinsurance (after deductible, when you see a non-network provider)</th>
</tr>
</thead>
<tbody>
<tr>
<td>On-Demand Provider Visits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Virtual visits to a Primary Care Provider by phone &amp; video (ExpressCare Virtual) or by Web-direct Visits (where available)</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>$15 / visit</td>
<td>Not covered</td>
</tr>
<tr>
<td>Preventive Care</td>
<td></td>
<td></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>Nutritional counseling</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></td>
<td></td>
</tr>
<tr>
<td>Office visits to Primary Care Provider</td>
<td>$15 / visit</td>
<td>40%</td>
</tr>
<tr>
<td>Office visits to Alternative Care Provider (such as Naturopath) (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>$15 / visit</td>
<td>40%</td>
</tr>
<tr>
<td>Office visits to Specialists/Other Providers</td>
<td>$30 / visit</td>
<td>40%</td>
</tr>
<tr>
<td>Allergy shots and serums</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>Diagnostic Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>X-ray, lab services, and testing services (includes ultrasound)</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>High-tech imaging services (such as PET, CT or MRI)</td>
<td>20%</td>
<td>40%</td>
</tr>
</tbody>
</table>
## Connect Benefit Highlights (continued)

### 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.)
  - In-Network Copay or Coinsurance: $250
  - Out-of-Network Copay or Coinsurance: $250
- **Urgent care services** (for non-life threatening illness/minor injury)
  - In-Network Copay or Coinsurance: $30 / visit
  - Out-of-Network Copay or Coinsurance: 40%
- **Emergency medical transportation** (air and/or ground)
  - In-Network Copay or Coinsurance: 20%
  - Out-of-Network Copay or Coinsurance: 20%

### Hospital Services
- **Inpatient/Observation care**
  - In-Network Copay or Coinsurance: 20%
  - Out-of-Network Copay or Coinsurance: 40%
- **Rehabilitative care** (Limited to 30 days per calendar year. Limits do not apply to Mental Health Services.)
  - In-Network Copay or Coinsurance: 20%
  - Out-of-Network Copay or Coinsurance: 40%
- **Skilled nursing facility** (Limited to 60 days per calendar year)
  - In-Network Copay or Coinsurance: 20%
  - Out-of-Network Copay or Coinsurance: 40%
- **Emergency medical transportation** (air and/or ground)
  - In-Network Copay or Coinsurance: 20%
  - Out-of-Network Copay or Coinsurance: 20%

### Outpatient Services
- **Outpatient surgery, infusion, dialysis, chemotherapy, radiation therapy**
  - In-Network Copay or Coinsurance: 20%
  - Out-of-Network Copay or Coinsurance: 40%
- **Outpatient Surgery at an Ambulatory Surgical Center (ASC)**
  - In-Network Copay or Coinsurance: 20%
  - Out-of-Network Copay or Coinsurance: 40%
- **Diabetes supplies** (such as lancets, test strips and needles)
  - In-Network Copay or Coinsurance: 20%
  - Out-of-Network Copay or Coinsurance: 40%
- **Removable custom shoe orthotics** (Limited to $200 per calendar year)
  - In-Network Copay or Coinsurance: 20%
  - Out-of-Network Copay or Coinsurance: 40%

### Maternity Services
- **Prenatal office visits**
  - In-Network Copay or Coinsurance: Covered in full
  - Out-of-Network Copay or Coinsurance: 40%
- **Delivery and postnatal services**
  - Certified nurse midwife
    - In-Network Copay or Coinsurance: 10%
    - Out-of-Network Copay or Coinsurance: 40%
  - Primary Care Provider
    - In-Network Copay or Coinsurance: 10%
    - Out-of-Network Copay or Coinsurance: 40%
  - OB/GYN Physician/Provider
    - In-Network Copay or Coinsurance: 20%
    - Out-of-Network Copay or Coinsurance: 40%
  - All other licensed maternity providers
    - In-Network Copay or Coinsurance: 20%
    - Out-of-Network Copay or Coinsurance: 40%
- **Inpatient hospital/facility services**
  - In-Network Copay or Coinsurance: 20%
  - Out-of-Network Copay or Coinsurance: 40%
- **Routine newborn nursery care**
  - In-Network Copay or Coinsurance: 20%
  - Out-of-Network Copay or Coinsurance: 40%

### Medical Equipment, Supplies and Devices
- **Medical equipment, appliances, prosthetics/orthotics and supplies**
  - In-Network Copay or Coinsurance: 20%
  - Out-of-Network Copay or Coinsurance: 40%
- **Diabetes supplies** (such as lancets, test strips and needles)
  - In-Network Copay or Coinsurance: 20%
  - Out-of-Network Copay or Coinsurance: 40%
- **Removable custom shoe orthotics** (Limited to $200 per calendar year)
  - In-Network Copay or Coinsurance: 20%
  - Out-of-Network Copay or Coinsurance: 40%

### Mental Health / Chemical Dependency
- **Inpatient and residential services**
  - In-Network Copay or Coinsurance: 20%
  - Out-of-Network Copay or Coinsurance: 40%
- **Day treatment, intensive outpatient and partial hospitalization services**
  - In-Network Copay or Coinsurance: 20%
  - Out-of-Network Copay or Coinsurance: 40%
- **Applied behavior analysis**
  - In-Network Copay or Coinsurance: 20%
  - Out-of-Network Copay or Coinsurance: 40%
- **Outpatient provider office visits**
  - In-Network Copay or Coinsurance: $15 / visit
  - Out-of-Network Copay or Coinsurance: 40%

### Home Health and Hospice
- **Home health care**
  - In-Network Copay or Coinsurance: 20%
  - Out-of-Network Copay or Coinsurance: Covered in full
- **Hospice care**
  - In-Network Copay or Coinsurance: 20%
  - Out-of-Network Copay or Coinsurance: Covered in full
Additional Cost Tier (Inpatient or Outpatient)

(Additional cost tier does not apply to services related to cancer diagnosis/treatment or tissue injuries resulting from an external force which require immediate repair. Prior authorization is required. These copayments & coinsurance apply to provider services only. Your Out-of-Network copayment does not apply to your calendar year Out-of-Network Out-of-Pocket Maximum.)

- Knee arthroscopy
- Knee, hip replacement
- Knee, hip resurfacing
- Shoulder arthroscopy
- Sinus surgery
- Spinal injections for pain
- Spine procedures
- Upper GI endoscopy

In-Network Copay or Coinsurance | Out-of-Network Copay or Coinsurance
---|---
$500 then 20% | $500 then 40%
$500 then 20% | $500 then 40%
$500 then 20% | $500 then 40%
$500 then 20% | $500 then 40%
$100 then 20% | $100 then 40%
$100 then 20% | $100 then 40%
$500 then 20% | $500 then 40%
$100 then 20% | $100 then 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.

**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

**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.

**Medical Home**
A full service health care clinic which has been designated as a Medical Home providing and coordinating members’ medical care.

**Medical Home referral**
A referral from your Medical Home to receive services from an in-network provider that is not part of your medical home.

**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.

**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. 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.

**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.

**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.
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, 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, or sex.

Providence Health Plan and Providence Health Assurance:

- Provide 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)

- Provide free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you are a Medicare member who needs these services, call 503-574-8000 or 1-800-603-2340. All other members can call 503-574-7500 or 1-800-878-4445. Hearing impaired members may call our TTY line at 711.

If you believe that Providence Health Plan or Providence Health Assurance has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, 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

If you need help filing a grievance, and you are a Medicare member call 503-574-8000 or 1-800-603-2340. All other members can call 503-574-7500 or 1-800-878-4445. (TTY line at 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)

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-878-4445 (TTY: 711).

ATENCION: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. LLame al 1-800-878-4445 (TTY: 711).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-878-4445 (TTY: 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-878-4445 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-878-4445 (телетайп: 711).

주의: 한글을 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-878-4445 (TTY: 711) 번으로 전화해 주십시오.

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-800-878-4445 (телетайп: 711).

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-878-4445 (TTY: 711) まで、お電話にてご連絡ください。

ملحوظة: إذا كنت تتحدث اللغة، فإن خدمات المساعدة اللغوية تتوفر لك بالمجاني. اتصل برقم 1-800-878-4445 (TTY: 711).

ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-800-878-4445 (TTY: 711).

XIIYYEEFFANAA: Afaan dubbattu Oroomiffa, tajajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-800-878-4445 (TTY: 711).


دویرییک: شما یا برای را بی‌صورت وستان لاتی‌تسته‌دهی‌کن وم گفتگو و فلاش زبان به‌اگر توجه ف وم باش‌بد با (TTY: 711) 1-800-878-4445

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-878-4445 (ATS: 711).

비고: 태국어판에서는 비용을 부과하지 않으며 언어 서비스 지원을 비용 없이 제공합니다. 1-800-878-4445 (TTY: 711)