Providence Health Plan: Balance 750 Gold



The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, <a href="ProvidenceHealthPlan.com">ProvidenceHealthPlan.com</a>. For definitions of common terms, such as <a href="allowed amount">allowed amount</a>, <a href="balance billing">balance billing</a>, <a href="coinsurance">coinsurance</a>, <a href="copayment">copayment</a>, <a href="deductible">deductible</a>, <a href="provider">provider</a>, or other <a href="underlined">underlined</a> terms see the Glossary. You can view the Glossary at <a href="www.healthcare.gov/sbc-glossary">www.healthcare.gov/sbc-glossary</a> or call 1-800-878-4445 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-Network: \$750 person / \$1,500 family (2 or more). Out-of-Network: \$1,500 person / \$3,000 family (2 or more).	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Most preventive care in-network.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	In-Network: \$8,200 person / \$16,400 family (2 or more). Out-of-Network: \$16,400 person / \$32,800 family (2 or more).	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance billing, penalties, copays for adult vision services, chiropractic manipulation, acupuncture, services not covered, fees above Usual, Customary and Reasonable (UCR).	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See <u>ProvidenceHealthPlan.com/</u> <u>findaprovider</u> or call 1-800-878-4445 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.

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All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important	
Common Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Primary care visit to treat an injury or illness	\$30 copay/per in-person visit; deductible does not apply or \$10 copay/per virtual visit; deductible does not apply	50% <u>coinsurance</u> ; <u>deductible</u> does not apply	Some services such as lab and x-ray will include additional member costs. Providence ExpressCare phone and video visits are covered in full in-network.	
If you visit a health	Specialist visit	\$50 <u>copay</u> /per visit; <u>deductible</u> does not apply	50% <u>coinsurance</u> ; <u>deductible</u> does not apply	Some services such as lab and x-ray will include additional member costs.	
care <u>provider's</u> office or clinic	Preventive care/screening/ immunization	No charge; deductible does not apply	50% coinsurance	Not all preventive services are required to be covered in full by the ACA. For more information on preventive services that are covered in full see: ProvidenceHealthPlan.com/PreventiveCare. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% coinsurance; deductible does not apply	50% coinsurance	None	
	Imaging (CT/PET scans, MRIs)	20% coinsurance	50% coinsurance	Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services.	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important	
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you need drugs to treat your illness or	Tier 1 drugs	No charge retail; deductible does not apply	Not covered	ACA Preventive drugs are covered in full innetwork. Covers up to a 30-day supply (retail);	
	Tier 2 drugs	\$15 <u>copay</u> /per 30 day supply retail; <u>deductible</u> does not apply	Not covered	90-day mail-order supply covered at 2 times the retail copay or 5% less than the retail coinsurance. Prior authorization may apply. If	
condition  More information about prescription drug coverage is available at	Tier 3 drugs	\$50 <u>copay</u> /per 30 day supply retail; <u>deductible</u> does not apply	Not covered	you do not obtain <u>Prior authorization</u> claims for those services will be denied and you will be responsible for payment of those services. If a brand-name drug is requested when a generic	
ProvidenceHealthPlan	Tier 4 drugs	50% <u>coinsurance</u> retail; <u>deductible</u> does not apply	Not covered	is available, you will pay the difference in cost, plus your Tier 4 or Tier 6 cost-share. Specialty	
<u></u>	Tier 5 drugs	50% <u>coinsurance</u> up to \$200 retail	Not covered	drugs (listed in Tier 5 and Tier 6 on your formulary) can only be purchased at a participating specialty pharmacy (limited to 30 days).	
	Tier 6 drugs	50% coinsurance retail	Not covered		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Ambulatory surgery center: 10% coinsurance Hospital-based facility: 20% coinsurance	50% coinsurance	Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services.	
	Physician/surgeon fees	20% coinsurance	50% coinsurance		
If you need immediate medical attention	Emergency room care	\$250 <u>copay</u> /per visit then 20% <u>coinsurance</u>	\$250 <u>copay</u> /per visit then 20% <u>coinsurance</u>	For <u>emergency medical conditions</u> only. If admitted to hospital, all services subject to inpatient benefits.	
	Emergency medical transportation	20% coinsurance	20% coinsurance	None	
	<u>Urgent care</u>	\$50 <u>copay</u> /per visit; <u>deductible</u> does not apply	50% coinsurance; deductible does not apply	Some services will include additional member costs.	
If you have a hospital	Facility fee (e.g., hospital room)	20% coinsurance	50% coinsurance	Prior authorization required. If you do not	
stay	Physician/surgeon fees	20% coinsurance	50% coinsurance	obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services.	

	Services You May Need	What You Will Pay		Limitations Everytions 9 Other Important	
Common Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office visit: \$30 copay/per inperson visit; deductible does not apply or \$10 copay/per virtual visit; deductible does not apply All other services: 20% coinsurance	Office visit: 50% coinsurance; deductible does not apply All other services: 50% coinsurance	All services except <u>provider</u> office visits must be <u>prior authorized</u> . If you do not obtain <u>Prior authorization</u> claims for those services will be denied and you will be responsible for payment of those services. See your benefit summary for Applied Behavioral Analysis (ABA) services.	
	Inpatient services	20% coinsurance	50% coinsurance	(ABA) SCIVICOS.	
	Office visits	No charge; <u>deductible</u> does not apply	50% coinsurance	None	
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	50% coinsurance	Coinsurance applies to provider delivery charges.	
	Childbirth/delivery facility services	20% coinsurance	50% coinsurance	None	
If you need help recovering or have other special health needs	Home health care	20% coinsurance	50% coinsurance	Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services.	
	Rehabilitation services	Inpatient: 20% coinsurance Outpatient - Physical Therapy: 20% coinsurance; deductible does not apply Outpatient - Occupational & Speech Therapy: 20% coinsurance; deductible does not apply	50% coinsurance	Inpatient services: Limited to 30 days per calendar year. Limited to 60 days per calendar year for head/spinal injuries. Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services. Outpatient services: Limited to 30 visits per calendar year. Additional visits per specified condition: Limited to 30 visits per calendar year. Limits do not apply to Mental Health Services.	

	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important	
Common Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Habilitation services	Inpatient: 20% coinsurance Outpatient: 20% coinsurance ; deductible does not apply	50% coinsurance	Inpatient services: Limited to 30 days per calendar year. Limited to 60 days per calendar year for head/spinal injuries. Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services. Outpatient services: Limited to 30 visits per calendar year. Limits do not apply to Mental Health Services.	
	Skilled nursing care 20% coinsur	20% coinsurance	50% coinsurance	Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services. Limited to 60 days per calendar year.	
	Durable medical equipment	Diabetic Supplies: 20% coinsurance; deductible does not apply All other equipment: 20% coinsurance	50% coinsurance	None	
	Hospice services	Hospice: No charge; deductible does not apply Respite care: 20% coinsurance	Hospice: No charge; deductible does not apply Respite care: 50% coinsurance	Prior authorization required. If you do not obtain Prior authorization claims for those services will be denied and you will be responsible for payment of those services. Respite care: Limited to 5 days, up to 30 days per lifetime.	
If your child needs dental or eye care	Children's eye exam	No charge; <u>deductible</u> does not apply	Covered up to: \$45; deductible does not apply	Limited to 1 exam per calendar year.	
	Children's glasses	No charge; deductible does not apply	Covered up to: \$170; deductible does not apply	Limited to 1 pair per calendar year. Coverage maximum depends on lens type.	
	Children's dental check-up	No charge; deductible does not apply	30% coinsurance; deductible does not apply	Limited to 1 service per every 6 months.	

#### **Excluded Services & Other Covered Services:**

# Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Abortion
- Bariatric surgery
- Cosmetic surgery (with certain exceptions)
- Dental care (Adult)
- Infertility treatment
- Long-term care

- Private-duty nursing
- Routine foot care (covered for diabetics)
- Weight loss programs

## Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture (12 visits)
- Chiropractic care (20 visits)

- Hearing aids (one per ear every 3 calendar years)
- Non-emergency care when traveling outside the U.S. See ProvidenceHealthPlan.com

Routine eye care (Adult)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is:

- Providence Health Plan at 503-574-8757/1-800-878-4445 (toll-free) or Providence Health Plan at 503-574-875/1-800-878-4445 (toll-free) or Providence Health Plan at 503-574-875/1-800-878-1-800-878-1-800-878-1-800-878-1-800-878-1-800-878-1-800-878-1-800-878-1-800-878-1-800-878-1-800-878-1-800-878-1-800-878-1-800-878-1-800-878-1-800-87
- For group health coverage subject to ERISA, contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or dol.gov/ebsa/healthreform.
- For non-federal governmental group health plans, contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <a href="mailto:ciio.cms.gov">ciio.cms.gov</a>.
- •Church plans are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact the Oregon Division of Financial Regulation at 503-947-7984/1-888-877-4894 (toll-free) or dfr.oregon.gov regarding their possible rights to continuation coverage under State law.

Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>HealthCare.gov</u> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact:

- Providence Health Plan at 503-574-8757/1-800-878-4445 (toll-free) or ProvidenceHealthPlan.com.
- Oregon Division of Financial Regulation at 503-947-7984/1-888-877-4894 (toll-free) or dfr.oregon.gov.

## Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

# Does this plan meet Minimum Value Standards? Yes

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

### **Language Access Services:**

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-878-4445 (TTY: 711).

Chinese (中文): 如果需要中文的帮助,请拨打这个号码1-800-878-4445 (TTY: 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-878-4445 (TTY: 711).

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-878-4445 (TTY: 711).

## To see examples of how this plan might cover costs for a sample medical situation, see the next section.

PRA Disclosure Statement: According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately one minute per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email <a href="mailto:ebsa.opr@dol.gov">ebsa.opr@dol.gov</a> and reference the OMB Control Number 12100123.

## **About these Coverage Examples:**

The total Peg would pay is



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u>, and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other coinsurance</li> </ul>	\$750 \$50 20% 20%	<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other coinsurance</li> </ul>	\$750 \$50 20% 20%	<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other coinsurance</li> </ul>	\$750 \$50 20% 20%
This EXAMPLE event includes service Specialist office visits (pre-natal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood Specialist visit (anesthesia)	3	This EXAMPLE event includes service Primary care physician office visits (includisease education)  Diagnostic tests (blood work)  Prescription drugs  Durable medical equipment (glucose medical)	uding	This EXAMPLE event includes service Emergency room care (including medical supplies)  Diagnostic test (x-ray)  Durable medical equipment (crutches)  Rehabilitation services (physical therap	al
<b>Total Example Cost</b>	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:  Cost-Sharing		In this example, Joe would pay:  Cost-Sharing		In this example, Mia would pay:  Cost-Sharing	
Deductibles	\$750	Deductibles*	\$10	Deductibles*	\$750
<u>Copayments</u>	\$10	Copayments	\$1,000	<u>Copayments</u>	\$100
Coinsurance	\$2,400	Coinsurance	\$200	Coinsurance	\$300
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$20	Limits or exclusions	\$0	Limits or exclusions	\$0

<sup>\*</sup>Note: This <u>plan</u> has other <u>deductibles</u> for specific services included in this coverage example. See "Are there other <u>deductibles</u> for specific services?" row above.

\$1,210

The total Mia would pay is

\$1,150

The total Joe would pay is

\$3,180

#### **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 Complaint Portal, available at <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal/hhs.gov/ocr/portal/lobby.jsf</a>, 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)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

### **Language Access Services:**

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

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

CHÚ Ý: N u bạn nói Ti ng 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).

: . 1-800-878-4445 (TTY: 711)

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 اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 4445-878-878-1-200 (رقم هاتف الصم والبكم: (TTY: 711).

ATENŢIE: Dacă vorbiţi limba română, vă stau la dispoziţie servicii de asistenţă lingvistică, gratuit. Sunaţi la 1-800-878-4445 (TTY: 711).

្របយ័គ៖ េបើសិនអកនិយ ែខ រ, េសជំនួយែជក េយមិនគិតឈល គឺចនសំប់បំេរ អក។ ចូរ ទូរស័ព 1-800-878-4445 (TTY: 711)។

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

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-878-4445 (TTY: 711).

ف يم دشاب اب (TTY: 711) 4445-878-800-1 سامت ديريگيب. امش يارب ناگيار تروصب ينابز تاليهست ،دينکي يم وگيتفي يسراف نابز هب رگا :هجوت

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

เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้พรี โทร 1-800-878-4445 (TTY: 711)