

# Providence Health Plan: Personal Option Plan

Coverage Period: 10/01/2016 – 09/30/2017

Summary of Benefits and Coverage: What this Plan Covers & What it Costs Coverage for: Employee+Dependents | Plan Type: EPO



**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at [www.ProvidenceHealthPlan.com](http://www.ProvidenceHealthPlan.com) or by calling 1-800-878-4445.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$0	See the chart starting on page 2 for your costs for services this plan covers.
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. \$1,200 per person / \$2,400 per family (2 or more).	The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, penalties, copays or coinsurance for Supplemental Benefits, services not covered.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network</u> of <u>providers</u> ?	Yes. For a list of participating providers see <a href="http://www.ProvidenceHealthPlan.com/providerdirectory">www.ProvidenceHealthPlan.com/providerdirectory</a> or call 1-800-878-4445.	If you use an in-network doctor or other health care <u>provider</u> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> .
Do I need a referral to see a <u>specialist</u> ?	No. A referral to a specialist is not required.	You can see the <u>specialist</u> you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about <u>excluded services</u> .

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- **Co-payments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Co-insurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **co-insurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use participating **providers** by charging you lower deductibles, co-payments and co-insurance amounts.

Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		Participating Provider	Non-Participating Provider	
If you visit a health care <b>provider's</b> office or clinic	Primary care visit to treat an injury or illness	\$10 copay/visit	Not covered	Some services such as lab and x-ray will include additional member costs.
	Specialist visit	\$10 copay/visit	Not covered	
	Other practitioner office visit	\$10 copay/visit Chiropractor	Not Covered for Acupuncturist, Chiropractor or Naturopath	Coverage is limited to 20 visits per member per calendar year. Services from Naturopaths and Acupuncturists are excluded.
	Preventive care/screening/immunization	No charge	Not covered	Some preventive services will include additional member costs.
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance	Not covered	-----none-----
	Imaging (CT/PET scans, MRIs)	10% coinsurance	Not covered	Prior authorization required.

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Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		Participating Provider	Non-Participating Provider	
<p>If you need drugs to treat your illness or condition</p> <p>More information about <u>prescription drug coverage</u> is contact CVS Caremark at 1 (855) 559-6433 or <a href="http://www.caremark.com">www.caremark.com</a>.</p>	Generic drugs	Retail: \$5 copay per 30-day supply. Can purchase up to 3 month supply. Mail-Order: \$5 copay per 90- day supply	Retail: 20% coinsurance after deductible. Mail-Order: Not Covered	<p>Your prescription drug coverage is administered through CVS Caremark. Providence Health Plan assumes no liability for the accuracy of your prescription drug benefits information.</p> <p>Member pays the difference in cost for brand name drugs if a generic drug is available (unless doctor indicates no substitution allowed).</p>
	Preferred brand drugs	Retail: \$10 copay per 30-day supply. Can purchase up to 3 month supply. Mail-Order: \$10 copay per 90-day	Retail: 20% coinsurance after deductible. Mail-Order: Not Covered	
	Non-preferred brand drugs	Retail: \$10 copay per 30-day supply. Can purchase up to 3 month supply. Mail-Order: \$10 copay per 90-day	Retail: 20% coinsurance after deductible. Mail-Order: Not Covered	
	Specialty drugs	Same as Retail	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	Not covered	<p>Prior authorization required. Voluntary termination of pregnancy is not covered.</p> <p>Prior authorization required.</p>
	Physician/surgeon fees	10% coinsurance	Not covered	
If you need immediate medical attention	Emergency room services	\$100 copay	\$100 copay	<p>For emergency medical conditions only. If admitted to hospital, copayment is not applied; all services subject to inpatient benefits.</p> <p>-----none-----</p>
	Emergency medical transportation	\$50 copay	\$50 copay	

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		Participating Provider	Non-Participating Provider	
	Urgent care	\$10 copay/visit	Not covered	Some services will include additional member costs.
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	Not covered	Prior authorization required.
	Physician/surgeon fee	10% coinsurance	Not covered	
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$10 copay/provider office visit. No charge all other services	Not covered	All services except provider office visits must be prior authorized. See your benefit summary for ABA services.
	Mental/Behavioral health inpatient services	10% coinsurance	Not covered	
	Substance use disorder outpatient services	\$10 copay/provider office visit. No charge all other services	Not covered	
	Substance use disorder inpatient services	10% coinsurance	Not covered	
If you are pregnant	Prenatal and postnatal care	Prenatal: No charge Postnatal: 10% coinsurance	Not covered	-----none-----
	Delivery and all inpatient services	10% coinsurance	Not covered	-----none-----
If you need help recovering or have other special health needs	Home health care	\$10 copay/visit first 5 visits	Not covered	Additional visits: No charge
	Rehabilitation services	Inpatient: 10% coinsurance Outpatient: \$10 copay/visit	Not covered	Inpatient services: coverage limited to 30 days per calendar year. Outpatient services: coverage limited to 60 visits per condition.
	Habilitation services	Not covered	Not covered	No coverage for habilitation services

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		Participating Provider	Non-Participating Provider	
	Skilled nursing care	10% coinsurance	Not covered	Prior authorization required. Coverage limited to 60 days per spell of illness.
	Durable medical equipment	20% coinsurance	Not covered	-----none-----
	Hospice service	No charge	Not covered	-----none-----
If your child needs dental or eye care	Eye exam	Not covered	Not covered	No coverage for eye exam.
	Glasses	Not covered	Not covered	No coverage for glasses.
	Dental check-up	Not covered	Not covered	No coverage for dental check-up.

## Excluded Services & Other Covered Services:

<b>Services Your Plan Does NOT Cover</b> (This isn't a complete list. Check your policy or plan document for other <a href="#">excluded services</a> .)		
• Acupuncture	• Eye exam and glasses (Child)	• Routine eye care (Adult)
• Bariatric surgery	• Habilitation services	• Routine foot care (covered for diabetics)
• Cosmetic surgery (with certain exceptions)	• Long-term care	• Voluntary termination of pregnancy
• Dental care (Adult)	• Private-duty nursing	• Weight loss programs
• Dental check-up (Child)		

<b>Other Covered Services</b> (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)		
• Chiropractic care (limits apply)	• Hearing aids (limits apply)	• Infertility treatment

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## Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a premium, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-878-4445. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).

## Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to [appeal](#) or file a [grievance](#). For questions about your rights, this notice, or assistance, you can contact: Providence Health Plan at 1-800-878-4445, the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform), or you can contact the Oregon Insurance Division by:

- Calling (503) 947-7984 or the toll free message line at (888) 877-4894
- Writing to the Oregon Insurance Division, Consumer Protection Unit, 350 Winter Street NE, Salem, OR 97301-3883
- Through the Internet at <http://www.oregon.gov/DCBS/insurance/gethelp/Pages/fileacomplaint.aspx>
- E-mail at: [cp.ins@state.or.us](mailto:cp.ins@state.or.us)

## Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." This plan or policy does provide minimum essential coverage.

## Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). This health coverage does meet the minimum value standard for the benefits it provides.

-----*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*-----

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## About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



### **This is not a cost estimator.**

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

### Having a baby (normal delivery)

- **Amount owed to providers:** \$7,540
- **Plan pays** \$6,840
- **Patient pays** \$700

#### **Sample care costs:**

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
<b>Total</b>	<b>\$7,540</b>

#### **Patient pays:**

Deductibles	\$0
Co-pays	\$10
Co-insurance	\$520
Limits or exclusions	\$170
<b>Total</b>	<b>\$700</b>

### Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- **Amount owed to providers:** \$5,400
- **Plan pays** \$2,100
- **Patient pays** \$3,300

#### **Sample care costs:**

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>

#### **Patient pays:**

Deductibles	\$0
Co-pays	\$100
Co-insurance	\$270
Limits or exclusions	\$2,930
<b>Total</b>	<b>\$3,300</b>

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## Questions and answers about the Coverage Examples:

### What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from **in-network providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

### What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **co-payments**, and **co-insurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

### Does the Coverage Example predict my own care needs?

- ✗ **No**. Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

### Does the Coverage Example predict my future expenses?

- ✗ **No**. Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

### Can I use Coverage Examples to compare plans?

- ✓ **Yes**. When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

### Are there other costs I should consider when comparing plans?

- ✓ **Yes**. An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **co-payments**, **deductibles**, and **co-insurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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