

# BENEFITS OVERVIEW

## PFSP ACTIVES—2025 PLAN YEAR

### Medical Benefits Overview

OPTION 1 PLANS	Kaiser Permanente*	Providence PDA In-Network Only**	Providence PDA PPO
<b>Office Visits***</b> Primary, naturopathic and behavioral health care, and substance use disorders	You pay \$5 copay/visit for up to 3 visits/person; then you pay \$20 copay/visit.	You pay \$5 copay/visit for up to 3 primary or naturopathic care visits/person and up to 3 behavioral health or substance use disorder visits/person; then you pay \$20 copay/visit.	<b>In-Network:</b> You pay \$5 copay/visit for up to 3 primary or naturopathic care visits/person and up to 3 behavioral health or substance use disorder visits/person; then you pay a \$20 copay/visit. <b>Out-of-Network:</b> You pay 40%, Plan pays 60%.
<b>Preventive Health Exams and Well-Baby Care</b> (Frequency schedule applies)	You pay \$0; Plan pays 100%	You pay \$0; Plan pays 100%	<b>In-Network:</b> You pay \$0, Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Labs and X-rays</b>	You pay \$0; Plan pays 100%	You pay \$0; Plan pays 100%	<b>In-Network:</b> You pay \$0, Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Maternity Care</b>	<b>Pre- and post-natal:</b> You pay \$0; Plan pays 100% <b>Delivery and hospital services:</b> The Plan pays 100%	<b>Pre- and post-natal:</b> You pay \$0; Plan pays 100% <b>Delivery and hospital services:</b> You pay \$100; then Plan pays 100%	<b>Pre- and post-natal—In-Network:</b> You pay \$0, Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60% <b>Delivery and hospital services—In-Network:</b> You pay \$100, then Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Alternative Care</b> Acupuncture, chiropractic, and massage therapy	Plan pays 100% after copay <b>Acupuncture:</b> \$10/visit up to 24 visits/year <b>Chiropractic:</b> \$10/visit up to 30 visits/year <b>Massage:</b> \$25/visit up to 12 visits/year	<b>Acupuncture:</b> \$15 copay/visit; then Plan pays 100% up to 9 visits/year <b>Chiropractic:</b> \$15 copay/visit; then Plan pays 100% up to 12 visits/year <b>Massage therapy not covered.</b>	<b>Acupuncture—In-Network:</b> \$25 copay/visit; then Plan pays 100% up to 4 visits/year <b>Chiropractic—In-Network:</b> \$25 copay/visit; then Plan pays 100% up to 4 visits/year <b>Massage therapy not covered.</b> <b>Out-of-Network: Alternative care not covered</b>
<b>Telehealth / Virtual Visits***</b> Phone and video consultations	You pay \$0; Plan pays 100%	You pay \$0; Plan pays 100%	You pay \$0; Plan pays 100%
<b>Urgent Care</b>	You pay \$20 copay/visit; then the Plan pays 100%	You pay \$20 copay/visit; then the Plan pays 100%	<b>In-Network:</b> You pay \$20 copay, then Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Emergency Care</b> (Copay waived if admitted)	You pay 10%; Plan pays 90%	You pay \$100 copay, then the Plan pays 100%	You pay \$100 copay, then the Plan pays 100%
<b>Hospital (Inpatient)</b>	You pay 0%; Plan pays 100%	You pay 0%; Plan pays 100%	<b>In-Network:</b> You pay \$0, Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Ambulatory Surgery Center</b>	You pay 0%; Plan pays 100%	You pay \$0; Plan pays 100%	<b>In-Network:</b> You pay \$0, Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Outpatient Surgery</b>	You pay 0%; Plan pays 100%	You pay 0%; Plan pays 100%	<b>In-Network:</b> You pay \$0, Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Inpatient Mental Health / Substance Use Disorders</b>	You pay 0%; Plan pays 100%	You pay \$0 Plan pays 100%	<b>In-Network:</b> You pay \$0, Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Routine Hearing Exams/Tests</b>	You pay \$10 copay; then the Plan pays 100%	You pay \$10 copay; then the Plan pays 100%	<b>In-Network:</b> You pay \$10 copay, then the Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Hearing Aids (Adult)</b>	Plan pays \$500/year every 3 years	You pay 0%; Plan pays 100%	<b>In-Network:</b> You pay \$0, Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Out of Area Dependent Coverage</b>	Limited services	Full services; requires annual enrollment	
<b>Coverage While Traveling</b>	World-wide urgent/ emergency care coverage Routine care available in other KP service areas	World-wide urgent/emergency care coverage Nationwide in-network coverage	

\*No out-of-network coverage except urgent or emergency care while traveling. \*\*No out-of-network coverage except emergency care.  
\*\*\* Virtual care visits count towards the first three office visits.



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OPTION 2 PLANS	Kaiser Permanente*	Providence PDA In-Network Only**	Providence PDA PPO
<b>Office Visits***</b> Primary, naturopathic and behavioral health care, and substance use disorders	You pay \$5 copay/visit for up to 3 visits/person; then you pay \$30 copay/visit.	You pay \$5 copay/visit for up to 3 primary or naturopathic care visits/person and up to 3 behavioral health or substance use disorder visits/person; then you pay \$30 copay/visit.	<b>In-Network:</b> You pay \$5 copay/visit for up to 3 primary or naturopathic care visits/person and up to 3 behavioral health or substance use disorder visits/person; then you pay \$30 copay/visit. <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Preventive Health Exams and Well-Baby Care</b> (Frequency schedule applies)	You pay \$0; Plan pays 100%	You pay \$0; Plan pays 100%	<b>In-Network:</b> You pay \$0, Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Labs and X-rays</b>	You pay \$0; Plan pays 100%	You pay 10%; then Plan pays 90%	<b>In-Network:</b> You pay 20%, Plan pays 80% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Maternity Care</b>	<b>Pre- and post-natal:</b> You pay \$0; Plan pays 100% <b>Delivery and hospital services:</b> You pay 10%; Plan pays 90%	<b>Pre- and post-natal:</b> You pay \$0; Plan pays 100% <b>Delivery and hospital services:</b> You pay \$200; then Plan pays 100%	<b>Pre- and post-natal—In-Network:</b> You pay \$0, Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60% <b>Delivery and hospital services—In-Network:</b> You pay \$200, then Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Alternative Care</b> Acupuncture, chiropractic, and massage therapy	Plan pays 100% after copay <b>Acupuncture:</b> \$10/visit up to 24 visits/year <b>Chiropractic:</b> \$10/visit up to 30 visits/year <b>Massage:</b> \$25/visit up to 12 visits/year	<b>Acupuncture:</b> \$15 copay/visit; then Plan pays 100% up to 9 visits/year <b>Chiropractic:</b> \$15 copay/visit; then Plan pays 100% up to 12 visits/year <b>Massage therapy not covered.</b>	<b>Acupuncture:</b> \$25 copay/visit; then Plan pays 100% up to 4 visits/year; no out-of-network <b>Chiropractic:</b> \$25 copay/visit; then Plan pays 100% up to 4 visits/year; no out-of-network <b>Massage therapy not covered.</b> <b>Out-of-Network: Alternative care not covered</b>
<b>Telehealth / Virtual Visits***</b> Phone and video consultations	You pay \$0, Plan pays 100%	You pay \$0; Plan pays 100%	You pay \$0; Plan pays 100%
<b>Urgent Care</b>	You pay \$30 copay, then the Plan pays 100%	You pay \$30 copay, then the Plan pays 100%	<b>In-Network:</b> You pay \$30 copay, then Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Emergency Care</b> (Copay waived if admitted)	You pay 10%/visit; Plan pays 90%	You pay \$100 copay/visit; then the Plan pays 100%	You pay \$100 copay, then the Plan pays 100%
<b>Hospital (Inpatient)</b>	You pay 10%; Plan pays 90%	You pay 10%; Plan pays 90%	<b>In-Network:</b> You pay 20%, Plan pays 80% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Ambulatory Surgery Center</b>	You pay 10%; Plan pays 90%	You pay 10%; Plan pays 90%	<b>In-Network:</b> You pay 20%, Plan pays 80% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Outpatient Surgery</b>	You pay 10%; Plan pays 90%	You pay 10%; Plan pays 90%	<b>In-Network:</b> You pay 20%, Plan pays 80% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Inpatient Mental Health / Substance Use Disorders</b>	You pay 10%; Plan pays 90%	You pay 10%; Plan pays 90%	<b>In-Network:</b> You pay 20%, Plan pays 80% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Routine Hearing Exams/Tests</b>	You pay \$20 copay; then the Plan pays 100%	You pay \$20 copay; then the Plan pays 100%	<b>In-Network:</b> You pay \$20 copay, then the Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Hearing Aids (Adult)</b>	Not covered	You pay 10%; Plan pays 90%	<b>In-Network:</b> You pay 20%, Plan pays 80% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Out of Area Dependent Coverage</b>	Limited services	Full services; requires annual enrollment	
<b>Coverage While Traveling</b>	World-wide urgent/emergency care coverage Routine care available in other KP service areas	World-wide urgent/emergency care coverage Nationwide in-network coverage	

This is an overview of commonly used services. For benefit details, go to [sdtrust.com](http://sdtrust.com). If there is a conflict between this chart and the official Plan documents, provisions of the official Plan documents will govern how the Plans work and how the Plans pay benefits.

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PFSP ACTIVES—2025 PLAN YEAR



## Prescription Drug Benefits Overview

	Kaiser Permanente Prescription Drug Plan (Option 1 & 2)	Trust Prescription Drug Plan (administered by Express Scripts) For members enrolled in a Providence Plan
<b>In-network/Participating Pharmacies</b>	Kaiser Permanente	Use Express-Scripts
<b>Participating Pharmacy Benefits</b>	Plan pays 100% after your copay: <b>Generic:</b> \$10/30 day supply <b>Brand name:</b> \$20/30 day supply	Plan pays 100% after your copay: <b>Generic:</b> \$20/\$40/\$60 per 34/68/90-day supply <b>Brand name:</b> \$40/\$80/\$120 per 34/68/90-day supply
<b>Non-Participating Pharmacy Benefits</b>	Generally not covered	You pay the full amount, then submit a claim for reimbursement
<b>Mail-order Service Benefits</b>	Plan pays 100% after your copay: <b>Generic:</b> \$20/90-day supply <b>Brand name:</b> \$40/90-day supply	Plan pays 100% after your copay: <b>Generic:</b> \$40/90-day supply <b>Brand name:</b> \$80/90-day supply

## Vision Benefits Overview

OPTION 1 PLANS ONLY	Kaiser Permanente	Trust Vision Plan (administered by VSP) For members enrolled in a Providence Plan
<b>Well Vision Exam</b>	You pay \$10 copay per exam; then Plan pays 100%	Every 12 months <b>VSP Provider:</b> 100% <b>Other Provider:</b> Up to \$70
<b>Contact Lens Exam</b> (Fitting and Evaluation)	You pay \$30 contact fitting fee	Every 12 months <b>VSP Provider:</b> Not to exceed \$60 copay per exam <b>Other Provider:</b> Combined with contacts
<b>Frames</b>	\$250 credit every 24 months towards frames, lenses and contacts	Every 24 months <b>VSP Provider:</b> Up to \$150 allowance and 20% off amount over allowance <b>Other Provider:</b> Up to \$75
<b>Lenses</b>	Included in \$250 credit	Every 12 months <b>VSP Provider:</b> 100% for most lens types <b>Other Provider:</b> Up to \$50-\$100 for most lens types
<b>Contacts Instead of Glasses</b>	Included in \$250 credit	Every 12 months <b>VSP Provider:</b> Up to \$150 for contacts <b>Other Provider:</b> Up to \$137 for fitting, evaluation and contacts
<b>Vision Therapy</b> (if qualified)	N/A	<b>VSP Provider:</b> 100% for evaluation; 75% for approved therapy sessions up to \$750/year <b>Other Provider:</b> Up to \$85 for evaluation; 75% for approved therapy sessions up to \$750/year

## Dental Benefits Overview

OPTION 1 PLANS ONLY	Kaiser Permanente Dental	Trust Dental Plan/Delta Dental Plan of Oregon
<b>Diagnostic and Preventive Care</b> (exams, cleaning, X-rays)	Plan pays 100%	Plan pays 100% of the UCR
<b>Basic and Restorative Services</b>	You pay 20%; Plan pays 80%	You pay 20%; Plan pays 80% of the UCR
<b>Major Services</b>	You pay 50%; Plan pays 50%	You pay 50%; Plan pays 50% of the UCR
<b>Orthodontia</b>	Plan pays 50% up to \$4,000 maximum lifetime benefit per person	Plan pays 50% up to \$4,000 maximum lifetime benefit per person
<b>Maximum Annual Benefit</b>	\$2,500	\$2,500

## Term Life and Accidental Death & Dismemberment Benefits Overview

Administered by The Standard	Life Insurance	AD&D Insurance
<b>Provided by the Trust:</b> All eligible full-time employees (regardless of enrollment in a medical plan) and part-time employees who are enrolled in an Option 1 Plan are automatically enrolled for Basic Term Life and Basic AD&D.	<b>Basic Term Life</b> \$30,000 per member	<b>Basic AD&amp;D</b> Up to \$30,000 per member
All Plans—Option 1 and 2: You may purchase coverage for yourself and eligible covered dependents.  You must purchase Optional Life and Voluntary AD&D for yourself in order to buy coverage for your dependents.  Coverage may be subject to medical underwriting approval.	<b>Optional Life;</b> <b>Employee and Spouse:</b> \$10,000 to \$500,000 in \$10,000 increments not to exceed 5 times annual salary <b>Child(ren):</b> \$2,000 to \$10,000 in \$2,000 increments <b>During Open Enrollment:</b> Evidence of Insurability (EOI) for Optional Life will be waived (unless you have previously submitted EOI that was not approved by The Standard) if you apply for an increase (up to \$10,000/year) up to the Guaranty Issue Amount (\$100,000).	<b>Voluntary AD&amp;D</b> <b>Employee:</b> \$25,000 to \$300,000 in \$25,000 increments <b>Spouse:</b> 50% of your selected coverage <b>Child(ren) Only:</b> 15% of your AD&D coverage amount for each child up to \$25,000 <b>Spouse and Child(ren):</b> 40% of your selected coverage for your spouse and 10% of your selected coverage (up to \$25,000) per child

## Long Term Disability Overview

Administered by The Standard	Coverage
All eligible full-time employees (regardless of enrollment in a medical plan) and part-time employees enrolled in an Option 1 Plan are automatically enrolled for self-pay Long-Term Disability benefits without the option to decline.	Plan pays 60% of your pre-disability earnings, up to \$6,000/month, if you become disabled as a result of a covered injury, sickness or pregnancy.

For details and rates, go to [sdtrust.com](https://sdtrust.com). If there is a conflict between these charts and the official Plan documents, provisions of the official Plan documents will govern how the Plans work and how the Plans pay benefits.