Understanding Your Providence Health Plan Benefits

George Fox University

October 13th, 2021
Welcome to Providence Health Plan

We believe healthcare is a human right. This vision drives us in our commitment to transform health care in every community we serve.
Your Providence team

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Ingrid.Shimek@providence.org

Jamie Jones
Account Manager
503-574-7476
Jamie.L.Jones@providence.org
Meet Providence Health Plan

Established in 1985, Providence Health Plan has grown to become the largest commercial carrier in Oregon. We are:

- A trusted partner in care serving northwest communities for 35 years
- Regionally focused with a national footprint – we serve members nationwide with our local customer service and operations teams based in Beaverton, Oregon
- A provider-sponsored health plan part of Providence St. Joseph Health
- Driven by our Mission, focused on improving the health of the communities we serve

TOP-RATED PPO PLAN IN OREGON

PHP’s commercial plan received an overall rating of 4 out of 5 in NCQA’s Private Health Insurance Plan Ratings 2019-2020* – the highest rating received by a PPO plan in Oregon.

MEDICARE ADVANTAGE 4.5 STAR RATING

We earned a 4.5-star rating for our 2019 Medicare Advantage Plans from the Centers for Medicare & Medicaid Services (CMS). We have earned a 5-star or 4.5-star rating for six years in a row.

* Due to COVID-19, NCQA will not release 2020-2021 Health Plan Ratings for any product line. This rating is based upon 2019-2020 Health Plan Ratings.
Health is the Greatest of Human Blessings

Hippocrates
Plan Options

Medical option 1:  
Connect Medical Home

- Connect $25/20%/50%/$1500 $500 SD
- $500 Deductible/$1,500 max out of pocket

Medical option 2:  
Extend PPO

- Option Advantage Premium $25/20%/40%/$4000 $1000 SD
- $1,000 Deductible/$4,000 max out of pocket

Medical option 3:  
Extend HSA

- HSA 0/0/$3500 $3500 CD
- $3,500 Deductible and max out of pocket

Prescription Coverage
- Tier 1 - $0
- Tier 2 - $15
- Tier 3 - $35
- Tier 4 - $55
- Tier 5 & 6 - 50% up to $60

Vision Coverage
- VSP Vision Premium
- Chiropractic & Acupuncture Coverage
- CHA/MT Plus $25/$1500
Providence Connect Network

+ Select a medical home from a network of more than 80 patient-centered clinics in the Portland metro area

+ What is a medical home?
  + A primary care clinic that places your needs at the center of every health care experience
  + Your team of health care professionals works closely with you to understand your care needs, develop a personalized care plan, and coordinate your care – including referrals to specialists
  + Provides a connected care experience by utilizing technology, such as a Electronic Medical Record, to improve team communication
  + Expanded medical home choice for employees living in Marion, Polk or Yamhill Co. (outside of Newberg)

→Learn More
Visit [our website](http://example.com) to find out more about medical homes and search the provider directory for a clinic near you.
Medical Option 1: Connect Plan Medical Home Plan

- **Copay**: $25
- **Coinsurance (in-/out-of-network)**: 20%/50%
- **Deductible (in-network)**: $500/person, $1,000/family
- **Out-of-pocket max (in-network)**: $1,500/person, $3,000/family
**Medical Option 1: Connect Medical Home Plan Benefits**

**Plan Features**

- Integrated and coordinated care delivered by a network of Providence providers
- Express Care services covered in full, deductible waived
- Referrals coordinated by a dedicated medical home team
- Deductible waived on many services (PCP and specialist office visits, lab and x-ray services, urgent care, and more)
- Expanded medical home choices for employees living in Marion, Polk and Yamhill Co. (outside of Newberg)

<table>
<thead>
<tr>
<th>Common service</th>
<th>You pay (in-network)</th>
</tr>
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<tbody>
<tr>
<td>Express Care visit (virtual or clinic)</td>
<td>$0 ✓</td>
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<tr>
<td>Preventive care</td>
<td>$0 ✓</td>
</tr>
<tr>
<td>PCP office visit</td>
<td>$25 ✓</td>
</tr>
<tr>
<td>Specialist office visit</td>
<td>$35 ✓</td>
</tr>
<tr>
<td>X-ray and lab services</td>
<td>20% ✓</td>
</tr>
<tr>
<td>High-tech imaging</td>
<td>20% ✓</td>
</tr>
<tr>
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<td>20%</td>
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<tr>
<td>Urgent care</td>
<td>$35 ✓</td>
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</table>

✓ = Deductible waived
Medical Home Selection Form

+ Each member and dependent will need to select a medical home. This form will be available through the Navigator enrollment system.

Designate a Medical Home for you and your enrolled dependents.
Select a medical home from a network of more than 80 patient-centered clinics in the Portland metro area.
Providence Extend PPO Network

+ Our broadest selection of health care providers
  + Open access PPO network featuring nearly 1 million providers and more than 350,000 specialists nationwide
  + Includes all major healthcare systems in Oregon including Providence, OHSU, Legacy, and Adventist
  + Select an in-network provider to receive the best benefits
  + No referrals required to access services

→ Get Started
Visit [www.providencehealthplan.com/findaprovider](http://www.providencehealthplan.com/findaprovider) to search for in-network providers and facilities near you.
Medical Option 2: Option Advantage Premium – Extend PPO

- **Copay**: $25
- **Coinsurance (in-/out-of-network)**: 20%/40%
- **Deductible (in-network)**: $1,000/person, $3,000/family
- **Out-of-pocket max (in-network)**: $4,000/person, $12,000/family
Medical Option 2: Option Advantage Premium Plan Benefits

+ Plan Features
  + Comprehensive coverage with predictable costs
  + Express Care services covered in full, deductible waived
  + Access to specialists without referrals
  + Deductible waived on many services (PCP and specialist office visits, lab and x-ray services, ER, urgent care, and more)

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<td>Preventive care</td>
<td>$0 ✓</td>
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<tr>
<td>PCP office visit</td>
<td>$25 ✓</td>
</tr>
<tr>
<td>Specialist office visit</td>
<td>$35 ✓</td>
</tr>
<tr>
<td>X-ray and lab services</td>
<td>20% ✓</td>
</tr>
<tr>
<td>High-tech imaging</td>
<td>20% ✓</td>
</tr>
<tr>
<td>Emergency room</td>
<td>$250 + 20% ✓</td>
</tr>
<tr>
<td>Urgent care</td>
<td>$50 ✓</td>
</tr>
</tbody>
</table>

✓ = Deductible waived
Pharmacy Plan Features

+ Nationwide pharmacy network
  + More than 34,000 participating pharmacies nationwide including most major chains
  + 15 pharmacies within 10 miles of George Fox University, including Walgreens, Rite Aid, Costco, Fred Meyer, Safeway, CVS, Walmart, Center Pharmacy
  + 90-day supply of maintenance medications can be purchased through a preferred retail or mail order pharmacy
  + ACA preventive medications always covered in full on all plans
  + Deductible waived for Safe Harbor medications on HSA plan

+ Pharmacy resources
  + ProvidenceHealthPlan.com/pharmacy
  + Searchable prescription drug lists (formularies):
    + Option Advantage & Connect Plan – Providence Formulary P
    + HSA Safe Harbor Formulary – Formulary P
Pharmacy transition

+ Rx transition
  + For non-formulary medications or medications that may require prior authorization, members are permitted a 90-day supply within the first 90 days of their eligibility
  + During this time the member should work with their provider to change to a formulary alternative or submit the prior authorization request

+ Specialty and transition of care team can work with members 1:1 to transfer specialty and mail order prescriptions to preferred pharmacies

Member fills non-formulary drug without disruption 1/10/2021

Transition letter mailed to member 1/11/2021

Member has until end of 90-day transition period to change therapy or obtain prior authorization
# Pharmacy Plan Benefits – Connect Medical Home & Extend PPO

<table>
<thead>
<tr>
<th>Type of drug</th>
<th>Participating &amp; Preferred Retail Pharmacies 30-day supply</th>
<th>Mail Order &amp; Preferred Retail Pharmacies 90-day supply</th>
<th>Participating Specialty Pharmacies Up to a 30-day supply</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1</td>
<td>$0</td>
<td>$0</td>
<td>N/A</td>
</tr>
<tr>
<td>Tier 2</td>
<td>$15</td>
<td>$30</td>
<td>N/A</td>
</tr>
<tr>
<td>Tier 3</td>
<td>$35</td>
<td>$70</td>
<td>N/A</td>
</tr>
<tr>
<td>Tier 4</td>
<td>$55</td>
<td>$110</td>
<td>N/A</td>
</tr>
<tr>
<td>Tier 5 &amp; 6</td>
<td>50% up to $60</td>
<td>N/A</td>
<td>50% up to $60</td>
</tr>
</tbody>
</table>

- Prescription drug benefits are not subject to medical plan deductible
- All prescription costs (copayments or coinsurance) apply to your out-of-pocket maximum
- 90 day transition period for Rx – search the formulary
Medical Option 3: HSA Qualified Plan – Extend HSA

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coinsurance (in-/out-of-network)</td>
<td>0%/0%</td>
</tr>
<tr>
<td>Deductible (in-network)</td>
<td>$3,500/person $7,000/family</td>
</tr>
<tr>
<td>Out-of-pocket max (in-network)</td>
<td>$3,500/person $7,000/family</td>
</tr>
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Medical Option 3: HSA Qualified Plan Benefits – Extend HSA

+ Plan Features

+ Affordable premium with most services subject to the deductible
+ Deductible waived on in-network preventive care services
+ Express Care services covered in full after deductible
+ Access to specialists without referrals
+ Combine with a qualified health savings account to save for future health care expenses – HealthEquity will continue with Providence

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<td>PCP office visit</td>
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<td>0% after deductible</td>
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<td>Urgent care</td>
<td>0% after deductible</td>
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✓ = Deductible waived
Vision Premium Plan and Benefits

+ Vision Service Plan (VSP) Providers

- Exam Copay: $10
- Exam frequency: 12 months (covered under the medical plan)
- Adult frame or contact lens allowance: $130
- Frame frequency: 12 months
- Lens frequency: 12 months
Your Chiropractic, Acupuncture & Massage Benefits

- **Plan Features**
  - Covers chiropractic manipulation, acupuncture and massage
  - Open access – no network
  - No referral required
  - Lab work, x-rays, and other covered services are covered under your medical benefits when you receive them from a naturopath, chiropractor, acupuncturist or other alternative care provider licensed to perform the service

Option Advantage plan and Connect plan: Deductible does not apply; copays do not apply to out-of-pocket maximum.
Navigating the Provider Directory

1. Visit [providencehealthplan.com/findaprovider](providencehealthplan.com/findaprovider)

2. Search
   - Search as a visitor “employer group coverage” with the Connect (Medical Homes) or Extend network (individual providers)

3. Tailor
   - Your Extend search by provider, place, name, keyword or location

4. Customize
   - Extend results based on preferences—specialty, location, gender, language
Express Care Virtual Visits

+ See a provider in minutes, from anywhere
  + Live video visits from your smartphone or computer
  + No appointment necessary
  + Board-certified providers treat many common conditions such as cough, cold/flu, sinus/ear/eye infections, etc.

+ Extended hours
  + 8am to 8pm in OR, WA, MT, AK, CA and 24/7 nationwide through our network partner

+ Free or Low Cost Option for Care
  + Free for Option Advantage and Connect plan members
  + On HSA plan, visits are subject to the deductible, but the cost is only $49 – significantly less than a traditional provider visit

⇒ Get Started
Visit virtual.providence.org or download the app from the App Store or Google Play, sign up, and start your visit!
The First Wealth is Health

Ralph Waldo Emerson
We’re here to support you

We get it – change can be hard. Let us help.
Open Enrollment Support

**Live support**

+ **Dedicated phone line:** Led by two experienced customer service representatives – Carrie Llamas and Haley Schiager

+ **Onsite support:** Providence representatives on campus to answer questions
  
  + Comprehensive online presentations with Q&A on 10/19, 10/21 & 10/23 and in person on 10/27 & 10/29
  
+ Drop in “Ask-A-Rep – live sessions with Account Executive and Customer service representatives on 10/27 & 10/29 for one-on-one support

**Dedicated Transition of care team:**

Clinical Contact
Sarah Branch
503-574-5819
sarah.branch2@providence.org

Non-clinical Contact
Tamby Moore
503-574-7957
tamby.moore@providence.org
Open Enrollment Support

+ **Non-Clinical transition**
  + Questions on how to complete the form
  + Directory search assistance
  + Rx transitions
  + Durable Medical equipment

+ **Clinical transition**
  + 3rd trimester pregnancy
  + Ongoing chronic conditions
  + Scheduled procedures
Providence Medical Group Connect Transition

+ 80 Medical Homes in the Portland Metro area – including Providence Medical Group (PMG)
  + PMG: Exclusive onboarding experience at select locations:

  **Providence Medical Group Clinics**
  - Newberg Internal Medicine
  - Newberg Family Medicine
  - Sherwood Family Medicine
  - Sherwood Pediatrics
  - Progress Ridge Family Medicine
  - Bridgeport Family Medicine
  - Mercantile Family Medicine

+ **New patient onboarding:** Starting in October PMG will start reaching out to members for education and onboarding
  + Medical chart transfers, Rx refills, and referrals to specialty care

+ **Priority Access**
+ **Guaranteed priority same day access** for acute care
+ **Non-acute visits guaranteed within 72 hours**
+ **Multidisciplinary visits** for patients with chronic conditions – includes multiple caregivers
Added Values + Resources for Members
The Extras!

Active&Fit Direct
Access 10,000 participating fitness centers and YMCAs nationwide through Active&Fit Direct for $25 a month (plus a $25 enrollment fee and applicable taxes; 3-month commitment required).

Health Coaching
Providence health coaches are here to support each member’s journey to a healthier, happier life.

ChooseHealthy
We want to give you every opportunity to achieve your health goals. Save big on fitness and wellness products, services, and memberships.

LifeBalance
Get discounts on the things you love to do from movies to travel to a night on the town. LifeBalance provides savings on more than 20,000 travel, cultural, recreational, and other fun activities.

ID Protection
Get peace of mind with Assist America Identity Theft Protection’s fraud monitoring, warning, and resolution.

Emergency Travel Assistance
Get emergency medical help while traveling away from home, or even internationally, with Assist America Travel Assistance.

Get Started  Sign-up for a myProvidence account to access these extras and more, or learn more on our website.
Connect with Providence

Online
www.ProvidenceHealthPlan.com/members

By Phone
503-574-9601
877-574-9601
TTY: 711
Monday to Friday, 8 a.m. to 5 p.m. (Pacific Time)

By Email
Carrie Llamas at carrie.llamas@providence.org
Haley Schiager at haley.schiager@providence.org
Thank You