



First Things First...

Sign up for a myProvidence.com account to access your member portal. Register today to securely access and manage your health benefits right from our website on any smart device.

- Find in-network providers
- Print a replacement ID card
- Estimate costs for services
- View claims and explanations of benefits
- · View progress towards your deductible and out-of-pocket maximum
- Take a personal health assessment so we can help serve you better
- Communicate with Customer Service via secure email and chat
- Access exclusive member discounts on fitness memberships, travel and more

To register:

Visit myProvidence.com or call the myProvidence help desk at 877-569-7768 8 a.m. to 5 p.m. (Pacific Time), Monday through Friday.

Provider Directory

We built the provider directory with you in mind. The many search options help you find the right fit. Important identifiers include:

- Race and ethnicity
- Cultural competency
- Location
- Specialty

- Personal identity
- LGBTQ+

- Provider type
- · Languages spoken

Login to myProvidence.com and select "Find a Provider," or search using your member ID at ProvidenceHealthPlan.com/FindAProvider

Care Options

Knowing all of your available care options means you'll get the care you need when you need it.



Primary Care

Visit your Primary Care Provider (PCP) to build a relationship and establish a personalized health history. If you need a primary care provider, visit myProvidence.com and select "Find a Provider" after logging in. Then choose Primary Care Providers.



Telehealth (Phone or Video Appointment)*

Arrange a phone appointment to talk with your provider from wherever you are. Schedule a visit with your PCP or specialist using a video conferencing platform such as Zoom.



24/7 Nurse Advice Line (ProvRN)

Speak with a registered nurse anytime, any day. Call when you have a health concern and are looking for advice. Have your member number available and call 800-700-0481.



ExpressCare

On-demand virtual care with Providence ExpressCare Virtual. Connect to care in minutes from anywhere using your tablet, smartphone or computer. Conditions treated by this service include things like common colds, fever, heartburn, sore throat, pink eye, UTIs, allergies, dry skin and more. To get started, visit Providence.org/Services/ExpressCare-Virtual.



ExpressCare Clinics

Find a same-day in-person appointment or walk-in where available. Treat common conditions like a cold, sore throat, or allergies. Most clinics are open from either 7 a.m. to 7 p.m. or 8 a.m. to 8 p.m. To find a location and schedule an appointment, visit Providence.org/ExpressCare.



Urgent Care

Urgent care is where you turn when you can't wait for a Primary Care appointment for minor injuries like cuts, burns and pains. To find an urgent care clinic, login to myProvidence.com and select "Find a Provider." Then choose "Find a Service or Place; Urgent Care Clinic."



Emergency Care

Use for symptoms like suspected heart attack, severe abdominal pain, poisoning, or loss of consciousness.

For more information:

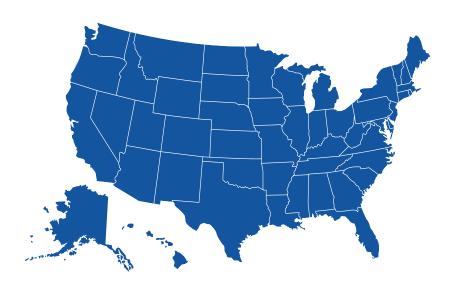
Visit ProvidenceHealthPlan.com/Care-Options or call 800-878-4445 (TTY: 711), from 8 a.m. to 5 p.m. (Pacific Time), Monday — Friday

*Subject to availability. Call your provider's office to ask if this is an option

Network Options

Providence Signature Network

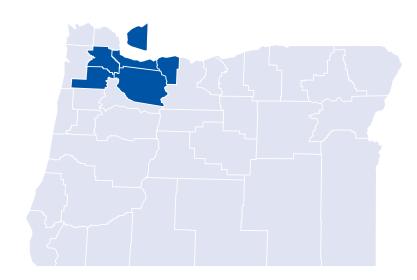
- For nationwide coverage, look no further than the Providence Signature network. It provides expansive in-network access to healthcare providers across the U.S.
- A broad national network complements the Providence delivery system of 52 hospitals, more than 1,000 clinics and 25,000 physicians across seven western states.



Nationwide access to the Cigna PPO Network*, with over 1 million** providers, for members traveling outside of Oregon and southwest Washington.

Connect Network

- High-performing network of more than 100 patient-centered medical homes in the Portland metro area
- Providence Medical Group providers, clinics, and hospitals
- Select independent physician groups that are aligned with our quality standards
- Referrals are required for in-network coverage to optimize the coordination of patient care across the network

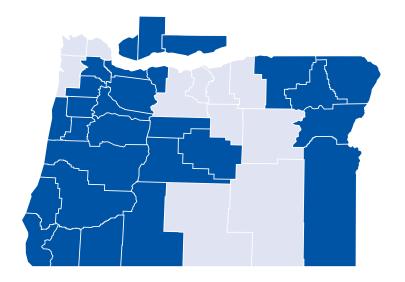


The Connect Network does not include access to the national Cigna PPO network.



Choice Network

- High-performing network includes more than 400 patient-centered medical homes throughout Oregon and SW Washington
- Referrals are required for in-network coverage to optimize the coordination of patient care across the network
- National access to the Cigna PPO Network* for members traveling outside of Oregon and southwest Washington



Extend PPO Network

- Access the Extend PPO Network featuring over 1 million providers nationwide
- Preferential contracts with Providence St.
 Joseph Health providers and facilities in
 Oregon and southwest Washington
- National access to the Cigna PPO Network* with more than 1 million providers nationwide** for members who reside or travel outside of Oregon and southwest Washington
- In-network access to all major healthcare systems in Oregon, including Providence, OHSU, Legacy, and Adventist
- The full network is available to all enrolled members regardless of resident address

- * The Cigna PPO Network refers to the healthcare providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration. Cigna is an independent company and not affiliated with Providence Health Plan. Access to the Cigna PPO Network is available through Cigna's contractual relationship with Providence. All Cigna products are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.
- ** Cigna analysis of actual providers contracted as part of the Cigna PPO for Shared Administration as of December 2020.

 Data is subject to change.

Comprehensive Care Offerings

Option Advantage Plus Plans

These plans offer savings on services that you use most, including waiving the deductible for specialists office visits, urgent care, and allergy shots.

Plan details are a high-level overview. Please refer to the benefit summaries for more information.

| Renewal plan details | Option Advantage Silver Plan | Option Advantage Gold Plan | Option Advantage Silver Plan | Option Advantage Gold Plan |
|--|---------------------------------|-------------------------------|---------------------------------|-------------------------------|
| Network | Extend PPO | Extend PPO | Signature | Signature |
| Deductible (In-/Out-of-Network) | \$2,500 / \$5,000 | \$1,000 / \$2,000 | \$2,500 / \$5,000 | \$1,000 / \$2,000 |
| Out-of-Pocket Max. (In-/Out-of-Network) | \$7,350 / \$14,700 | \$7,350 / \$14,700 | \$7,350 / \$14,700 | \$7,350 / \$14,700 |
| Coinsurance (In-/Out-of-Network) | 30% / 50% | 20% / 40% | 30% / 50% | 20% / 40% |
| Family Deductible/ Out-of-Pocket Max. | 2x ded. / 2x oopm | 2x ded. / 2x oopm | 2x ded. / 2x oopm | 2x ded. / 2x oopm |
| Primary Care Office Visits (In-Network) | \$35** | \$35** | \$35** | \$35** |
| Specialty Office Visit (In-Network) | \$45** | \$45** | \$45** | \$45** |
| Urgent Care Visit (In-Network) | \$45** | \$45** | \$45** | \$45** |
| Lab and X-ray (In-Network)* | 30% | 20% | 30% | 20% |
| Advanced Imaging (In-Network) | 30% | 20% | 30% | 20% |
| Emergency Room Visit (In-/Out-of-Network) | \$250 | \$250 | \$250 | \$250 |

- Deductible waived on PCP, specialists, urgent care visits, allergy shots, and outpatient physical therapy
- Comprehensive coverage with robust benefits at an affordable cost
- Integrated wellness solutions

Fully covered ExpressCare Clinic and ExpressCare Virtual visits; no out-of-pocket costs***

More choices to help save

HSA Qualified Plans

These lower-premium, high-deductible plans offer affordable coverage and the flexibility to choose any provider in the national Providence Signature network.

Plan details are a high-level overview. Please refer to the benefit summaries for more information.

| Renewal plan details | HSA | HSA Embedded | |
|---|--------------------|--------------------|--|
| Network | Signature | Signature | |
| Deductible (In-/Out-of-Network) | \$6,650 / \$13,300 | \$3,500 / \$7,000 | |
| Out-of-Pocket Max. (In-/Out-of-Network) | \$6,650 / \$13,300 | \$6,750 / \$13,500 | |
| Coinsurance (In-/Out-of-Network) | CIF | 50% / 50% | |
| Family Deductible/Out-of-Pocket Max. | 2x | 2x | |
| Primary Care Office Visits (In-Network) | CIF | 50% | |
| Specialty Office Visit (In-Network) | CIF | 50% | |
| Urgent Care Visit (In-Network) | CIF | 50% | |
| Lab and X-ray (In-Network)* | CIF | 50% | |
| Advanced Imaging (In-Network) | CIF | 50% | |
| Emergency Room Visit (In-/Out-of-Network) | CIF | 50% | |

CIF: Covered in full (after deductible)

HSA qualified plans available for maximum savings

^{*} Covered in full, deductible waived for the first \$500 of in-network services in a calendar year, then deductible and coinsurance.

^{**} Deductible is waived for these services.

^{***} ExpressCare Virtual and ExpressCare Clinic services are free with most plans. HSA plan members must first meet their plan deductible; then services are covered in full.

High-value plan that uses a patientcentered model of care

Connect Plan

Connect features lower costs thanks to integrated delivery with primary care providers and specialists working together. Choose from more than 90 primary care clinics for in-network coverage.

Plan details are a high-level overview. Please refer to the benefit summaries for more information.

| Renewal plan details | Connect Platinum Plan | Connect Gold Plan |
|---|-----------------------|--------------------|
| Network | Connect | Connect |
| Deductible (In-/Out-of-Network) | \$500 / \$1,000 | \$1,500 / \$3,000 |
| Out-of-Pocket Max. (In-/Out-of-Network) | \$5,850 / \$11,700 | \$7,350 / \$14,700 |
| Coinsurance (In-/Out-of-Network) | 20% / 50% | 20% / 50% |
| Family Deductible/Out-of-Pocket Max. | 2x | 2x |
| Primary Care Office Visits (In-Network) | \$20* | \$35* |
| Specialty Office Visit (In-Network) | \$40* | \$70* |
| Urgent Care Visit (In-Network) | \$40* | \$70* |
| Lab and X-ray (In-Network)* | 20%* | 20%* |
| Advanced Imaging (In-Network) | 20% | 20% |
| Emergency Room Visit (In-/Out-of-Network) | \$250 | \$250 |

^{*}Deductible is waived for these services.

Affordable member-selected medical home model care



Similar to the Connect plan, the Choice plan leverages integrated care from the clinic, and it's statewide. Choose from more than 420 primary care clinics for in-network coverage.

Plan details are a high-level overview. Please refer to the benefit summaries for more information.

| Renewal plan details | Choice Platinum Plan | Choice Gold Plan |
|---|----------------------|--------------------|
| Network | Choice | Choice |
| Deductible (In-/Out-of-Network) | \$500 / \$1,000 | \$1,500 / \$3,000 |
| Out-of-Pocket Max. (In-/Out-of-Network) | \$5,850 / \$11,700 | \$7,350 / \$14,700 |
| Coinsurance (In-/Out-of-Network) | 20% / 50% | 20% / 50% |
| Family Deductible/Out-of-Pocket Max. | 2x | 2x |
| Primary Care Office Visits (In-Network) | \$20* | \$35* |
| Specialty Office Visit (In-Network) | \$40* | \$70* |
| Urgent Care Visit (In-Network) | \$40* | \$70* |
| Lab and X-ray (In-Network)* | 20%* | 20%* |
| Advanced Imaging (In-Network) | 20% | 20% |
| Emergency Room Visit (In-/Out-of-Network) | \$250 | \$250 |

^{*}Deductible is waived for these services.

Affordable member-selected medical home model care



We want to help you be your best and achieve both physical and mental well-being. That's why we offer coverage for alternative care therapies that can help alleviate pain and positively impact your overall health.

Chiropractic care

Chiropractic care promotes health through improving your quality of life and alleviating pain. Chiropractors use clinical expertise and the best available evidence to diagnose and treat conditions that affect your body's movement without medication or surgery. Some of the most common reasons for getting chiropractic care are:

- Back pain
- Neck pain
- Headaches

- · Allergy relief
- Numbness, tingling, or weakness

Acupuncture

Acupuncture therapy involves licensed professionals inserting small needles to stimulate specific parts of the body and its neural network. Studies show that acupuncture can help manage chronic pain, headaches and migraine, with little risk of side effects. Conditions that may benefit from acupuncture include the following:

- Arthritis
- Low back pain
- Neck pain

- Migraines
- Anxiety, depression, or insomnia

Finding a provider is easy

Log in to **myProvidence.com** and select "Find a Provider."

Or, visit **ProvidenceHealthPlan.com/FindAProvider** and search using your ID number from your member ID card.

Select "Alternative Care."

Adjust filters to find the right provider: zip code, specialty, language, gender, race and ethnicity, personal identity, and more.



Care Management services are open to all Providence Health Plan members and available at no cost.

The registered nurses, social workers, clinical support coordinators, and technicians who make up the Providence Care Management team are ready to walk with you step-by-step until your needs are met. Whether you need help with understanding a new diagnosis or assistance navigating options for a diagnosis that has been affecting you for a long time, Providence Care Management is here to help.

Care Management includes:

- Support for conditions like asthma, heart failure, diabetes, and more
- Assistance finding health care services in your area
- Personalized health education about your medical concern, including new innovations, medication therapy, and symptom management
- Coordination with your provider and other members of your care team, as needed

- Ongoing one-on-one telephone support
- An individualized plan developed with you to help you reach your health goals
- Advice on general health and lifestyle choices to help reduce risks, including nutrition and exercise
- Encouragement and support to help through the easy, and not so easy, times
- Support with prior authorizations or provider referrals

To get started or for more information, visit

ProvidenceHealthPlan.com/CareManagement

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As a Providence member, you have options when it comes to behavioral health care:

Behavioral Health Network

We value whole self-care for all members. Our expansive network of providers offers care close to home or while you're away. And to simplify whole self-care, we've established a direct access line to a 24/7 dedicated support team, trained in crisis care.

- Covered services include diagnostic evaluation, individual and group therapy, and more
- Medications prescribed by providers as needed
- Virtual and in-person appointments to help with whole self-care

Finding a Provider is Easy

Log in to myProvidence.com and select "Find a Provider."

Or, visit **ProvidenceHealthPlan.com/FindAProvider** and search using your ID number from your member ID card.

Select "Mental Health/Substance Use Disorder."

Adjust filters to find the right provider: zip code, specialty, language, gender, race and ethnicity, personal identity, and more.

What is behavioral health?

Behavioral health includes the emotions and behaviors affecting your overall well-being and is treated by caring for your mental health or challenges with substance use. Covered services include things like counseling, addiction support programs, and psychotherapy treatment.

For more information, visit

ProvidenceHealthPlan.com/BehavioralHealth or call Providence Customer Service at 800-878-4445

Talkspace

As a Providence Health Plan member, you also have access to virtual therapy through Talkspace. Get personal behavioral health and emotional wellness support through online counseling and therapy from one of the thousands of licensed and verified counselors in the Talkspace clinical network.

- Connect with a counselor on a private, secure and HIPAA-compliant digital platform
- Choose how and when you communicate with a counselor through text, voice, or video that can be sent anytime, anywhere
- Access self-guided exercises, such as journaling and meditation
- Speak to a Talkspace counselor in your preferred language with a U.S. network that supports 32 different languages

Behavioral Health Concierge

Members in Oregon, Washington, California, Idaho, Montana, and Texas can access virtual and confidential appointments at no cost.

Call **877-744-9355** from 7 a.m. to 8 p.m. (Pacific Time), seven days a week. Visit **Providence.org/BHC** to request an appointment online.

- Appointments with licensed providers can be made on the same day or next day
- Get help with common issues like stress, anxiety, depression, burnout, navigating the mental health system, and more
- Visits include a brief overview of the service, clarification of the challenge you are experiencing, and a personalized treatment plan
- Call to speak with a liaison and schedule a same or next-day virtual appointment

Learn to Live

For comprehensive whole-health support, we provide a virtual self-directed program called Learn to Live. Take advantage of interactive resources that are confidential and accessible from anywhere.

- Learn to Live offers 5 highly effective programs based on the proven principles of Cognitive Behavioral Therapy (CBT).
- Programs: Social Anxiety; Depression; Stress, Anxiety & Worry; Insomnia; Substance Use; Panic; Resilience
- CBT is a treatment approach that helps you recognize negative or unhelpful thought and behavior patterns.
- Identify the problem, understand how your mind works, and learn ways to deal with the problem. Then practice, repeat, and live well.

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Member Perks

Explore additional benefits and programs available to cover every aspect of your life.



Active&Fit Direct

Ready to kick-start a routine or looking to take it to the next level? Access thousands of participating fitness centers and online workout videos.



LifeBalance

LifeBalance gives you and your family discounts on the things you love to do, like seeing a movie or taking a vacation. Stay active, reduce stress, and save on thousands of recreational, cultural, wellbeing, and travel related purchases.



ChooseHealthy®

With the ChooseHealthy® Program you can save big on your road to better health. Get exclusive deals on fitness and wellness products, chiropractic care, acupuncture, and massage therapy, and enjoy access to free and self-guided online health classes based on up-to-date clinical information.



Travel Assistance®

We've partnered with Assist America
Travel Assistance® to provide logistical
support for your emergency medical
needs when you're hundreds of miles
or more from your home. Get help with
prompt admission to a qualified hospital
or replacing prescriptions that have been
left behind, and much more.



ID Protection

Assist America protects you from the theft of your personal data, and helps restore its integrity if it is used fraudulently. Store important information in a safe location, and if it's lost or stolen, take advantage of a fast and simple resolution process.



Employee Assistance Program

When you need extra resources to manage one or more issues, Providence Employee Assistance Program (EAP) professionals can help. Providence EAP provides information, guidance, and support to members and their families to help them reach both personal and professional goals.

- Included benefit offering in all plans
- To access services, please identify yourself as a Multnomah Bar Association member when you call
- Available at no cost for three EAP visits per issue

To access EAP services, call 800-255-5255

To access these services and for more information, visit

ProvidenceHealthPlan.com/
Member-Perks



Whether you'd like to increase your activity level, reduce stress, improve your eating habits, lose weight, quit tobacco, or just feel better every day, teaming up with a Providence health coach can help.

The Providence standard health coaching program

- One-on-one health coaching sessions
- Personalized goal setting with manageable steps
- A program designed to empower you to achieve health goals
- Guidance to help you take action toward healthier lifestyle
- Educational materials
- Other resources to support your success in the program

Help to quit smoking

Your Providence Health Plan benefits give you free comprehensive support to quit tobacco. Connect with a coach over the phone or use live chat to create a personalized plan and get support every step of the way. You'll also get access to resources to help you manage your triggers and overcome your cravings. All Providence members are eligible.

Call Quit for Life at **866-QUIT-4-LIFE (866-784-8454)** to opt in or out of the program.

To get started or for more information, visit **ProvidenceHealthPlan.com/Coaching**

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We're happy to serve you.

We believe everyone should have access to quality healthcare. Healthcare is a human right. And we're dedicated to the health and care of every member of the community because everyone's well-being matters. When you're healthy, you can feel inspired to do great things for the community and the world at large.

Have questions?

We're here to help

Customer Service is available 8 a.m. to 5 p.m. (Pacific Time), Monday through Friday.

Give us a call at **503-574-7500** or **800-878-4445 (TTY: 711)**.

ProvidenceHealthPlan.com