



# Multnomah Bar Association

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2024 Employer Welcome Brochure







# Multnomah Bar Association Health Plan Overview

As our industry thrives, our entire community grows stronger, happier, and healthier. To get there, it's important that our businesses and the people they employ have access to quality, affordable healthcare. Providence is proud to work with the Multnomah Bar Association (MBA) and continue our vital partnership, coming together to enhance the benefits and services covered businesses can offer to meet the needs of their employees.

## ✓ What's required to participate?

Your business must be: headquartered in the state of Oregon, an active Regular member of the MBA, and have at least one common-law employee who will be enrolled in the association health plan.

## ✓ Who to reach out to for more information?

Talk with your MBA Administration or Alliant Insurance Services to learn more. They'd be happy to talk you through the various plan options available to employees and answer any questions you may have.



## Easing the way for new members

We are ready and able to help ensure a seamless transition for new employers and members choosing the Multnomah Bar Association association health plan. Providence Health Plan uses a systematic approach to provide transition of care assistance for new members who need it.

### During enrollment:

- Members who are receiving care for things like chemotherapy, radiation therapy, an organ transplant, or are currently pregnant, can complete a transition of care form
- Once a form is received, a case manager will reach out to assist with things like: access, medication needs, scheduling surgeries, transfer of medical records, scheduling appointments or procedures, and pharmacy services

### Pharmacy transition services include a 90-day period for:

- Transitioning non-formulary medications
- Medications requiring a prior authorization
- Those that are subject to step therapy or quantity limits





## Benefits designed with you in mind

A unique workforce requires a customized solution, so we've developed robust options that offer flexibility based on your employees' needs.

### Some standard features

- Plans to choose from with a variety of benefit designs, leaning from lean to rich.
- **New for 2024:** Eliminate referral requirements on all plans. For Connect and Choice plans, referrals are no longer required from a PCP in order for a member to receive in-network Specialty care.
- Low cost plan options with Choice and Connect networks that use patient-centered medical homes
- HSA Qualified plans
- Many preventive medications with a \$0 copay
- 90-day supply of maintenance medications for two copayments
- All plans have an embedded vision exam benefit
- Chiropractic (20 visits) and acupuncture (12 visits) embedded for each covered member
- Employee Assistance Program (EAP) – 3 visits.



## Quality, nationwide network for access outside of Oregon

Through our relationship with Cigna, you will have peace of mind knowing your employees have access to nationwide coverage.

The Cigna PPO network is not just a travel network; with our integrated in-house care management we support access to care, cost containment and positive health outcomes.

- Access to over 1 million providers across the country
- Includes primary and specialty care, clinics, hospitals and labs



## Tailored plan designs that perform

Below is a summary of what our plans include, as well as the high-level differences in the specific plan options.

### Most plans include:

- Preventive services, in-network at no cost (\$0 deductible)
- Robust support for mental health and substance abuse needs
- Access to the nationwide Cigna PPO network\*
- Chiropractic manipulation and acupuncture
- Wellness resources to help with chronic disease, stress, diet and exercise, sleep and much more
- Discounted first three primary care and first three behavioral health visits
- Signature, Extend PPO, Choice or Connect networks
- Virtual office visits for in-network primary care and mental health visits covered
- Primary care and behavioral health visits not subject to the deductible on all non-HSA plans
- Rich pharmacy benefit with ACA Preventive drugs at a \$0 copay

### HSA Qualified Plans

- Signature network with Cigna as the national network
- Prescription drug coverage included in all HSA plan options
- **New for 2024:** Insulin not subject to the deductible
- Vision exam benefit

\* Choice and Connect plans have access to Cigna through the out-of-network benefit

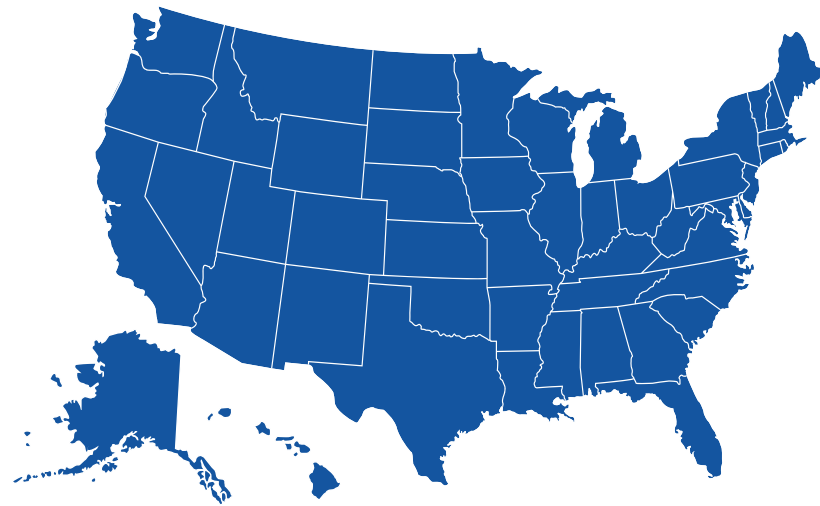




# Network options

## Providence Signature Network

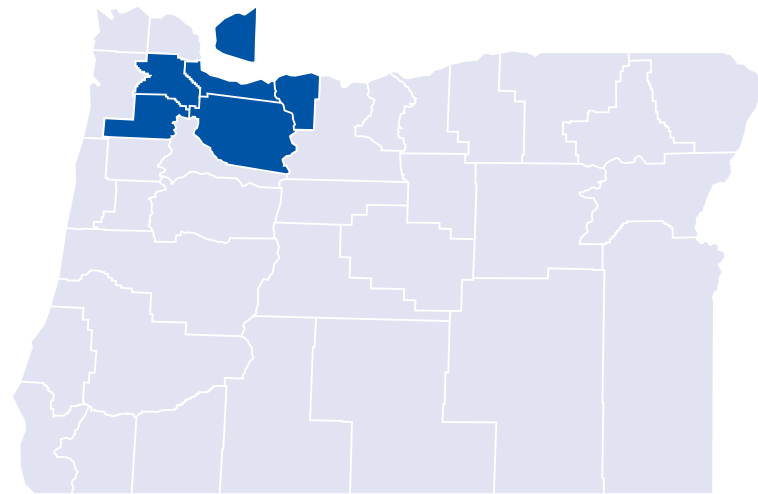
- For nationwide coverage, look no further than the Providence Signature network. It provides expansive in-network access to healthcare providers across the U.S.
- A broad national network complements the Providence delivery system of 52 hospitals, more than 1,000 clinics and 25,000 physicians across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



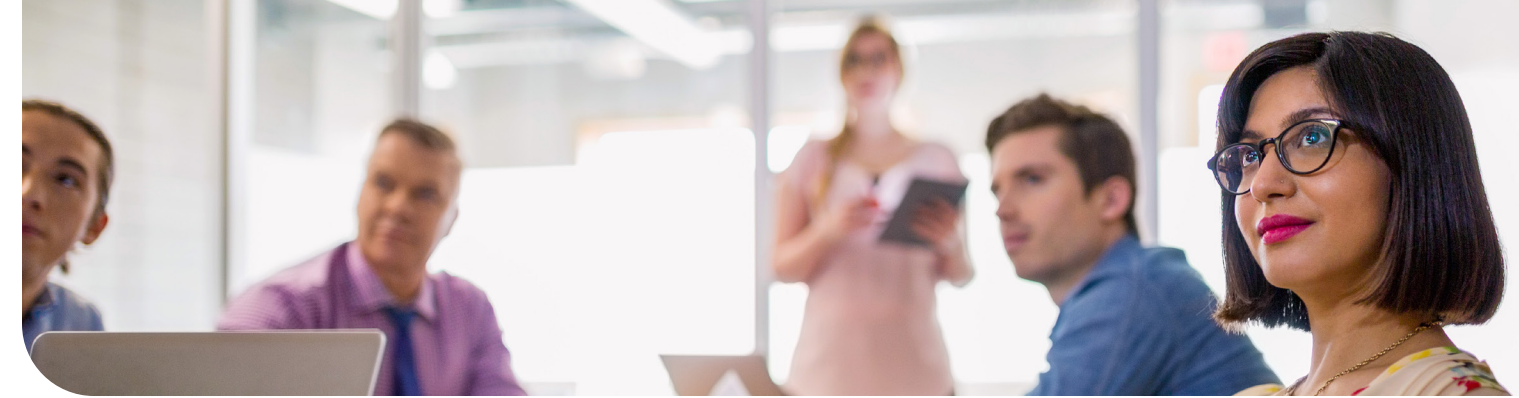
Nationwide access to the Cigna PPO Network\*, with over 1 million\*\* providers, for members traveling outside of Oregon and southwest Washington.

## 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

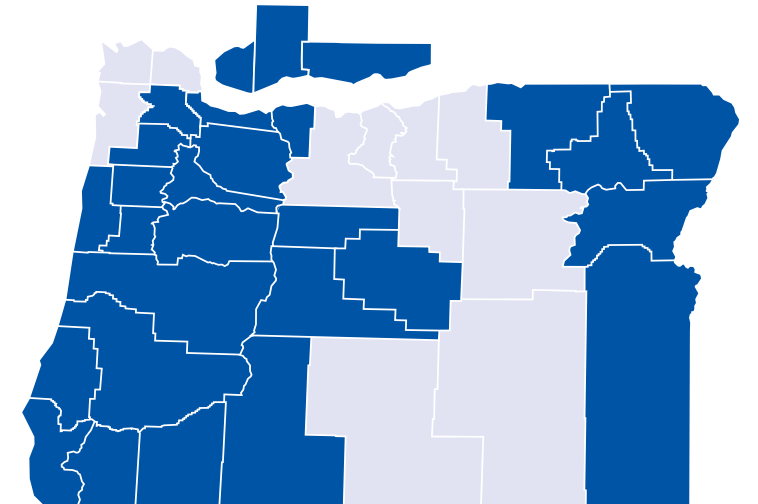


The Connect Network does not include access to the national Cigna PPO network.



## 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

\* 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.

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





# High-value plan that uses a patient-centered 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

## Choice Plan

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



# Care options

Knowing your options for care helps you 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](https://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](tel:800-700-0481).



## ExpressCare Virtual

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](https://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](https://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](https://myProvidence.com) and select “Find a Provider.” Then choose “Find a Service or Place; Urgent Care Clinic.”



## Emergency Care

Call 911 or go to the nearest emergency room if you think your life is in danger. Use for symptoms like suspected heart attack, severe abdominal pain, poisoning, or loss of consciousness.

\*Subject to availability, call your provider’s office to ask if this is an option.



# Behavioral Health Suite of Services

Giving you more choice in how you want and need to access services and care.



## Resources for Improved Well-Being

### Resources to Relax & Recharge

- Savings on massage therapy, yoga, meditation, and more
- LifeBalance: [ProvidenceHealthPlan.com/Member-Perks/LifeBalance](https://ProvidenceHealthPlan.com/Member-Perks/LifeBalance)



## Self-Management and Mindfulness Tools

### Stress Management Health Coaching

- Login to your member portal at [myProvidence.com](https://myProvidence.com)
- One-on-one health coaching sessions
- Personalized goal setting with manageable steps
- A program designed to empower members to achieve their health goals

### Learn to Live

- [LearnToLive.com/Welcome/ProvidenceHealthPlan](https://LearnToLive.com/Welcome/ProvidenceHealthPlan)
- Self-directed virtual therapy to manage mental well-being
- One-on-one coaching, mindfulness exercises, and live and on-demand webinars
- Available at any time within the app



## Telehealth/Virtual

### Behavioral Health Concierge

- [Providence.org/BHC](https://Providence.org/BHC)
- Quick access to direct care with Providence providers
- Extended hours 7 a.m. – 8 p.m., seven days week
- Help with life stressors, mental health, and addiction issues

### Talkspace

- [Talkspace.com/ProvidenceHealthPlan](https://Talkspace.com/ProvidenceHealthPlan)
- Telehealth provider of virtual psychotherapy for teens (13+) and adults
- Be matched to a provider within 48 hours
- Connect through text, call, or live video
- Access to therapy, psychiatry,\* or both

### Equip

- Virtual, eating disorder treatment
- Kids and young adults ages 6-24
- Family-Based Treatment (FBT) matched with a multi-disciplinary team

### Charlie Health

- Virtual Intensive Outpatient Program (vIOP)
- Teens and young adults ages 11-30
- Personalized treatment plans, including group and family / individual therapy



## Broad Clinical Support

### Behavioral Health Network

- Local and nationwide access
- In-person and virtual services
- Age specific care (kids, teens, adults)
- Access to specialty behavioral health network

### Provider Directory

- [ProvidenceHealthPlan.com/FindAProvider](https://ProvidenceHealthPlan.com/FindAProvider)
- Go to the Provider Directory and search using your Member ID
- Select “Find a care provider”
- Select “Mental Health/Substance Use Disorder”



## Crisis Care

### 24/7 Crisis Line (HUB)

- Immediate access 24/7
- Team trained in crisis triage care
- Real time referrals

### Urgent Care

- In-patient and residential care
- Partial hospital care

Call customer service at [503-574-7500](tel:503-574-7500) or [800-878-4445](tel:800-878-4445), and they will help connect you directly to our clinical department

\*Psychiatrists have the ability to prescribe medication

# Pharmacy resources

Understand your benefits and save money on prescriptions.

## Formulary – Your List of Covered Medications

A formulary is just a list of generic and brand name prescription drugs that are covered under your health plan. The medications listed on your formulary have been approved based on their safety, quality, effectiveness, and affordability. Providence provides this comprehensive list to all members with pharmacy benefits.

To access your formulary, visit  
[ProvidenceHealthPlan.com/FindMyFormulary](https://ProvidenceHealthPlan.com/FindMyFormulary)

## A Specialty Team for Specialty Pharmacies

Specialty drugs require careful handling or administration (like refrigeration or complex injection instructions). To make sure you have the information you need, you'll have access to a dedicated, specialty care team. They'll provide you with extra support, including where to find your nearest specialty pharmacy, and how to get financial assistance when available.

## Save a Trip to the Pharmacy – Have Your Medication Delivered

When you switch to mail order you can get what you need delivered directly to your home.<sup>1</sup> Just have your provider send your prescriptions to one of our preferred mail order pharmacies: Costco Mail Order or Postal Prescription Services.<sup>2</sup>

### Questions about pharmacy benefits?

Visit [ProvidenceHealthPlan.com/Pharmacy](https://ProvidenceHealthPlan.com/Pharmacy) or call **877-216-3644 (TTY: 711)** Monday – Friday between 8 a.m. and 5 p.m. (Pacific Time).

## Find a Preferred Pharmacy

Our network of preferred pharmacies includes those affiliated with Providence along with major retailers like Rite Aid, CVS, Costco, Walmart, and many more. To get the best experience using our directory, search using your ID number from your member ID card.

To search for in-network pharmacies, visit  
[ProvidenceHealthPlan.com/FindAProvider](https://ProvidenceHealthPlan.com/FindAProvider)

## Enjoy Access to a Nationwide Network

There are thousands of participating pharmacies you can choose from to get the medication you need. Retail and preferred retail pharmacies offer a 30-day supply, or up to 90 days for maintenance medication. Also, when you fill a prescription at a preferred retail pharmacy, you may save money.

# myProvidence.com

## Your secure member portal

myProvidence provides access to your health plan information. It's also where you can access tools and resources.

### Things like:

- Find in-network providers
- Print a replacement member ID card
- Estimate costs for medical, pharmacy, and dental
- View claims and explanations of benefits
- View progress towards your deductible and out-of-pocket maximum
- Communicate with Customer Service via secure email and chat
- Access exclusive member discounts on fitness memberships, travel, and more

# Member perks

Additional benefits and programs available to cover every aspect of members' lives.

## Personal Health Coaching

Our coaches are here to support a journey towards a healthier and happier life.

## One Pass Select™

Access thousands of participating fitness centers and workout videos on demand along with grocery delivery.

## ID Protection

Benefit from fraud monitoring, warning, and resolution.

## LifeBalance

LifeBalance provides savings on thousands of fun activities (like movies, travel, or a night on the town).

## Emergency Travel Assistance

Get emergency medical help while traveling away from home or even internationally.

<sup>1</sup> Excludes specialty and compounded medications

<sup>2</sup> Your network provisions may require the use of just one of these mail-order pharmacies for coverage



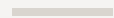


# Health For All

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.

## Have questions?

Please reach out to the MBA Administrator you work with, Alliant Insurance Services.



### Customer Service

**503-574-7500** or toll free **800-878-4445**

### Pharmacy Membership Services Department

**503-574-7400** or toll free **877-216-3644**