

Your Benefit Summary

Open Option Plan



What You Pay In-Plan 50% coinsurance	What You Pay Out-of-Plan 50% coinsurance (UCR applies)	Annual Common Out-of-Pocket Maximum \$3,000 per person \$9,000 per family (3 or more)	Lifetime Maximum Benefit \$2,000,000
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Important information about your plan

This summary provides only highlights of your benefits. To view all your plan details, including your Member Handbook, register for myProvidence at www.providence.org/php/getstarted

- Not sure what a word or phrase means? See the back for definitions used in this summary.
- Some services and penalties do not apply to out-of-pocket maximums.
- Benefits for out-of-plan services are based on Usual, Customary & Reasonable charges (UCR).
- Limitations and exclusions apply to your benefits. See your Member Handbook for details.

Open Option Plan Benefit Highlights	You pay the following for covered services:	
	In-Plan Co-Pay or Coinsurance (when you use a participating provider)	Out-of-Plan Co-Pay or Coinsurance (when you use a non-participating provider)
Physician / Provider Services <ul style="list-style-type: none"> • Office visits • Periodic health exams; well-baby care (from a Personal Physician/Provider only) • Routine immunizations; shots • Allergy shots; serums; injectable medications • Inpatient hospital visits • Surgery; anesthesia • Other office procedures 	50%	50%
Women's Health Services <ul style="list-style-type: none"> • Annual gynecological exams (calendar year); Pap tests • Follow-up visits after annual gynecological exam • Mammograms 	50%	50%
Hospital Services <ul style="list-style-type: none"> • Inpatient care • Observation care • Rehabilitative care (30 days per calendar year) • Skilled nursing facility (60 days per calendar year) 	50%	50%
Maternity <ul style="list-style-type: none"> • Pre- and post-natal visits; delivery • Routine newborn nursery care • Hospital services 	50%	50%
Medical and Diabetes Supplies, Durable Medical Equipment, Appliances, Prosthetic Devices (Removable custom shoe orthotics are limited to \$200 per calendar year)	50%	50%
Emergency/Urgent Care/Ambulance Services (Your emergency/urgent co-pay is waived if admitted to the hospital within 24 hours) <ul style="list-style-type: none"> • Emergency services (for emergency medical conditions only) • Urgent care services (for non-life threatening illness/minor injury) • Ambulance services (for emergency transportation only) 	50%	50%

Open Option Plan Benefit Highlights (continued)	In-Plan Co-Pay or Coinsurance	Out-of-Plan Co-Pay or Coinsurance
Other Covered Services		
• X-ray; lab services	50%	50%
• Imaging services (PET, CT, MRI)	50%	50%
• Outpatient rehabilitative services (30 visits per calendar year)	50%	50%
• Outpatient surgery; dialysis; infusion, chemotherapy; radiation therapy	50%	50%
• Temporomandibular joint (TMJ) service (limited to \$1,000 per calendar year / \$5,000 per lifetime)	50%	Not covered
• Home health care	50%	50%
• Hospice care	Covered in full	Covered in full
• Self-administered chemotherapy (Up to a 30-day supply from a designated participating pharmacy)		
-Generic drugs	\$10	Not covered
-Formulary brand-name drugs	\$50	Not covered
-Non-formulary brand-name drugs	\$100	Not covered
Mental Health / Chemical Dependency (To initiate services, you must call 1-800-711-4577. All inpatient, residential and day or partial hospitalization treatment services must be prior authorized.)		
• Inpatient, residential and day treatment services	50%	50%
• Outpatient provider visits	50%	50%

Your guide to the words or phrases used to explain your benefits

Coinsurance

The percentage of the cost that you may need to pay for a covered service.

Common out-of-pocket maximum

The limit on the dollar amount you will have to spend for specified covered health services (a combination of both in and out-of-plan services) in a calendar year. Some services and expenses do not apply to the common out-of-pocket maximum. See your Member Handbook for details.

Co-pay

The fixed dollar amount you pay to a health care provider for a covered service at the time care is provided.

Formulary

A list of preferred brand name and generic drugs that have been evaluated by us for effectiveness and safety.

In-plan benefit

The in-plan benefit is an extensive network of highly qualified physicians and health care providers, also known as participating providers, available to you by your plan. Generally, your out-of-pocket costs will be less when you receive covered services from participating providers. To find a participating provider, go to the online directory at www.providence.org/php/providerdirectory

Lifetime maximum benefit

The total dollar amount of benefits that you can receive from your plan during your lifetime.

Non-participating provider

Any health care professional who does not participate in Providence Health Plan's network of participating physicians and providers of health care services.

Out-of-plan

Refers to services you receive from a non participating provider. Your out-of-pocket costs are generally higher when you receive covered services from non participating providers. To find a participating provider, go to the online directory at www.providence.org/healthplans

Participating provider

A physician or provider of health care services who belongs to the Providence Health Plan participating provider network. To find a participating provider, go to the online directory at www.providence.org/php/providerdirectory

Prior authorization

Some services must be pre-approved. In-Plan, your provider will request prior authorization. Out-of-Plan, you are responsible for obtaining prior authorization or a 50% penalty (up to \$2,500 per occurrence) will apply.

Self-administered chemotherapy

Oral, topical or self-injectable medications that are used to stop or slow the growth of cancerous cells.

Usual, Customary & Reasonable (UCR)

Describes predefined charges established by your plan for services that you receive from an out-of-plan provider. When the cost of out-of-plan services exceeds UCR amounts, you are responsible for paying the provider any difference. These amounts do not apply to your out-of-pocket maximums.

Contact us

Headquartered in Portland, our customer service professionals have been proudly serving our members since 1986.



Portland Metro Area: **503-574-7500**
All other areas: **1-800-878-4445**
TTY: **503-574-8702** or **1-888-244-6642**



Have questions about your benefits and want to contact us via e-mail? Go to our Web site at: www.providence.org/php/contactus