

washington – large group

open option 50% / 50% / \$3,000

This is a summary of benefits only. Please consult your Member Handbook for detailed information on plan use and benefit coverage. **IN-PLAN** benefits are provided for medically necessary services when provided by a participating physician or provider. **OUT-OF-PLAN** benefits apply when services are received from non-participating providers. These benefits are provided at usual, customary and reasonable (UCR) charges. Many services must be prior authorized or a 50% penalty of UCR charges (up to \$2,500 per occurrence) will apply.

The annual (calendar year) common out-of-pocket maximum payable by you for covered services is: \$3,000 per person/\$9,000 per family. The 50% penalty, and some services do not apply to your maximums. The lifetime maximum coverage for benefits is \$2,000,000.

benefits	you pay: in-plan	you pay: out-of-plan
Women’s Health Care Services		
• Annual (calendar year) gynecological exams, Pap tests	50%	50%
• Follow-up visits & diagnostic procedures	50%	50%
• Mammograms	50%	50%
Physician / Provider Services		
• Office visits	50%	50%
• Inpatient hospital visits	50%	50%
• Periodic health exams and well-baby care (from a Personal Physician/Provider only)	50%	50%
• Surgery & anesthesia	50%	50%
• Allergy shots & serums, injectable medications	50%	50%
• Routine immunizations/shots	50%	50%
Hospital Services		
• Acute care	50%	50%
• Observation care	50%	50%
• Rehabilitative care (30 days per calendar year)	50%	50%
• Skilled nursing facility (60 days per calendar year)	50%	50%
Maternity		
• Pre-natal visits, delivery, post-natal visits	50%	50%
• Hospital services	50%	50%
• Routine newborn nursery care	50%	50%
Medical & Diabetes Supplies, Durable Medical Equipment, Appliances, Prosthetic Devices (Removable custom shoe orthotics, for conditions other than diabetes, are limited to \$200 per calendar year)		
	50%	50%
Emergency / Urgent Care / Emergency Transportation Services		
(your emergency/urgent co-pay is waived if admitted to hospital within 24 hours)		
• Emergency services (for the treatment of emergency medical conditions only)	50%	50%
• Urgent care services (for non-life threatening illness/minor injury)	50%	50%
• Emergency medical transportation	50%	50%
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) services	50%	Not covered
• Home health care (130 visits per calendar year)	50%	50%
• Neuro-developmental therapy (30 visits per calendar year) for children aged six and under	50%	50%
• Hospice care	50%	50%

To initiate Mental Health or Chemical Dependency services, call 1-800-711-4577 All inpatient, residential and day or partial hospitalization treatment services must be prior authorized.	Mental Health Services				Chemical Dependency Services		
	You pay:		Limits		You pay:		Limits
	IN-PLAN	OUT-OF-PLAN			IN-PLAN	OUT-OF-PLAN	
Inpatient	50%	50%	15 days	Day/Visit maximum benefits are per person, per two calendar year period	50%	50%	\$14,500 maximum benefit is per person, per two calendar year period
Outpatient visits	50%	50%	29 visits				
Residential/Day	50%	50%	19 days				

general limitations and exclusions

Following are the most common limitations and exclusions. Please refer to your Member Handbook for a complete listing. Your employer may have purchased a supplemental benefit offering some of the services listed below. Please call your Customer Service team if you have questions.

- Certain **alternative care services** as specified in your Member Handbook.
- Some services do not apply to the **annual out-of-pocket maximum**. Please see your Member Handbook for a complete listing.
- Services provided by **any category of provider** that is not regulated by the state of Washington including, but not limited to, homeopaths, faith healers and lay midwives.
- Over-the-counter **contraceptive supplies and devices**.
- **Cosmetic surgery**.
- **Custodial care** and private nursing services.
- **Dental care**, including orthognathic surgery, except as otherwise stated in your Member Handbook.
- **Experimental/investigational procedures**.
- **Eye surgery** which alters the refractive character of the eye, including laser eye and radial keratotomy.
- Services and supplies for **fertility/infertility** treatment, including in vitro fertilization.
- Routine **foot care**, except for diabetes.
- **Genetic testing**, except as otherwise stated in your Member Handbook.
- **Hearing aids**, hearing therapies and hearing devices used in association with hearing therapies or training.
- **Home births** and all related services, except for low risk pregnancies.
- Certain **mental health services**, such as treatment of developmental or learning disabilities and self-help programs, including family, marriage, sex and career counseling in the absence of illness.
- **Physical exams** primarily for camps, sports, insurance, licensing, employment, or other third-party purposes.
- Services, supplies and prescription drugs for **sexual dysfunction or sexual transformation**.
- Voluntary **sterilization** or **termination of pregnancy**.
- **TMJ** services are limited to \$1,000 per calendar year, \$5,000 per lifetime.
- Organ **transplants**, except as otherwise stated in your Member Handbook. No benefits will be provided during the first 12 months of coverage unless you meet the circumstances outlined in your Member Handbook. Approved transplants are limited to \$250,000 per lifetime.
- Amounts in excess of **usual, customary and reasonable (UCR) charges**. These amounts do not apply to the out-of-pocket maximum.
- Routine **vision screenings, vision exams and eyeglasses**.
- **Weight loss programs** and other services and supplies for the treatment of **obesity**.
- Services for injury/illness sustained as a result of any **work for wage or profit**.

customer service:

• Portland Metro Area:
503-574-7500

• All Other Areas:
1-800-878-4445

• TTY (For the Hearing Impaired):
503-574-8702 or 1-888-244-6642

www.providence.org/healthplans