

# Bend Chamber of Commerce

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2026 Health Plans & Services

[ProvidenceHealthPlan.com/Bend-Chamber](http://ProvidenceHealthPlan.com/Bend-Chamber)

# Bend Chamber of Commerce Health Plan Overview

As our local businesses flourish, they foster a vibrant community that is happier, healthier, and more robust. Ensuring that both businesses and their employees have access to quality, affordable healthcare is essential to maintaining this growth. Providence is excited to continue our essential partnership with the Bend Chamber, focusing on enriching the benefits and services provided to businesses. This collaboration is designed to empower employers to meet the diverse health needs of their workforce, enhancing the well-being of our entire community.

## What's required to participate?

Businesses must be headquartered in the state of Oregon, and a Chamber membership must be maintained.

## Who to reach out to for more information?

Talk with Johnson Benefit Planning or visit [ProvidenceHealthPlan.com/Bend-Chamber/Producers](http://ProvidenceHealthPlan.com/Bend-Chamber/Producers) to learn more. They'd be happy to talk you through the various plan options available to employers and answer any questions you may have.

### Easing the way for new members

We are prepared to ensure a smooth onboarding process for new employers and members opting for the Bend Chamber of Commerce association health plan. At Providence Health Plan, we utilize a structured approach to offer transition of care support to new members requiring assistance, ensuring they experience minimal disruption in their healthcare services.

### 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 new members:

- 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

- Premier, Core, and Base plans with a wide range of deductibles and coverage of common services with deductible waived
- Low cost plan options with Choice and Connect networks that use patient-centered medical homes without referral requirements
- HSA qualified plans with embedded and non-embedded deductibles
- Multiple plan offerings – employers with two to nine enrolled employees can have two plans, and ten or more can have up to three plans
- Many preventive medications with a \$0 copay
- 90-day supply of maintenance medications for two copayments
- Optional any licensed eye care provider vision benefit that can be added
- Chiropractic (20 visits) and acupuncture (12 visits) embedded for each covered member
- AD&D benefit of \$25,000 for employees enrolled in the medical plan through USAble-Life
- No cost COBRA administration can be added
- Four-visit Employee Assistance Program (EAP)

## Navigating the Cigna PPO Network

When you're a Providence Health Plan member, you're never out of network.\*

That's right, no matter where you live or might be traveling, you'll always have access to the care you need through our collaboration with Cigna Healthcare, utilizing their PPO network. It's all part of our commitment to offering you quality care options.

## With You Every Step of the Way

Other health plans offer access to care when you live out of state or are traveling, but with Providence you get so much more. Our collaboration with Cigna Healthcare isn't simply a travel network, you also have access to our integrated Providence Care Management team. It's open to all members and available at no cost.

### Our care managers offer help with:

Finding services that fit your needs, authorizations and referrals, coordination between providers, and more...

To connect with Care Management services, call **800-662-1121 (TTY: 711)** or email us at [CareManagement@Providence.org](mailto:CareManagement@Providence.org)

## Accessing Behavioral Health services outside of the Cigna PPO Network

Behavioral Health providers and clinics are available only through Providence Health Plan – not through Cigna's PPO network.

To find an in-network behavioral health provider or clinic, call customer service at **800-878-4445 (TTY: 711)**, or search the Provider Directory at [ProvidenceHealthPlan.com/FindAProvider](http://ProvidenceHealthPlan.com/FindAProvider)

## Next: Information to Provide Your Cigna PPO Network Provider

Even providers need a bit of guidance from time to time. If they don't recognize your Providence ID card, here are some tips you can offer to make things easier for them, and you.

### Explain to your provider that:

- 01** You have access to the Cigna PPO Network via a shared administration agreement between Cigna Healthcare and Providence. This is detailed on the back of your ID card.
- 02** To verify benefits or eligibility, they should NOT CALL Cigna Healthcare because they do not have benefits information for shared clients. They must call Providence Health Plan at **800-878-4445**.
- 03** Claims are sent to Cigna Healthcare first, then Cigna Healthcare communicates with Providence. Claim submission instructions are on the back of your ID card and should be sent to:



**Cigna Healthcare, Payer ID# 62308**  
PO Box 188061  
Chattanooga, TN 37422-8061

If you have any questions or concerns accessing the Cigna PPO Network, **please do not call Cigna Healthcare directly.**

We're here to help you. Contact Providence Health Plan's Customer Service: **800-878-4445**, Monday – Friday between 8 a.m. and 5 p.m. (Pacific Time).

\*The Cigna PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration.

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# 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:

- **Covered in full, first three in-office, PCP, and behavioral health visits**
- 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

## HSA Qualified Plans

- Signature + OHSU network with Cigna as the national network
- Embedded deductibles on most plans; and one new \$1700 non-embedded deductible option

## Prescription Drug Plans

- Most preventive drugs covered in full
- Two copayments for a 90-day maintenance supply
- Specialty and compounded drug coverage

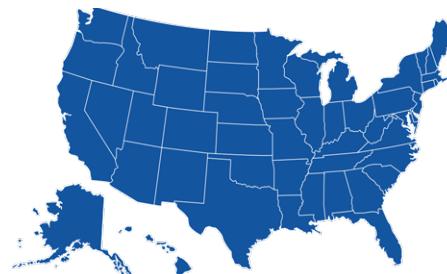
## Vision plan (optional rider)

- Any licensed provider
- Adults covered up to \$400 per calendar year per member, for exam and corrective hardware
- Meets pediatric essential health benefit requirements

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

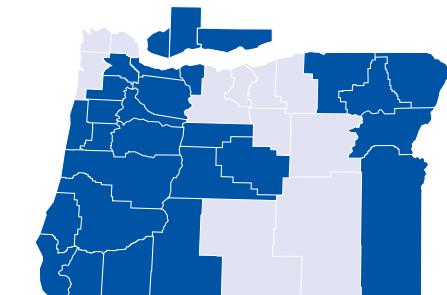
# Comprehensive Network Options

With Providence, Bend Chamber members have access to more in-network providers – close to home and coast-to-coast.



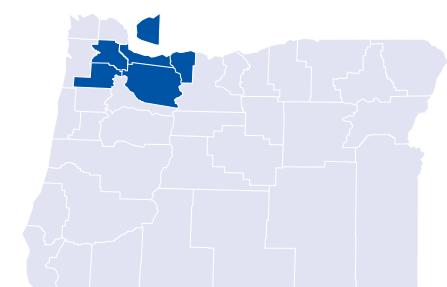
## Providence Signature network + OHSU

Expansive network featuring over 1 million providers nationwide, including top health systems in Oregon such as Providence, Asante, St. Charles, OHSU, and more. The Cigna PPO Network covers members outside of Oregon and southwest Washington.



## Providence Choice network

Tailored, high-performing network of nearly 400 patient-centered medical homes. Clinics in the Choice network are designated as medical homes by the Oregon Health Authority based on access, coordination, quality, and cost measures.



## Providence Connect network

Like Choice, participating clinics in this tailored medical home style network partner with Providence to improve the quality of care and reduce medical costs. Connect is available in the Portland metropolitan area, centered around the Providence delivery system.

## What is a Patient-Centered Medical Home (PCMH)?

A medical home is a team-based health care model led by a primary care provider (PCP). They work with other health professionals to coordinate members' care – like nurses, specialists and pharmacists – this is called a "health care team." The members of the team work together to make sure they're all on the same page when it comes to members' health.



# 2026 Bend Chamber of Commerce Premier Premium plans

Network: Signature + OHSU	Premier plans				Premier plans				
	10/10/50/250	10/10/50/500	25/20/50/1000	25/30/50/1500	25/30/50/2000	35/30/50/3000	35/30/50/4000	35/30/50/5000	35/30/50/6000
In-network									
Deductible Individual / Family	\$250 / \$500	\$500 / \$1,000	\$1,000 / \$2,000	\$1,500 / \$3,000	\$2,000 / \$4,000	\$3,000 / \$6,000	\$4,000 / \$8,000	\$5,000 / \$10,000	\$6,000 / \$12,000
Out-of-Pocket Maximum Individual / Family	\$3,500 / \$7,000	\$3,500 / \$7,000	\$6,000 / \$12,000	\$6,000 / \$12,000	\$7,500 / \$15,000	\$8,000 / \$16,000	\$8,500 / \$17,000	\$8,500 / \$17,000	\$9,200 / \$18,400
Member pays									
Preventive Services	Covered in full ✓	Covered in full ✓	Covered in full ✓	Covered in full ✓	Covered in full ✓	Covered in full ✓	Covered in full ✓	Covered in full ✓	Covered in full ✓
Office Visits - Primary	\$10 ✓	\$10 ✓	\$25 ✓	\$25 ✓	\$25 ✓	\$35 ✓	\$35 ✓	\$35 ✓	\$35 ✓
Chiropractic (20 visits)	\$10 ✓	\$10 ✓	\$25 ✓	\$25 ✓	\$25 ✓	\$35 ✓	\$35 ✓	\$35 ✓	\$35 ✓
Acupuncture (12 visits)	\$10 ✓	\$10 ✓	\$25 ✓	\$25 ✓	\$25 ✓	\$35 ✓	\$35 ✓	\$35 ✓	\$35 ✓
Virtual Care (Primary and Mental Health)	Covered in full ✓	Covered in full ✓	Covered in full ✓	Covered in full ✓	Covered in full ✓	Covered in full ✓	Covered in full ✓	Covered in full ✓	Covered in full ✓
Office Visits - Specialty and Urgent Care	\$25 ✓	\$25 ✓	\$50 ✓	\$50 ✓	\$50 ✓	\$60 ✓	\$60 ✓	\$60 ✓	\$60 ✓
Physical Therapy	10% ✓	10% ✓	20% ✓	30% ✓	30% ✓	30% ✓	30% ✓	30% ✓	30% ✓
Lab / X-ray	10% ✓	10% ✓	20% ✓	30% ✓	30% ✓	30% ✓	30% ✓	30% ✓	30% ✓
Accident Benefit	0% of first \$1,000 within 90 days of the accident ✓				0% of first \$1,000 within 90 days of the accident ✓				
Emergency Services	\$250 + 10% ✓	\$250 + 10% ✓	\$250 + 20% ✓	\$250 + 30% ✓	\$250 + 30% ✓	\$250 + 30% ✓	\$250 + 30% ✓	\$250 + 30% ✓	\$250 + 30% ✓
Hospital (Including surgical procedures and advanced imaging)	10%	10%	20%	30%	30%	30%	30%	30%	30%
Prescription (Rx) Drug Coverage	\$5 / \$10 / \$50 / \$75 ✓ 2 copays for a 90-day supply of maintenance drugs at preferred retail pharmacy or through mail order		Plans can be paired with: \$5 / \$10 / 50% / 50% OR \$5 / \$10 / \$50 / \$75 ✓ 2 copays for a 90-day supply of maintenance drugs at preferred retail pharmacy or through mail order		Plans can be paired with: \$5 / \$10 / 50% / 50% OR \$5 / \$10 / \$50 / \$75 ✓ 2 copays for a 90-day supply of maintenance drugs at preferred retail pharmacy or through mail order				
Optional Vision Rider	<b>Services are available from any licensed provider.</b> <b>Adults:</b> Up to \$400 per calendar year per member (including exam, prescription lenses, contact lenses, and frames) ✓				<b>Services are available from any licensed provider.</b> <b>Adults:</b> Up to \$400 per calendar year per member (including exam, prescription lenses, contact lenses, and frames) ✓				



# 2026 Bend Chamber of Commerce Core Plus plans

## Network: Signature + OHSU

	Core plans		Core plans							
	35/50/50/2500		35/50/50/3500							
	In-network		In-network							
<b>Deductible Individual / Family</b>	\$2,500 / \$5,000		\$3,500 / \$7,000	\$5,000 / \$10,000						
<b>Out-of-Pocket Maximum Individual / Family</b>	\$8,000 / \$16,000		\$8,000 / \$16,000	\$8,500 / \$17,000						
Member pays										
<b>Preventive Services</b>	Covered in full ✓		Covered in full ✓							
<b>Office Visits - Primary</b>	\$35 ✓		\$35 ✓							
<b>Chiropractic Manipulation (20 visits)</b>	\$35 ✓		\$35 ✓							
<b>Acupuncture (12 visits)</b>	\$35 ✓		\$35 ✓							
<b>Office Visits Specialty and Urgent Care</b>	\$70 ✓		\$70 ✓							
<b>Virtual Care (Primary and Mental Health)</b>	Covered in full ✓		Covered in full ✓							
<b>Physical, Occupational, and Speech Therapy</b>	50%		50%							
<b>Lab / X-ray</b>	50%*		50%*							
<b>Accident Benefit</b>	0% of first \$1,000 within 90 days of the accident ✓		0% of first \$1,000 within 90 days of the accident ✓							
<b>Emergency Services</b>	50%		50%							
<b>Inpatient &amp; Outpatient Hospital (Including surgical procedures and advanced imaging)</b>	50%		50%							
Plan includes: <b>\$5 / \$10 / 50% / 50% ✓</b>										
<b>Prescription (Rx) Drug Coverage</b>	2 copays for a 90-day supply of maintenance drugs at preferred retail pharmacy or through mail order									
<b>Optional Vision Rider</b>	<b>Services are available from any licensed provider.</b> <b>Adults:</b> Up to \$400 per calendar year per member (including exam, prescription lenses, contact lenses, and frames) ✓									
Plan includes: <b>\$5 / \$10 / 50% / 50% ✓</b>										
2 copays for a 90-day supply of maintenance drugs at preferred retail pharmacy or through mail order										
<b>Services are available from any licensed provider.</b> <b>Adults:</b> Up to \$400 per calendar year per member (including exam, prescription lenses, contact lenses, and frames) ✓										
Plan includes: <b>\$5 / \$10 / 50% / 50% ✓</b>										
2 copays for a 90-day supply of maintenance drugs at preferred retail pharmacy or through mail order										
<b>Services are available from any licensed provider.</b> <b>Adults:</b> Up to \$400 per calendar year per member (including exam, prescription lenses, contact lenses, and frames) ✓										

✓ = Deductible waived

\*Core Plus plans with Providence Signature + OHSU network only: Covered in full, deductible waived, for the first \$500 of in-network services in a calendar year, then deductible and coinsurance

Note: Additional cost shares apply when using out-of-network providers, please see benefit summary for details.



# 2026 Bend Chamber of Commerce

## HSA Qualified plans

**Network: Signature + OHSU**

	HSA Qualified plan		HSA Qualified Embedded Deductible plans		
	50/50/1700		50/50/3400	0/50/4000	0/50/6000
	In-network		In-network		
<b>Deductible Individual / Family</b>	\$1,700 / \$3,400		\$3,400 / \$6,800	\$4,000 / \$8,000	\$6,000 / \$12,000
<b>Out-of-Pocket Maximum Individual / Family</b>	\$6,000 / \$12,000		\$6,000 / \$12,000	\$4,000 / \$8,000	\$6,000 / \$12,000
	Member pays		Member pays		
<b>Preventive Services</b>	Covered in full ✓		Covered in full ✓	Covered in full ✓	Covered in full ✓
<b>Office Visits - Primary</b>	After deductible, 50%		After deductible, 50%	After deductible, Covered in full	After deductible, Covered in full
<b>Chiropractic Manipulation (20 visits)</b>	After deductible, 50%		After deductible, 50%	After deductible, Covered in full	After deductible, Covered in full
<b>Acupuncture (12 visits)</b>	After deductible, 50%		After deductible, 50%	After deductible, Covered in full	After deductible, Covered in full
<b>Office Visits Specialty and Urgent Care</b>	After deductible, 50%		After deductible, 50%	After deductible, Covered in full	After deductible, Covered in full
<b>Virtual Care (Primary and Mental Health)</b>	After deductible, 50%		After deductible, 50%	After deductible, Covered in full	After deductible, Covered in full
<b>Physical, Occupational, and Speech Therapy</b>	After deductible, 50%		After deductible, 50%	After deductible, Covered in full	After deductible, Covered in full
<b>Lab / X-ray</b>	After deductible, 50%		After deductible, 50%	After deductible, Covered in full	After deductible, Covered in full
<b>Diabetic Supplies</b>	50% ✓		50% ✓	20% ✓	20% ✓
<b>Emergency Services</b>	After deductible, 50%		After deductible, 50%	After deductible, Covered in full	After deductible, Covered in full
<b>Inpatient &amp; Outpatient Hospital (Including surgical procedures and advanced imaging)</b>	After deductible, 50%		After deductible, 50%	After deductible, Covered in full	After deductible, Covered in full
<b>Prescription (Rx) Drug Coverage</b>	Non-embedded Rx <b>Preventive drugs:</b> \$0 ✓ <b>30-day supply</b> Tiers 1 - 4: 50%		Embedded Rx <b>Preventive drugs:</b> \$0 ✓ <b>30-day supply</b> Tiers 1 - 4: 50%	Embedded Rx <b>Preventive drugs:</b> \$0 ✓ <b>30-day supply</b> Tiers 1 - 4: Covered in full	Embedded Rx <b>Preventive drugs:</b> \$0 ✓ <b>30-day supply</b> Tiers 1 - 4: Covered in full
<b>Optional Vision Rider</b>	Services are available from any licensed provider. <b>Adults:</b> Up to \$400 per calendar year per member (including exam, prescription lenses, contact lenses, and frames) ✓		Services are available from any licensed provider. <b>Adults:</b> Up to \$400 per calendar year per member (including exam, prescription lenses, contact lenses, and frames) ✓	Services are available from any licensed provider. <b>Adults:</b> Up to \$400 per calendar year per member (including exam, prescription lenses, contact lenses, and frames) ✓	Services are available from any licensed provider. <b>Adults:</b> Up to \$400 per calendar year per member (including exam, prescription lenses, contact lenses, and frames) ✓

✓ = Deductible waived



# 2026 Bend Chamber of Commerce

## Base plans

### Network: Signature + OHSU

	Base plans		Base plans						
	25/20/50/1000	25/30/50/1500	25/30/50/2000	35/30/50/3000	35/30/50/4000	35/30/50/5000	35/30/50/6000		
<b>In-network</b>					<b>In-network</b>				
Deductible Individual / Family	\$1,000 / \$2,000	\$1,500 / \$3,000	\$2,000 / \$4,000	\$3,000 / \$6,000	\$4,000 / \$8,000	\$5,000 / \$10,000	\$6,000 / \$12,000		
Out-of-Pocket Maximum Individual / Family	\$6,000 / \$12,000	\$6,000 / \$12,000	\$7,500 / \$15,000	\$8,000 / \$16,000	\$8,500 / \$17,000	\$8,500 / \$17,000	\$9,200 / \$18,400		
<b>Member pays</b>					<b>Member pays</b>				
Preventive Services	Covered in full ✓	Covered in full ✓	Covered in full ✓	Covered in full ✓	Covered in full ✓	Covered in full ✓	Covered in full ✓		
Office Visits - Primary	\$25 ✓	\$25 ✓	\$25 ✓	\$35 ✓	\$35 ✓	\$35 ✓	\$35 ✓		
Chiropractic (20 visits)	\$25	\$25	\$25	\$35	\$35	\$35	\$35		
Acupuncture (12 visits)	\$25	\$25	\$25	\$35	\$35	\$35	\$35		
Virtual Care (Primary and Mental Health)	Covered in full ✓	Covered in full ✓	Covered in full ✓	Covered in full ✓	Covered in full ✓	Covered in full ✓	Covered in full ✓		
Office Visits - Specialty and Urgent Care	\$50	\$50	\$50	\$60	\$60	\$60	\$60		
Physical Therapy	20%	30%	30%	30%	30%	30%	30%		
Lab / X-ray	20%	30%	30%	30%	30%	30%	30%		
Accident Benefit	0% of first \$1,000 within 90 days of the accident ✓					0% of first \$1,000 within 90 days of the accident ✓			
Emergency Services	\$250 + 20%	\$250 + 30%	\$250 + 30%	\$250 + 30%	\$250 + 30%	\$250 + 30%	\$250 + 30%		
Hospital (Including surgical procedures and advanced imaging)	20%	30%	30%	30%	30%	30%	30%		

Plans can be paired with:  
\$5 / \$10 / \$50 / \$75 ✓

### Prescription (Rx) Drug Coverage

2 copays for a 90-day supply of maintenance drugs at preferred retail pharmacy or through mail order

Plans can be paired with: \$5 / \$10 / 50% / 50%  
OR \$5 / \$10 / \$50 / \$75 ✓

2 copays for a 90-day supply of maintenance drugs at preferred retail pharmacy or through mail order

### Optional Vision Rider

Services are available from any licensed provider.

**Adults:** Up to \$400 per calendar year per member (including exam, prescription lenses, contact lenses and frames) ✓

Services are available from any licensed provider.

**Adults:** Up to \$400 per calendar year per member (including exam, prescription lenses, contact lenses and frames) ✓

The deductible does not apply to services marked with a ✓.

Note: Additional cost shares apply when using out-of-network providers, please see benefit summary for details.



# 2026 Bend Chamber of Commerce Premier Choice or Connect plans

## Network: Choice or Connect

	Premier plans		Premier plans			
	25/20/50/1000	25/30/50/1500	25/30/50/2000	35/30/50/3000	35/30/50/4000	35/30/50/5000
	In-network					
<b>Deductible Individual / Family</b>	\$1,000 / \$2,000	\$1,500 / \$3,000	\$2,000 / \$4,000	\$3,000 / \$6,000	\$4,000 / \$8,000	\$5,000 / \$10,000
<b>Out-of-Pocket Maximum Individual / Family</b>	\$6,000 / \$12,000	\$6,000 / \$12,000	\$7,500 / \$15,000	\$8,000 / \$16,000	\$8,500 / \$17,000	\$8,500 / \$17,000
	Member pays					
<b>Preventive Services</b>	Covered in full ✓	Covered in full ✓	Covered in full ✓	Covered in full ✓	Covered in full ✓	Covered in full ✓
<b>Office Visits - Primary</b>	\$25 ✓	\$25 ✓	\$25 ✓	\$35 ✓	\$35 ✓	\$35 ✓
<b>Chiropractic (20 visits)</b>	\$25 ✓	\$25 ✓	\$25 ✓	\$35 ✓	\$35 ✓	\$35 ✓
<b>Acupuncture (12 visits)</b>	\$25 ✓	\$25 ✓	\$25 ✓	\$35 ✓	\$35 ✓	\$35 ✓
<b>Virtual Care (Primary and Mental Health)</b>	Covered in full ✓	Covered in full ✓	Covered in full ✓	Covered in full ✓	Covered in full ✓	Covered in full ✓
<b>Office Visits - Specialty and Urgent Care</b>	\$50 ✓	\$50 ✓	\$50 ✓	\$60 ✓	\$60 ✓	\$60 ✓
<b>Physical Therapy</b>	20% ✓	30% ✓	30% ✓	30% ✓	30% ✓	30% ✓
<b>Lab / X-ray</b>	20% ✓	30% ✓	30% ✓	30% ✓	30% ✓	30% ✓
<b>Accident Benefit</b>	0% of first \$1,000 within 90 days of the accident ✓					
<b>Emergency Services</b>	\$250 + 20% ✓	\$250 + 30% ✓	\$250 + 30% ✓	\$250 + 30% ✓	\$250 + 30% ✓	\$250 + 30% ✓
<b>Hospital (Including surgical procedures and advanced imaging)</b>	20%	30%	30%	30%	30%	30%
<b>Prescription (Rx) Drug Coverage</b>	\$5 / \$10 / \$50 / \$75 ✓ 2 copays for a 90-day supply of maintenance drugs at preferred retail pharmacy or through mail order					
<b>Optional Vision Rider</b>	Services are available from any licensed provider. <b>Adults:</b> Up to \$400 per calendar year per member (including exam, prescription lenses, contact lenses, and frames) ✓					

The deductible does not apply to services marked with a ✓.

Note: Additional cost shares apply when using out-of-network providers, please see benefit summary for details.

**\$5 / \$10 / \$50 / \$75 ✓**  
2 copays for a 90-day supply of maintenance drugs at preferred retail pharmacy or through mail order

Plans can be paired with: **\$5 / \$10 / 50% / 50%**  
OR **\$5 / \$10 / \$50 / \$75 ✓**

2 copays for a 90-day supply of maintenance drugs at preferred retail pharmacy or through mail order

**Services are available from any licensed provider.**

**Adults:** Up to \$400 per calendar year per member (including exam, prescription lenses, contact lenses, and frames) ✓

# Behavioral Health Suite of Services

## Offering members more ways to access care.

At Providence Health Plan, we understand that behavioral health isn't a one-size-fits-all solution. Every person is unique. That's why we offer a variety of services that can help members feel supported and achieve positive outcomes.

### Here's a quick look at our suite of offerings:



Resources for Improved Well-Being



Telehealth/Virtual

Low Symptom Severity



Savings on massage therapy, yoga, meditation, and more.

[ProvidenceHealthPlan.com/LifeBalance](http://ProvidenceHealthPlan.com/LifeBalance)

#### Behavioral Health Concierge®

Virtual appointments with Providence licensed behavioral health clinicians within 7 days. Available to eligible members in OR, WA, CA, ID, MT, and TX.

[Providence.org/BHC](http://Providence.org/BHC)

#### Talkspace

Virtual psychotherapy for ages 13+ provides access to therapy and psychiatry\* through text, call, or video, with help available within 48 hours.

[Talkspace.com/ProvidenceHealthPlan](http://Talkspace.com/ProvidenceHealthPlan)

#### Equip

Virtual eating disorder treatment using Family-Based Treatment (FBT), matched with a multi-disciplinary team, for ages 6+.

[Equip.health](http://Equip.health)

#### charlie health

Virtual Intensive Outpatient Program (vIOP) for ages 11-30 offers group, family, and individual therapy sessions.

[CharlieHealth.com](http://CharlieHealth.com)



Virtual therapy and support for suicidal thoughts for ages 13-26. Available to eligible members in OR, WA, TX, CA, DE, PA, and NY.

[Joon.com](http://Joon.com)



Specialized treatment for OCD for all ages uses Cognitive Behavior Therapy (CBT), including effective Exposure and Response Prevention (ERP), and self-help tools within the app.

[TreatMyOCD.com](http://TreatMyOCD.com)



12-week virtual therapy program provides support for individuals with suicidal thoughts, depression, anxiety, PTSD, and more, with help available within 2 days.

[VitaHealth.care](http://VitaHealth.care)

\*Psychiatrists have the ability to prescribe medication.

For more information, visit [ProvidenceHealthPlan.com/BehavioralHealth](http://ProvidenceHealthPlan.com/BehavioralHealth)

## Joon Care

**87%**

effective recovery from severe symptoms

## Our services in action

### Talkspace

**80%**

found Talkspace to be as effective or more effective than traditional therapy

### Behavioral Health Concierge

**42%**

of members would not ask for help without this service

### Equip

**81%**

of patients are seeing improvement in eating disorder symptoms

### Charlie Health

**60%**

depression symptom reduction

### NOCD

**90%**

of patients found treatment to be effective

### Vita Health

**80%**

reduction in suicide deaths

High Symptom Severity

### Broad Clinical Network

### Behavioral Health Hub

Navigators help find care at every stage, including support from a crisis-trained team with real-time referrals.

Call **503-574-7500** or **800-878-4445 (TTY: 711)** 8 a.m. – 5 p.m. (Pacific Time), Monday – Friday.

### Emergency & Urgent Care Services

- In-patient and residential care
- Partial hospital care

# Pharmacy resources

A care center putting employers and members first, through enhanced support and cost savings solutions

## Education and Assistance

- 24/7 Providence Health Plan pharmacist assistance (serving members and network providers)
- Formulary updates to ensure safe, effective, and affordable treatment
- Pharmacy safety and education on drug interactions provided
- Details on how to get specialty medication and financial assistance



## Mail order delivery saves members time and money

- A 90-day supply of maintenance drugs are delivered direct to member's homes\*
- Prescriptions are sent to preferred pharmacies: Costco Mail Order or Postal Prescription Services\*\*
- A 30-to 90-day supply through mail order may have a lower copay than at a retail pharmacy
- 90-day prescriptions have also shown an increase in adherence for members
- Free shipping on all orders
- 24/7 automated refill line

## Two programs available to maximize cost savings

### Rx Savings Solutions

Helps lower out-of-pocket costs for medications

- **Free** to eligible members
- **Automatic** enrollment
- **Personalized** to your plan and medications
- **Timely alerts** when savings are available
- **Expert support** from certified pharmacy technicians and pharmacists

### Digital Resources

- Real-time benefit checks to help providers find cheaper options and coverage information to help members get the most affordable and suitable medication
- Electronic prior authorization (ePA) speeds up approval process by allowing prescribers to submit and view approvals online.
- Data on primary care provider profiles helps prescribers track patient medication adherence for early issue detection and resolution.

# In-person and virtual care

With several options to choose from, members can get the care they need - at home, or in person - anytime, anywhere.



### Primary Care

Visits with a Primary Care Provider (PCP) to establish a relationship and build a personalized health history.



### Telehealth (phone or video appointment)\*

Members schedule a phone appointment to talk with a Primary Care Provider or specialist from anywhere using a video conferencing platform, such as Zoom.



### 24/7 Nurse Advice Line (ProvRN)

Members can speak with a registered nurse anytime, any day, when they have a health concern, a sick newborn, or just need advice - it's a simple first step to determine if they need in-person care.



### ExpressCare Virtual

Connect in minutes via phone or video to treat conditions like common colds, flu and fever, or infections like pink eye, laryngitis, or bronchitis. Reproductive and pediatric health concerns can be addressed at these virtual visits, along with prescription refills and scheduling labs or procedures.



### ExpressCare Clinics

Same-day in-person appointments or walk-ins (where available). Useful for treating common conditions like a cold, sore throat, or allergies.



### Urgent Care

Urgent care is where members turn when they can't wait for a primary care appointment, to treat minor injuries like cuts, burns and pains.



### Emergency Care

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

\*Excludes specialty and compounded medications

\*\*Your network may require the use of just one of these mail order pharmacies for coverage

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



# myProvidence Member Portal

Provides members with secure digital access to manage and use benefits.

## My Health Plan

### Benefits Documents

Members can view materials to learn about:

- How to use plan coverage
- Covered services and costs
- Plan benefits, and more

### Claims & Explanation of Benefits (EOB)

Reference claims and understand how health care services are billed. EOB includes:

- Services provided
- Provider's billed amount
- Amount covered by insurance
- Member responsibility
- Reasons for denial (if any)



### Pharmacy Information

Members can go to "Drug Lists" to see a list of FDA-approved drugs covered by their plan. The list includes:

- Brand-name, generic, and specialty medications
- Medications that require approval, that are part of a step therapy program, or have refill limits



### Benefit Usage

Members can view their annual deductible and out-of-pocket maximum progress. Once these limits are reached:

- Insurance begins to pay a portion of their healthcare costs (deductible)
- Insurance typically covers most covered healthcare costs (out-of-pocket max.)

## My Providers



### My Providers

Members can find in-network providers, pharmacies, and facilities, or select a PCP. The directory includes:

- Providers and pharmacies tailored to plan network
- Filters such as language, gender, race, ethnicity, and more

Members sign up at  
[myProvidence.com](http://myProvidence.com)

## My Tools



### Estimate Costs

Estimate medical, pharmacy, and dental treatment costs.

- Compare costs among providers and pharmacies
- Find copay and coinsurance information for services



### ID Card Management

View member ID card for plan details such as:

- Member and Group ID
- Covered plan network
- Care resources
- Claims submission information

## Member Perks

Additional benefits and programs available to cover every aspect of life.



### One Pass Select™

Discover whole body health in one affordable program. Choose a membership tier that fits their lifestyle and access digital fitness apps, gym memberships, and home grocery delivery services. Members can start their journey for less than \$1 a day.



### LifeBalance

LifeBalance gives members and their family discounts on the things they love to do, like going to the movies or taking a vacation. They'll find ways to stay active, reduce stress and save money on thousands of recreational, cultural, well-being and travel-related purchases.



### Travel Assistance®

We've partnered with Assist America Travel Assistance® to provide logistical support for emergency medical needs when away from 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 from the theft of 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.

For more information, visit  
[ProvidenceHealthPlan.com/Member-Perks](http://ProvidenceHealthPlan.com/Member-Perks)



# Health For All

We are committed to working alongside the communities we serve, learning about unique healthcare challenges, and creating tangible solutions to make healthcare more equitable and accessible.

## Have questions?

Feel free to reach out in one of the ways outlined below:

Bend Chamber of Commerce  
**541-382-3221**



Johnson Benefit Planning  
**541-382-3571** or toll-free **800-314-3571**



[BendChamber.org/Chamber-Health-Insurance](http://BendChamber.org/Chamber-Health-Insurance)