

Providence Health Plans



The Value of Providence Health Plans and the PHIP Partnership

Enhanced plans

- Lower out-of-pocket costs for services
- Additional benefits

Enhanced Part D prescription drug plan (administered by ODS)

- No coverage gap (donut hole)
- Broader list of medications
- Offers an out-of-pocket maximum at \$4,700

Providence Health Plans

Special Attributes

- Established network of doctors and hospitals
 - Over 2,400 primary care providers and 6,800 specialists and more than 21 hospitals to choose from
- Not-for-profit local health plan with over a quarter of a century of Medicare experience
- Quality of care through improvement programs
 - Partnering with Providence Health Plan nurses
 - Providence incentives for quality care
- Streamlined billing, reducing paperwork

Providence Health Plans

Special Attributes

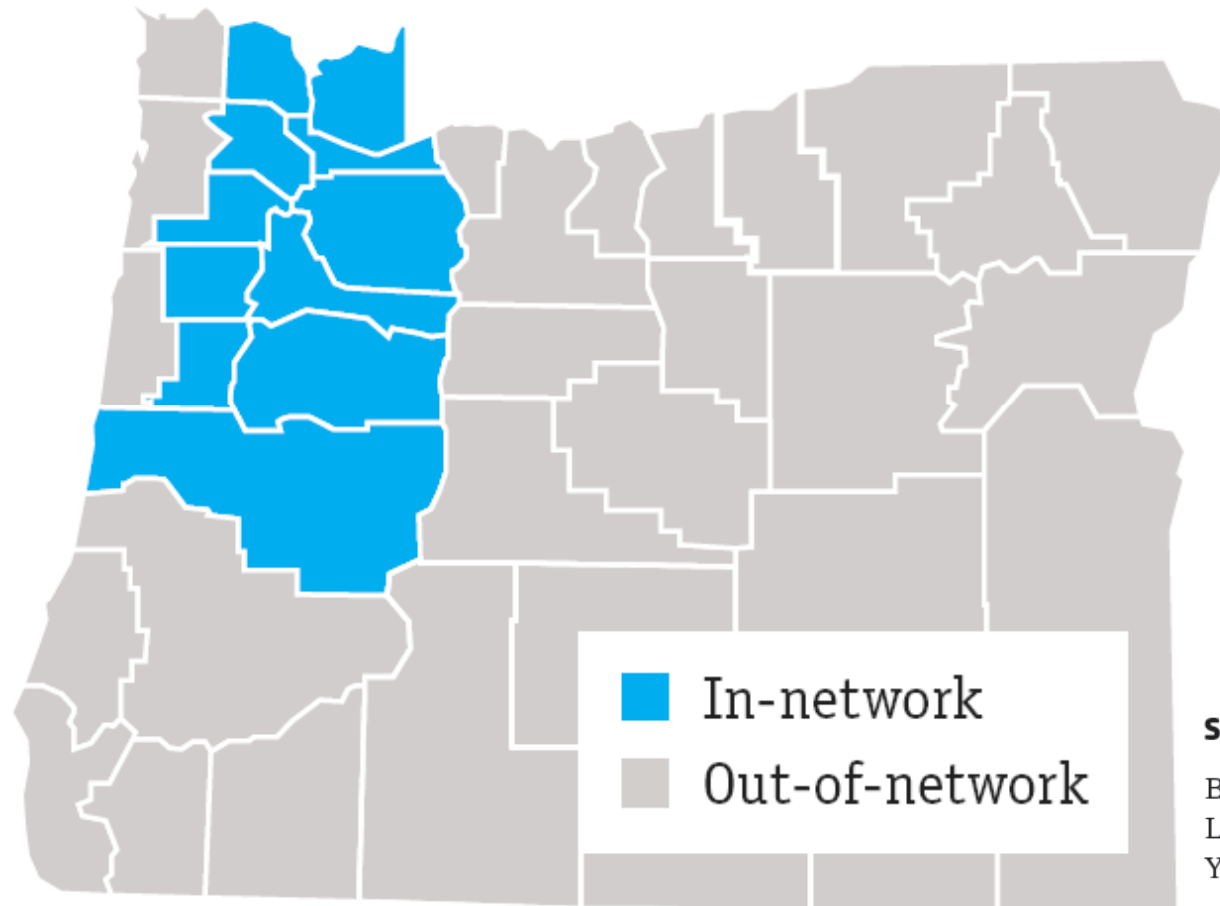
Additional services not covered by original Medicare

- Routine eye exam
- No 3-day hospital stay required before entering skilled nursing facility
- Free gym membership
- Worldwide coverage for emergency, urgent care and ambulance

Online resources

- myProvidence – coming first quarter of 2012
- Physician finder
- Wellness and discount programs
- Mobile app – ID card

Providence Health Plans Service Area



SERVICE AREA:

Benton, Clackamas, Clark, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill

Providence Health Plans

Two Plans to Choose From

Providence Medicare Extra Group Plan (HMO)

- Slightly higher premium / lower member cost for services

Providence Medicare Choice Group Plan (HMO-POS)

- Lower premium / slightly higher cost for services

Identical components of the two plans:

- In-network doctors and facilities
- Type of services provided
- Free gym membership
- Wellness & discounts (value added) services

Providence Medicare Extra Group Plan

How Our Plan Works

Medicare Advantage Plan / Managed Care

- Use in-network providers and facilities
- Exceptions: emergency and urgent care, hospitalizations resulting from an emergency or urgent care event, ambulance and authorized procedures

You choose your primary care doctor, change as often as desired

Specialist visits require a referral

- Exceptions: routine eye exams, annual women's exam (pap, pelvic, mammogram)

Providence Medicare Extra Group Plan

How Our Plan Works

- No deductible
- Predictable costs
 - Fixed copay
 - or
 - Zero member responsibility
- Travel benefit for necessary follow-up care out of area
 - Necessary follow-up care obtained from Medicare physicians & hospitals outside the Providence service area
 - \$1,000 allowance, Providence pays 80% and the member pays 20%

Providence Medicare Extra Group Plan Emergency and Travel Benefits

| | |
|--|---|
| Emergency Room (Worldwide coverage) | \$50 |
| Urgent Care (Worldwide coverage) | \$25 |
| Ambulance (Worldwide, air or ground) | \$50 |
| Out of Area Travel: Within the USA | 20% (\$1,000 combined annual limit for follow up services) |
| Out of Area Travel: Outside the USA | ER, urgent care and ambulance |

Providence Medicare Choice Group Plan

How Our Plan Works

- Medicare Advantage Plan / Point of Service
 - In-network and out-of-network options
- You choose your primary care doctor, change as desired
- Visit to a specialist
 - With a referral \$20 copay
 - Without a referral (in- or out-of-network) \$30 copay

Providence Medicare Choice Group Plan

How Our Plan Works

- No deductible
- Safety net of
 - \$3,400 calendar year out-of-pocket (oop) maximum
 - In- and out-of-network services apply to the \$3,400 oop max
- Flexibility to see any doctor or facility that accepts Medicare

Providence Medicare Choice Group Plan Emergency and Travel Benefits

| | |
|--|-------------------------------|
| Emergency Room (Worldwide coverage) | \$50 |
| Urgent Care (Worldwide coverage) | \$25 |
| Ambulance (Worldwide, air or ground) | \$50 |
| Out of Area Travel: Within the USA | Member pays 20% |
| Out of Area Travel: Outside the USA | ER, urgent care and ambulance |

Providence Group Health Plans Wellness and Discount Services

- Providence RN Medical Advice Line
 - Available 24 hours a day, 7 days a week
 - Phone number listed on your Providence ID card
- Vision discount programs
- Hearing aid discount up to 60%
- Alternative care discounts up to 25%
- Health and wellness resources
 - Educational material
 - Classes ranging from weight management, fitness and estate planning

Providence Group Health Plans Wellness and Discount Services



LifeBalance Vendor Network

- Over **10,000 businesses** offering exclusive discounts and benefits to Program Members
- 70+ Categories of businesses specializing in **recreation, culture, wellness and travel**

LifeBalance Events Calendar

- Calendar of recreational, cultural and wellness activities offered at preferred pricing

LifeBalance Ticket Window

- Direct access to discounted tickets to a wide variety of events including: professional sports, live theater, music, movies, skiing, snowboarding, regional attractions and more

Providence Group Health Plans Wellness and Discount Services

SilverSneakers Effective January 1, 2012

- Free basic gym membership
 - 9000+ participating facilities nationwide
 - No restriction on days and time
 - Program advisors available
- SilverSneaker classes
 - Group exercise classes held by certified instructors
- Social and educational activities
- Online tools

SilverSneakers Steps

- For individuals who reside more than 15 miles from a participating fitness location
- Includes a drawstring bag, pedometer, exercise resistance bands, exercise DVD and instruction cards

Providence Health Plans

2012 Medicare Plan Changes

Providence Medicare Extra Group Plan

- In-network preventive services copay reduced from \$15 to \$0
- In-network medical eye exam copay reduced from \$15 to \$0

Providence Medicare Choice Group Plan

- Out-of-pocket maximum reduced from \$3,500 to \$3,400
- In-network preventive services copay reduced from \$20 to \$0
- In-network medical eye exam copay reduced from \$20 to \$0
- Out-of-network routine eye exam changed from 20% to a \$30 copay

Providence Group Health Plans

Informed Choices / Summary

- Enhanced Providence plans offered through PHIP
- Two local plans to fit your needs
- Main differences between plans
 - Cost for services
 - Out-of-network option
- Over a quarter of century of caring for our members