



		2022 Engaged! Plan Oregon Members		Comments/Explanations		
		AH (includes OHSU Health Network & Medical Staff (M))	PPO	(M) = Must be medical staff and participate in PPO (D) = Deductible Applies * Fixed dollar co-payments apply to annual out-of-pocket maximums. Fixed dollar co-payments apply PER visit/admission/occurrence.		
Deductible (applies first -before OOP)		\$0	\$500- per individual	Common deductible and out-of-pocket. An additional deductible applies for each enrollee you cover, except as limited by the Plan's Medical out-of-pocket maximum.		
Out-of-pocket for medical (applies after deductible)		Individual max: \$1,700 Family max: \$5,100		Common deductible and out-of-pocket. Max OOP of Medical and Pharmacy***:		
					Individual Max	Family Max
				Medical OOP Max:	\$1,700	\$5,100
				Pharmacy OOP Max:	\$3,700	\$4,500
				Total OOP Max:	\$5,400	
					\$9,600	
Facility/Ambulatory Services						
Inpatient Hospital Services		100%	0%**	**80% PPO coverage for Western Health Resources <i>covered employees</i> (and their <i>covered dependents</i>) with no assigned AH facility .		
Outpatient Hospital Services Outpatient Surgery and Invasive Diagnostic Procedures (Facility charges) Routine Lab and Diagnostic Imaging (X-ray, Ultrasound, Mammography) Other Imaging (DEXA, MRI, MRA, CT, PET and Nuclear Medicine) Radiation Oncology Services		100%	0%**	**80% PPO coverage for Western Health Resources <i>covered employees</i> (and their <i>covered dependents</i>) with no assigned AH facility .		
Rehabilitation Services Inpatient (PT/OT/Speech)		100%	0%**	If no inpatient rehabilitation at AH facility , AH coverage will apply at PPO level. **80% PPO coverage for Western Health Resources <i>covered employees</i> (and their <i>covered dependents</i>) with no assigned AH facility .		
Rehabilitation Services Outpatient (PT/OT/Speech)		100% AH Facility \$20 Co-pay* - Physicians	100% \$30 Co-pay*	If no outpatient rehabilitation at AH facility , AH co-pay will apply at PPO level.		
Outpatient Diabetic Instruction (Facility Based)		100%	0%**	Utilization review required for visits in excess of 10 visits for newly diagnosed members and 2 follow up visits per calendar year. **80% PPO coverage for Western Health Resources <i>covered employees</i> (and their <i>covered dependents</i>) with no assigned AH facility .		
Maternity Hospital Care		100%	0%**	**80% PPO coverage for Western Health Resources <i>covered employees</i> (and their <i>covered dependents</i>) with no assigned AH facility .		
Bariatric Management Program Bariatric Surgery		100%	n/a	AH Facilities (defined below) that are MBSAQIP (Metabolics and Bariatric Surgery Accreditation Quality Improvement Program) accredited, and select AH facilities that are in the process of seeking their MBSAQIP accreditation and have met the plan administrator's criteria for offering bariatric surgery to Plan enrollees. (Contact Benefits Administration for a list of such facilities.) Coverage is subject to criteria. Benefits discussed further in the Bariatric Surgery section of the Benefits Description chapter. \$500 co-payment will apply to a second bariatric surgery. (For Adventist Health Corporate employees whose primary worksite is in Missouri and their dependents only, coverage is also available at the Bariatric Center of Kansas City.)		

Preventive Health Care (Wellness)			
Preventive Health: Hospital Services	100%	0%**	**100% PPO for covered employees whose primary worksite is outside of Oregon (and their covered dependents).
Preventive Health: Provider Services	100%	100%	Benefits discussed further in the Preventive Health Care section of the Benefits Description chapter.
CHIP (Complete Health Improvement Program)	100%	100%	Lifetime maximum of two (2) programs -- with physician's prescription only. Enrollee will pay program costs and the Plan will reimburse enrollee upon completion of 80% of the sessions with proof of attendance attached to the medical claim form. Benefits discussed further in the Preventive Health Care section of the Benefits Description chapter. The Complete Health Improvement Program ("CHIP") takes participants through an intensive educational program with 18 sessions running over three months. While the program includes some additional elements, such as blood draws and health risk assessments, the primary purpose of the program is health education. The program is run as an all-inclusive package and is billed to the Plan and to enrollees as such.
Weight Watchers	100%	100%	Lifetime maximum of 24 months. This program covers group meetings. Physician's prescription is required with the submission of the first month's claim. Member will pay monthly program costs to Weight Watchers. Then the health plan will reimburse 100% of program fees upon completion of 80% of the sessions with proof of attendance attached to each claim submitted monthly. (This benefit excludes online and Weight Watchers for diabetes.)
Physician/Provider Services			
Physician Office Visits Primary Care Physician, Specialists	100% \$20 Co-pay*	100% \$30 Co-pay*	
Physician Visits Physician Visits While Hospitalized	100%	80%	
Surgeon/Assistant Surgeon	100%	80% (D)	
Outpatient Diabetic Instruction	100%	80% (D)	Utilization review required for visits in excess of 10 visits for newly diagnosed members and 2 follow up visits per calendar year.
Home Visit	100%	80%	
Physician Services - Inpatient/ Outpatient/ Hospital / Mental Health Facility - Assigned per contract	100%	80%	e.g., Pathology, anesthesiology, radiology, and hospitalist service if performed in AH or PPO facility or in emergency at non-PPO facility
Physician Services - Other (non-office visits such as minor surgery, x-rays, labs)	AH Clinics 100% Lab and X-ray only 90%	80% (D)	AH Clinics = Adventist Health Physician Services entity and AH Tax Ids - Applies to labs and x-ray services only. Covered services rendered by Myriad Genetic Laboratories will be covered at the "Tier 2" level.
Second and Third Surgical Opinion	100%	80% (D)	
Maternity Fees/Provider	100%	80% (D)	
Provider administered medications (injections, infusions, chemotherapy - office)	100%	80% (D)	
Vision Therapy	100%	\$30 Co-Pay*	12 visits annual individual maximum for ages eighteen and younger.

E-Visits & Telehealth	\$5 Co-Pay* AHOndemand	\$30 Co-Pay*	Benefits include telehealth group sessions or family therapy sessions for a mental health condition and/or substance abuse. \$0 copayment for e-visit, telehealth, and telehealth group or family therapy sessions rendered by a Synchronous Health ("SyncTalk") mental health provider for a mental health condition and/or substance abuse.
Outpatient Chemotherapy (Provider's Office)	100%	80% (D)	
<u>Emergency Care***</u>			***All emergency and urgent care includes non-PPO coverage. If services at non-PPO facility/provider, PPO co-insurance and deductible will apply.
Emergency Care: Emergency Services	100% \$100 Co-Pay*	100% \$100 Co-Pay*	*Emergency room co-pay waived if admitted.
Emergent In-Patient Hospital Admission	75% / 100%	75% / 100% (D)	The 'Plan Pays' percentage for Emergent In-Patient Hospital Admission will be increased from 75% to 100% if you or the health care provider notify the Plan within two (2) business days of your hospital admission.
Ambulance (Ground)	80% after \$50 Co-Pay*	80% after \$50 Co-Pay*	
Ambulance (Air)	80% after \$200 Co-Pay*	80% after \$200 Co-Pay*	
Urgent Care	100% \$20 Co-Pay*	100% \$30 Co-Pay*	
<u>Mental Health</u>			
Mental Health and Chemical Dependency (Facility) Inpatient	100%	0%**	**80% PPO coverage for Western Health Resources <i>covered employees</i> (and their <i>covered dependents</i>) with no assigned <i>AH facility</i> .
Mental Health and Chemical Dependency (Facility) Outpatient	100%	0%**	**80% PPO coverage for Western Health Resources <i>covered employees</i> (and their <i>covered dependents</i>) with no assigned <i>AH facility</i> .
Mental Health and Chemical Dependency (Facility) Residential	100%	80% (D)	
Mental Health and Chemical Dependency Office Visit	100% \$20 Co-pay *	100% \$30 Co-pay *	Benefits include telehealth group sessions or family therapy sessions for a mental health condition and/or substance abuse. \$0 copayment for e-visit, telehealth, and telehealth group or family therapy sessions rendered by a Synchronous Health ("SyncTalk") mental health provider for a mental health condition and/or substance abuse.
<u>Other Services</u>			
Sterilization Procedures: Vasectomy/Tubal Ligation	100%	80% (D)	
Skilled Nursing Facility Care	100%	80% (D)	100 day annual maximum
Hospice Care	100%	80% (D)	Benefits include bereavement counseling for covered family members. Refer to plan guidelines.
Home Health Care	100%	80%	
Home Infusion Therapy	100%	80% (D)	

Durable Medical Equipment	100%	80%	Benefits include purchase or rental, not to exceed the purchase price of the equipment. Requires utilization review for equipment of ≥ \$2,000. Exception: CPM devices, and Dynasplints always require prior authorization.
Supplies and Appliances	100%	80%	
Diabetic Supplies	100%	80%	When applicable, diabetic supplies will be covered by pharmacy benefit.
Prosthetics and Orthotics	100%	80% (D)	Please refer to Durable Medical Equipment, Supplies, and Appliances section of the SPD.
Hearing Aid and Exam	100%	80% (D)	Limited to \$5,000 for one ear and \$10,000 for two ears every two years. Hearing aids may be obtained from outside vendors, such as warehouse stores, etc.
Wigs due to Chemotherapy, Radiation therapy and Pathological Change	100%	100%	
Disposable Supplies (provided in a Physician's office)	100%	80%	
Nutritional Counseling	100% \$0 Co-Pay* (5 Visits)	100% \$30 Co-Pay* (5 Visits)	Five visit annual limit applies to all plans. Additional visits may be authorized through care management.
Chiropractic	100% \$20 Co-pay*	100% \$30 Co-pay*	\$1,000 individual annual maximum
Unavailable Services			
Unavailable Services	n/a	80% (D)	Only applies when PPO services are covered at 0% (not covered) and an exception has been approved by the <i>plan administrator</i> .
Pharmacy			
Pharmacy	See "Pharmacy" (Next Page)		Top 5 disease states covered at 100% for generic maintenance meds.
All Other Covered Medical Expenses			
All Other Covered Medical Expenses	100%	80% (D)	Physician services only

Note:

AH -- Any Adventist Health Facility or Adventist Health Provider. AH Facility means Adventist Health, LLUMC, LLUMC-Murrieta, Adventist Health Mendocino Coast, Oregon Health & Science University and the facilities owned by Rideout Health.

***Total 2022 out-of-pocket maximum for all covered benefits cannot exceed \$8,700 for self-only coverage and \$17,400 for other than self-only coverage

Pharmacy - All Groups):

	2022		
	Pharmacy OOP Individual Max: \$3,700 Pharmacy OOP Family Max: \$4,500		
	Tier 1	Tier 2	Tier 3
Retail 1-30 Day Supply			
AH IN-HOUSE	\$7	\$35	\$60
COMMUNITY PARTNERS AND OPTUM RETAIL NETWORK	\$17	\$45	\$70
Retail 31-90 Day Supply			
AH IN-HOUSE	\$14	\$70	\$120
COMMUNITY PARTNERS	\$34	\$90	\$140
OPTUM NETWORK	N/A	N/A	N/A
Mail Order 31-90 Day Supply			
OPTUM HOME DELIVERY	\$34	\$90	\$140
Specialty² 1-30 Day Supply			
AH IN-HOUSE	\$35	20%; \$180 Max	20%; \$205 Max
COMMUNITY PARTNERS AND OPTUM SPECIALTY PHARMACY	\$45	20%; \$200 Max	20%; \$225 Max

Notes:

1. Members will pay \$0.00 copay for select Generic Maintenance medications when filled at in-house, community partner, or mail-order pharmacies.
2. Refer to Optum formulary for identification of specialty medications.