Oregon REALTORS® in partnership with Johnson Benefit Group

ProvidenceHealthPlan.com
We all deserve True Health

For more than 160 years, our not-for-profit healthcare collective has set the health and well-being standard for our community. We continue to raise this standard every day by helping anyone in need, members and beyond.

Health insurance is much more than a perk or a benefit. That’s why our health insurance goes beyond just numbers. Think of our plans as a true sense of security, allowing you to focus on your craft. We call this commitment to care True Health.

This commitment isn’t solely about treating sickness; it’s about investing in your health. Leveraging our own network of doctors, hospitals, clinics, and trusted partners, we deliver on the whole care picture — True Population Health. This means we intervene earlier, improve outcomes, and better the health of our entire community. Because healthcare isn’t a commodity service, it’s a community pursuit.

We all deserve True Health
Dedicated to your well-being

The Oregon REALTORS® is a community focused on the needs and well-being of each member. And, to help members achieve their True Health, Providence Health Plan, with Johnson Benefit Group, is pleased to offer an association health plan to the Oregon REALTORS®.

Together we’ve collaborated to create a group health plan with comprehensive, affordable coverage designed with you in mind. From product types to networks and plan designs, Providence delivers a health benefit program tailored to every member’s needs.

An option for everyone

Great care, robust benefits and the right network can help keep you healthy and also help you manage costs.

- The right product, the right network and tailored plans means there’s something for every member
- Johnson Benefit Group can suggest the perfect plan
- Choose from affordable premiums to low-cost deductibles

Comprehensive network options

Providence offers a variety of provider networks; each designed to give you the choice and flexibility you can count on.

- All networks include virtual provider visits through Providence ExpressCare Virtual
- Signature network includes a broad national network of healthcare providers across the U.S. numbering 1 million strong

Oregon REALTORS® and member resources

With plenty of great member perks, take advantage of a health benefits package that will help keep members healthy and happy all year long.

- Benefits get even better with a personal health coach, ID protection, emergency travel assistance and more
- Enjoy discounts and savings on alternative care, fitness classes, recreational activities and more through our exclusive partnership with LifeBalance
- Look forward to special values and discounts throughout the year
Robust benefits help members stay healthy

Check out the variety of plan options

Employees can choose plans suitable for their lives and lifestyles. Choice and Connect plans provide integrated care from the team at your home clinic. HSA Qualified plans offer premium savings, allowing members to manage their own healthcare costs. And, our Option Advantage plans offer a wide range of coverage and deductibles.
Comprehensive plans

Option Advantage Plus

Option Advantage Plus is a comprehensive plan with the deductible waived on select services. This plan offers significant choice of in-network providers along with thousands of out-of-network providers.

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<tr>
<th>Plan version</th>
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<th>Copay</th>
<th>Coinsurance</th>
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Includes Domestic Partner Plus coverage

- Deductible waived on PCP, specialists, urgent care visits, allergy shots and outpatient physical therapy
- Fully covered ExpressCare Clinic and ExpressCare Virtual visits; no out-of-pocket costs
- Integrated wellness solutions

Option Advantage Premium

Option Advantage Premium provides a premier level of coverage with the deductible waived on select services. This plan offers robust benefits along with thousands of providers both in- and out-of-network.

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Includes Domestic Partner Plus coverage

- Deductible waived on many services, such as PCP, specialists, ER, lab and X-ray, imaging services (PET, CT, MRI), urgent care, allergy shots, routine immunizations and outpatient physical therapy
- Fully covered ExpressCare Clinic and ExpressCare Virtual visits; no out-of-pocket costs to members
- Integrated wellness solutions

With full access to the Signature network, greater choice of in-network providers, and thousands of out-of-network providers, members find these plans easy to use.
High-value plans that use a patient-centered model of care

Connect plans

Connect plans achieve substantial premium savings by combining a patient-centered medical home model of care with our Portland metro area Connect network.

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Includes Domestic Partner Plus coverage

Access to Connect network specialists via referral from the medical home for in-network coverage

The integrated Connect network features over 80 patient-centered care clinics in the Portland metro area and surrounding counties

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Includes Domestic Partner Plus coverage

Access to Choice network specialists via referral from the medical home for in-network coverage

With Choice plans, members get a network of more than 410 primary care clinics covering a broad spectrum of Oregon and Washington counties. This integrated network includes both Providence St. Joseph Health, and local providers and hospitals

Medical home model provides patient-focused quality care that’s affordable.

Affordable member-selected medical home model care.
More choices to help save

HSA Qualified plans

These lower-premium, high-deductible plans offer affordable coverage and the flexibility to choose any provider in the national Providence Signature network.

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Includes Domestic Partner Plus coverage

- HSA-E plans waive the deductible for diabetic supplies
- In-network preventive care services covered in full; deductible waived

A formulary that includes ACA preventive and safe harbor medications that are exempt from the deductible.

Pharmacy plan

All plans include comprehensive pharmacy, ensuring member have access to medications that are safe, effective and affordable.

- Rx tiers: $0/$10/$30/$60/50% to $200 (P)
- HSA-E plans have coinsurance tiering
- Featuring a formulary with tiers based on the relative value of a medication rather than brand or generic designations
- 90-day supply of maintenance medications at all mail order or preferred retail locations

Vision Service Plan (VSP)

Help your employees see the bright future ahead with a comprehensive vision plan.

- Vision Plus:
  - Exams/lenses/frames
  - 12 mo./12 mo./24 mo.
- Contacts are covered in lieu of glasses at the frame allowance of $130 every 12 months

Chiropractic manipulation and acupuncture plans

Alternative medicine benefits, with any licensed provider, are available to support health and wellness all year long. Our Alternative Care plan offers employees therapeutic benefits that can be coordinated with our traditional care pathways.

- All plans include Chiropractic Plus manipulation and acupuncture
- CHA Plus: $25/$1,000
2020 eligibility guidelines for the Oregon REALTORS® association health plan

Group eligibility

- Groups must maintain membership in good standing with the Oregon REALTORS®.
- Plans are available to groups of 2 or more in combination of REALTORS® and W-2 employees with a minimum of 2 enrolled
- Groups of 2-9 enrolled may offer two (2) Medical plans with different deductibles. No enrollment minimum for each plan.
- Groups of 10 or more enrolled may offer up to three (3) Medical plans. No enrollment minimum for each plan.
- Family Business (when all eligible employees are family members). There must be at least one bonafide/payrolled statutory employee enrolling (not including the spouse of the realtor) – most recent Oregon Department of Revenue – Form 132 (State of Oregon payroll tax form) will be required to substantiate employee status at the time of quoting.

Group requirements

- Employer must contribute at least 50% of the W-2 employee only premium for medical. There is no requirement for contribution for REALTOR® or dependent premium.
- Employers can set eligibility between 17.5 and 30 hours per week for W-2 employees. There is an assumption that REALTOR® enrollees work full time.
- 75% participation is required for the Medical plan. Eligible employees must enroll on the plan unless they are waiving to other qualified coverage. All waivers must be verified on the waiver form. Final rates are determined by final enrollment. If enrollment varies from quoted enrollment, rates will change.
- Qualified coverage includes other Group Coverage, Medicare, VA/Tricare and Indian Health Services.
- Employers can set the following probationary waiting periods, first of the month following date of hire, 30 or 60 days.
- Domestic Partner coverage: The Oregon REALTORS® Association Health Plan covers registered “same gender” domestic partners as required by law and opposite gender domestic partners.
- Employee only contracts are not available. The Oregon REALTORS® Association Health Plan does not offer contracts which exclude children from eligibility.
- Dependent children are eligible for coverage up to age 26.

Here’s a multiple plan offering example:

Oregon REALTORS® allows multiple plan offerings to all eligible employer groups. Groups with 2-9 enrolled employees can offer up to two plans, and groups with 10 or more enrolled employees can offer up to 3 plans.

**Plans chosen:**

- Plan A – $560 monthly premium
- Plan B – $330 monthly premium
- Plan C – $220 monthly premium

Employer contribution: Employer must contribute at least 50% of the W-2 employee only premium for medical. There is no requirement for contribution for REALTOR® or dependent premium.
First things first...

Sign up for a myProvidence account
Register today to securely manage and access your health plan however and whenever you like.

- Find in-network providers
- Estimate costs for medical, pharmacy, and dental
- View claims and payment status
- Learn more about your benefits
- Get a replacement ID card
- Go paperless
- Take a personal health assessment

myProvidence help desk 503-216-6463
8 a.m. to 5 p.m. (Pacific Time), Monday through Friday

Get the most from your plan

Our Northwest-based Providence customer service team will help you make the most of your plan — even before membership begins. Some of the things we can do are:

- Help find the right providers and specialists
- Transfer prescription medication
- Seamlessly transition existing care

Convenient access to medication

Our preferred pharmacy retail network gives you access to more than 34,000 participating pharmacies, including retail, preferred retail, mail order and specialty. Our aim is to improve convenience and access to the medications you need. This helps you save time and money when obtaining prescription drugs.

- Preferred retail pharmacies
With a preferred pharmacy, you usually pay less when you fill a 30- to 90-day supply of medications. Nearly all our in-network pharmacies are preferred — including most major drug store chains.

- Mail order pharmacies
With many plans, using mail order allows you to purchase a 90-day supply of medications at a reduced cost and have them delivered to your home.

For preferred pharmacy listings and mail order set-up, log in to your myProvidence account.
Get the right care at the right time at the right place

**ProvRN Free**
Access to care 24/7
Speak with a registered nurse anytime, any day. An easy first step when you have symptoms and you want to know if you need face-to-face care.

- Always free, always there for you
- Connect with a nurse at 800-700-0481 or 503-574-6520

**ExpressCare Virtual Free**
Getting the care you need, when you need it
Talk with a provider from anywhere using your tablet, smartphone or computer. This is a great option for prescriptions and treatment that don’t require hands-on care. Available nationwide.

- 8 a.m. – 8 p.m., (Pacific Time) daily

**ExpressCare Clinics Free**
Same-day, in-person treatment
When you need to see someone and your regular care provider isn’t available. With many convenient locations (some in your local Walgreens), it’s easy to find a clinic near you.

- 7 days a week

**Primary Care $**
Your primary healthcare partner
Primary care providers develop a relationship with you and know your health history. Visit them for check-ups, managing chronic conditions and specialist referrals.

- By appointment
- Call your primary care provider

**Urgent Care $$**
When you need help right away
Urgent care is where you turn when you know you need help and can’t wait for an appointment. This is best for minor injuries, cuts, burns, pains and sprains.

- Hours vary by location

**Emergency $$$$**
When you think you may be in danger
Use emergency care for suspected heart attack, stroke, severe abdominal pain, poisoning, choking, loss of consciousness and uncontrolled bleeding.

- Available 24/7
- Get a ride to the nearest hospital

More ways to reach True Health

**Active&Fit Direct®**
Ready to kick-start a routine or looking to take it to the next level? Access more than 11,000 participating fitness centers, 2,500 digital workout videos or daily weekday workout classes on Facebook Live and YouTube for just $25 per month (plus a $25 enrollment fee and applicable taxes: 3-month commitment required).*

- *Prices, terms and programs subject to change.

**Personal Health Coach**
Thinking about a healthier lifestyle but don’t know where to start? Our Providence health coaches are here to support your journey to a healthier, happier life.

**LifeBalance**
Get discounts on the things you love to do from movies to travel to a night on the town. LifeBalance provides savings on more than 20,000 travel, cultural, recreational and other fun activities.

**ChooseHealthy**
We want to give you every opportunity to achieve your health goals. Save big on fitness and wellness products, services and memberships.

**ID Protection**
Get peace of mind with Assist America Identity Theft Protection’s fraud monitoring, warning and resolution.

**Emergency Travel Assistance**
Get emergency medical help while traveling away from home, or even internationally, with Assist America Travel Assistance.

For information on these programs, visit myProvidence.com

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*ExpressCare Virtual and ExpressCare Clinic services are free with most plans. HSA plan members must first meet their plan deductible; then services are covered in full.

If you ever think your life or well-being could be in serious danger, call 911 immediately.

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*If you ever think your life or well-being could be in serious danger, call 911 immediately.*
We all deserve True Health

When employees are healthy, they’re inspired to do great things for their companies, their communities, and the world at large. Healthcare is a human right — everyone has a right to affordable, quality healthcare. We’re dedicated to the health and care of every member of our community, no matter where they live or who they work for.

Because everyone’s well-being matters.

Ready to get started? Contact Johnson Benefit Group at amy@jbg-inc.com or visit oregonrealtors.org