



## Providence Health Plan and OEBB

OREGON EDUCATORS

**OEBB**

BENEFIT BOARD

New for 2010



## Providence offers two medical plans to educational entities throughout the state of Oregon

- POS Plan 2
- POS Plan 2A

OEBB Members have a choice of two new Providence plan selections effective October 1st, 2010 that are designed to help you maintain and improve your health – and save you money by helping you make the best health care decisions for your situation.

- Low copays for doctor visits and preventive service
- Incentive copays designed to help you manage chronic conditions
- No deductibles (first dollar benefits) in plan
- Flat copays with no coinsurance for in-plan benefits

The Providence plans include the most generous state-wide benefits available to OEBC members. Just about everything is covered with low or zero copays for the services you and your family use most including routine care, preventive and wellness treatments, doctor visits, immunizations and most screenings.

## Why choose Providence?

- No referrals necessary for choosing a doctor or seeing a specialist.
- 9 out of 10 providers in Oregon and southwest Washington are now participating providers
- Access to over 625,000 providers, 4,500 hospitals, and 85,000 clinics – nationwide

Providence gives you the power to choose a doctor and see a specialist without a referral. 9 out of 10 providers in Oregon and southwest Washington are now participating providers. The national network has grown to more than 625,000 participating providers, 4,500 hospitals and 85,000 clinics.

- Online access to diagnoses, billing and more through **myProvidence.org**
- Discounts on health club memberships, wellness services and family activities
- Free medical advice from nurses available by phone 24/7
- Rated best in Oregon for customer service

Providence offers online access to diagnoses, medical cost estimates, and bills through myProvidence.org, a secure website.

As a member of Providence Health Plan, you have access to discounts on recreational and cultural activities and events in Oregon, Washington and Alaska. From health clubs, professional instructors and retail stores, to guide services, tour operators, performance venues, museums, theaters, massage therapists and much more.

Do you need guidance on how to treat a specific health problem? Not sure if you need to see a doctor? Providence RN Medical Advice Line is a free service where Providence Health Plan members can access professional medical advice 24 hours a day, seven days a week. Just call the number on the back of your member card to speak with a registered nurse.

## New for OEGB members in 2010

- New benefit structure
- Help understanding treatment options
- Employee access to Weight Watchers® community, online, and At-Work programs
- Providence Healthyroads personalized health coaching available to employees and their families

Both of the Providence Health Plan options provide you with nationally recognized wellness and weight management programs designed to help you reach your health goals.

This year the Weight Watchers benefit is available to employees and early retirees only, but any friends or family who want to participate can still enroll using the same phone number, they'll just be asked to self-pay for the program..And OEGB covered dependents still have access to all the other weight management and health coaching benefits.

There are three different ways to participate in Weight Watchers. Choose the one that's right for you:

You can attend Weight Watchers local meetings in your community when and where it suits you best. Or bring the Weight Watchers experience to your workplace with At-Work meetings; where a trained leader facilitates weekly meetings and you benefit from the group support of your co-workers. You can also access Weight Watchers online and follow the steps with interactive tools and resources, such as a weight tracker, progress chart, restaurant guide and much more.

Providence also offers a new health coaching benefit for you and your family through their partners at Healthyroads. Healthy roads offers you your own personal health coach available by phone up to 12 times a year to help you plan and reach your weight loss and wellness goals.

## New benefit structure

- Last year's plans 1, 1A and 2 discontinued
- All new plans for 2010 – 2011 promote:
  - Preventive and routine care
  - Shared decision-making with providers
  - Health and wellness
- OEGB members will need to re-enroll in one of our new plans

Last year's Plan 1 and Plan1A will be discontinued on Sept. 30, 2010. If you're currently enrolled in one of these plans, you must log in to the MyOEGB system and choose another plan in order to have OEGB medical coverage effective Oct. 1, 2010.

OEGB members will have two Providence Health Plan options for 2010-11, a newly-designed Plan 2 and a new Plan 2A. If you are currently enrolled in Providence Plan 2 for the 2009-10 plan year, and you don't log into the MyOEGB system and change your election for 2010-11, you will automatically roll into the new Providence Plan 2. We strongly encourage you to review the plan details of the new design and be sure you choose the right option for you and your family.

OEGB and Providence are committed to providing high-quality medical benefit plans that encourage the right care at the right time.

## New benefit structure

Incentive care	Plan 2	Plan 2A
Regular office visits	\$15	\$25
Office visits for asthma, diabetes and heart conditions	\$10	\$10
Health exams and well-baby care	\$0	\$0
Allergy shots	\$0	\$0
Immunizations	\$0	\$0
Tobacco cessation	\$0	\$0

RN care management and online support for chronic health conditions at [www.providence.org/oebb](http://www.providence.org/oebb)

Our plans are designed to keep members well. In addition to low office visit copayments, all in-network preventive services such as periodic health exams are fully covered. In collaboration with OEBC, Providence Health Plan has designed benefits to help people with chronic health conditions or serious risk factors live longer and better lives.

## New benefit structure

Additional cost tier	Plans 2 and 2A
Upper GI endoscopy	\$500
Spine procedures for pain	\$500
Knee replacement	\$500
Hip replacement	\$500
Knee arthroscopy	\$500
Shoulder surgery	\$500

Online shared decision support for these and other procedures at [www.providence.org/oebb](http://www.providence.org/oebb)

The additional cost tier is designed to encourage exploration of less invasive treatment alternatives for certain procedures. This benefit tier increases the amount an individual will pay for outpatient upper GI endoscopies, spine surgery for pain, knee and hip replacements, arthroscopies and shoulder surgery. These services are not excluded; they remain covered benefits. But members will pay more toward the cost of these services. There often are alternative treatments and/or procedures for these services which are lower-cost and/or lower-risk and offer similar, equal, or sometimes better outcomes. We'll provide you with some tools and resources that will allow you to become more proactive and involved in your health care decisions later in this presentation.

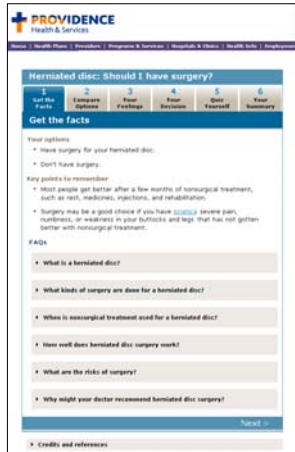
## Other benefit changes

	Plan 2	Plan 2A
Studies for sleep apnea	\$100	\$100
X-ray and lab	\$15	\$25
PET, CT and MRI	\$100	\$100
Emergency services	\$100	\$100
Urgent care	\$15	\$25

Toll-free 24/7 Providence RN medical advice line, 1-800-700-0481

Copayments for sleep studies and diagnostic imaging such as MRIs and CT and PET scans are also increasing. The higher copayment was implemented to encourage members to discuss alternatives with their physicians. These tests tend to be used more often than might be necessary. There is also evidence to suggest that overuse of scans relying on radiology contribute significantly to a person's future health conditions such as cancer. It may be that you and your physician decide that one of these tests is the best option under the circumstances. The service will be covered, just at the higher copayment amount. You should be aware that the copayments for these specific services do not apply toward your annual maximum out-of-pocket.

## Understanding treatment options



- Online shared decision support
- Treatment cost estimator – online and by phone
- 24/7 Providence RN medical advice hotline 1-800-700-0481
- Award-winning disease management
- Online provider ratings
- WebMD exclusive personal health management tools

To help you understand all of your treatment options log-on to [www.providence.org/oebb](http://www.providence.org/oebb). You can find out more about your condition and you can even get help identifying questions you should ask your provider. You also have numerous other resources available through this online support tool. If you still need advice, or if you would prefer to discuss your options and develop your questions with a real person, you can always contact Providence's nurse medical advice hotline.

## Alternative care network

Member satisfaction	Chiropractic	Acupuncture	Naturopathy
Patients rated the overall quality of care and service as excellent, very good or good	98%	99%	98%
Would recommend their ASH providers to their family or friends	98%	98%	97%
Patients were satisfied with their most recent visit to the ASH provider's office	99%	98%	97%

10,337 surveys were sent to American Specialty Health patients in 2009. 2,961 patients participated, with a response rate of 29 percent.

Beginning October 1, 2010, the maximum annual benefit for alternative care will go from \$2,500 per person down to \$2,000 per person on all OEGB medical plans, including the Providence plans. Providence Health Plan partners with the American Specialty Health Network (ASHN) for alternative care benefits. Over the last year, the number of participating ASHN providers has more than doubled – now 3,291 and growing.



Find out more



[www.providence.org/oebb](http://www.providence.org/oebb)

Dedicated OEBB customer  
service line: 800-633-1878

Thank you for considering Providence Health Plan. If you have any questions, please call their dedicated OEBB customer service line at 800-633-1878.