

Section 2: Medical Benefits

Medical Plan Options

Each of PEBB's medical plans provides a member handbook (evidence of coverage, in the case of Kaiser Permanente) and benefit summary. They are incorporated in this Summary Plan Description by reference and are available for download as printable documents on PEBB's Web site. Carefully review the plans' member handbooks and service areas to see which one best fits your and your family's healthcare needs. View Covered Service Areas by Plan www.oregon.gov/DAS/PEBB/2011Benefits/ServArea.shtml

- **Prescription Drug Coverage.** All the medical plans offered by PEBB include coverage for prescription drugs.
- **Routine Vision Care.** Employees and others who enroll in medical the plans offered by PEBB receive coverage for routine vision care except in the *part-time* versions of the plans, which do not have coverage for routine vision services. The exception is part-time HMO plan, which covers a routine vision exam with a \$30 copay. See the HMO plan benefit summaries for information on routine vision care in those plans. See VSP Routine Vision Care for the summary of benefits in the other plans.

Health Maintenance Organization Plans

Health maintenance organization (HMO) plans offer a high level of service and benefits with low out-of-pocket copayments. To get benefits, you must use the providers and facilities that are part of the plan. You select a primary care provider within the HMO who guides your care. If you seek care elsewhere, the plan may not pay or may pay a reduced amount.

PEBB sponsors the **Kaiser Permanente** HMO plan for those who live or work (at least 50 percent of the time) in the Kaiser Permanente service area. See the plan's member handbook (evidence of coverage) for details on this plan and coverage, long with a list of the ZIP codes in the service area.

Kaiser Permanente HMO Benefit Summary

This document is on the Web at http://my.kp.org/nw/pebb/benefits_nw_traditionalHMOPlan.html. It is incorporated here by reference. The summary includes routine vision services.

Kaiser Permanente HMO Part-time Benefit Summary

This document is on the Web at http://my.kp.org/nw/pebb/benefits_nw_traditionalHMOPlan.html. It is incorporated here by reference. The summary includes routine vision services.

Medical-home Plans

A medical home is a clinic staffed by health care professionals who work together as a team. Led by your primary provider, this team coordinates all of your health care, including referrals to outside providers or specialists when necessary. The team gives you connected health care by staying informed about and actively participating in all aspects of your care.

State of Oregon

Public Employees' Benefit Board Summary Plan Description

PEBB offers the Providence Choice medical-home model plan. You need to establish your medical home clinic to ensure you have access to the full benefits of your plan, including claims paid at the medical home benefit level and not the out-of-plan level.

Providence Choice Benefit Summary

This document is on the Web at

www.providence.org/healthplans/pdfs/pebb/PEBBChoicePlanFT2012.pdf. It is incorporated here by reference. See the VSP benefit summary for routine vision services in this plan.

Providence Choice Part-time Benefit Summary

This document is on the Web at

www.providence.org/healthplans/pdfs/pebb/PEBBChoicePlanPT2012.pdf. It is incorporated here by reference. This plan does not cover routine vision services.

Preferred Provider Organization Plans

Preferred provider organization (PPO) plans offer services and benefits at two coverage levels — from preferred providers and from non-preferred providers. PEBB offers the PEBB Statewide PPO plan in all parts of the state. You may use any doctors you wish. If you use doctors who are preferred (in-network), you pay less. If you use providers who are not preferred (out of network), you pay more. If you use providers who do not participate in the plan as preferred or non-preferred, the providers may bill you for amounts greater than allowed in the plan.

PEBB Statewide Plan Benefit Summary

This document is on the Web at

www.providence.org/healthplans/pdfs/pebb/PEBBStatewidePlanFT2012.pdf. It is incorporated here by reference. See the VSP benefit summary for routine vision services in this plan.

PEBB Statewide Plan Part-time Benefit Summary

This document is on the Web at

www.providence.org/healthplans/pdfs/pebb/PEBBStatewidePlanPT2012.pdf. It is incorporated here by reference. This plan does not cover routine vision services.

Vision Service Plan

VSP provides vision coverage in the Providence Choice and PEBB Statewide plans. The part-time versions of these plans have no vision coverage. The VSP benefit summary is on the Web at www.oregon.gov/DAS/PEBB/2012Benefits/Docs/VSPBrochure.pdf. It is incorporated here by reference.

Health Improvement and Cost Containment Programs

The Board may institute health improvement and cost containment programs in the design of health plans. The goal of these programs is to assist the employer and employees improve employee health and contain costs for health benefits. See Appendix B.