

## Harrison Electrical Workers Trust Fund 2026 Medical Options

All information contained in this benefit comparison is in summary and does not fully describe your benefit coverage. For specific information about your medical options, refer to your benefits booklet, or you may obtain a benefits packet for the plan of your choice from the Trust Office. You may also contact the health plan's Customer Service for further assistance. If there is any conflict between this summary and the SPD, the SPD prevails.

Medical Plan Feature	Trust Self-Funded Plan	Kaiser Permanente HMO	Providence Option Advantage	
Provider Choice	Any provider. In Oregon and SW Wash.: For a list of <a href="https://www.mycigna.com">network providers</a> , see <a href="https://www.mycigna.com">www.mycigna.com</a> .	Except for emergencies, you must receive care from Kaiser Permanente and affiliated providers. <a href="https://www.kp.org">www.kp.org</a>	Refer to the Providence Provider Directory Provider list can be viewed at <a href="https://www.providence.org/health_plans">www.providence.org/health_plans</a> <b>(Click on Signature Network option)</b>	
Coverage Area	Anywhere with Reimbursement at 60% of UCR (Preferred providers reimbursed at 80%)	You must live or work within the Kaiser Service Area	<b>OREGON:</b> all counties. <b>WASHINGTON:</b> Clark, Skamania and Klickitat counties	
Annual Deductible	\$500 per person, \$1,000 per family (2 or more persons)	\$500 per person/\$1,500 per family (3 or more persons) (office visits not subject to deductible)	\$750 per person, up to \$1,500 (2 or more persons). (Waived for many outpatient services from participating providers)	
Medical Out-of-Pocket Maximum (includes deductible) (Coinsurance)	In-Network: \$3,000 per person, \$6,000 per family (2 or more persons) Out-of-Network: \$3,000 per person, \$6,000 per family (2 or more persons)	\$6,000 per person/\$12,000 per family (2 or more persons) (not all copays apply to this limit)	\$6,000 per person, up to \$12,000 (2 or more persons). (Some services do not apply to maximums) Many services require prior authorization If you do not obtain prior authorization for services from a non-participating provider, a 50% penalty, not to exceed \$2,500 will apply to each covered service	
Rx Out-of-Pocket Maximum	\$3,000 per person, \$6,000 per family (2 or more persons)	No separate out-of-pocket maximum for Rx	No separate out-of-pocket maximum for Rx	
Covered Services	Plan Pays	Plan Pays	Plan Pays	
			IN-NETWORK	OUT-OF-NETWORK
Doctor's Office Visits	80% In-Network Preferred Providers 60% UCR* Out-of-Network Providers	100% after you pay \$5 co-pay first 3 visits then \$20 co-pay per visit for primary doctor/ \$30 co-pay per visit for specialist	100% after \$30 co-pay per visit (Deductible does not apply)	50% UCR* After Deductible
Hospital Services	80% In-Network Preferred Providers 60% UCR* Out-of-Network Providers	80%	80% (including maternity and newborn nursery care) (Deductible does not apply to newborn nursery care)	50% UCR* After Deductible

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			Plan Pays	
			IN-NETWORK	OUT-OF-NETWORK
Maternity - Outpatient	80% In-Network Preferred Providers 60% UCR* Out-of-Network Providers	\$0 for scheduled prenatal and postpartum visits. Inpatient hospital 80%	80% Prenatal office visits covered in full	50% UCR* After Deductible
Emergency Room Care	80% In-Network Preferred Providers 60% UCR* Out-of-Network Providers	80%	80% after \$750/\$1500 deductible and \$500 co-pay (Copoly waived if admitted within 24 hours)	50% after deductible and \$500 co-pay (Copoly waived if admitted within 24 hours)
Preventive Care	In Network Providers: 100% (deductible does not apply) Out-of-Network Providers: Not covered	100%	100%	50% UCR* Deductible does not apply for most services
Chiropractic Manipulation	80% In-Network Preferred Providers 60% UCR* Out-of-Network Providers (26 visits per calendar year)	Physician referred chiropractic are no longer covered.	20 chiropractor visits per member per calendar year.	Not Covered
Acupuncture Services and Massage Therapy	80% In-Network Preferred Providers 60% UCR* Out-of-Network Providers (Combination of 26 visits per calendar year total)	Physician referred acupuncture are no longer covered.	12 acupuncture visits per member per calendar year.	Not Covered
X-ray and Lab	80% In-Network Preferred Providers 60% UCR* Out-of-Network Providers	100% after \$20 co-pay per visit (deductible does not apply)	80% First \$500 covered in full, co-payment waived	50% UCR* After Deductible
Hi-Tech Imaging Services (PET, CT, MRI, etc)	80% In-Network Preferred Providers 60% UCR* Out-of-Network Providers	100% after \$100 co-pay per visit (deductible does not apply)	80%	50% UCR* After Deductible

\*Benefits paid at UCR (Usual, customary and reasonable charges)

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Medical Plan Feature	Trust Self-Funded Plan	Kaiser Permanente HMO	Providence Core Advantages
Covered Services	Plan Pays	Plan Pays	Plan Pays
<p>Prescription Drugs <b>Refer to Plan Booklet for full benefit outline.</b></p>	<p><b>Providence participating pharmacies (up to 30 day supply):</b> Generic: \$15 copay Preferred Brand: \$35 copay Non-Preferred Brand: \$70 copay Specialty: \$150 copay <b>Providence Mail Order (90-day supply):</b> Generic: \$30 copay Preferred Brand: \$70 copay Non-Preferred Brand: \$140 copay  Prescriptions by Mail: You may obtain a 90-day supply (two copayments will apply) Costco Home Delivery, Postal Prescription Services or 90-day supply at Fred Meyer, Walgreens or Providence pharmacies.</p>	<p>Kaiser Formulary Rx; (non-formulary medications are not covered): Generic: \$15 copay (up to 30-day supply) Preferred Brand: \$30 copay (up to 30-day supply) Non-Preferred Brand: \$50 copay (up to 30-day supply) Specialty medications: \$50 copay up to 30-day supply  Mail Order for maintenance medications: 90-day supply for 2 copays</p>	<p>Preferred Generic: \$0 copay for a 30-day supply purchased at a participating retail pharmacy Non-Preferred Generic Drugs: \$10 copay for a 30-day supply purchased at a participating retail pharmacy Preferred Brand-Name: \$40 copay for a 30-day supply purchased at a participating retail pharmacy Non-Preferred Brand-Name: \$75 copay for a 30-day supply purchased at a participating retail pharmacy Specialty and Compound Medications: 50% coinsurance up to a \$200 retail  Prescriptions by Mail: You may obtain a 90-day supply (two copayments will apply) of each maintenance drug through Costco Home Delivery, Postal Prescription Services or 90-day at Fred Meyer, Walgreens or Providence pharmacies. Use of Non-Participating Pharmacies: Reimbursement subject to review</p>
<p>Vision Benefits provided by the Trust through Vision Service Plan. (Except Kaiser participants) <b>Refer to Plan Booklet for full benefit description.</b></p>	<p>In-Network VSP Provider: Exam: You pay \$25 copayment Glasses: You pay \$25 copayment and any non-covered services Frames are covered once every 12 months with a \$150 allowance and 20% off out-of-pocket above that amount.  Lenses are covered every 12 months (single vision, lined bifocal or lined trifocal).</p>	<p>Kaiser Permanente Plan provider: Exam: You pay \$20 copayment per visit, no limit on number of visits. Glasses or contact lenses: You pay balance after a credit of \$150 once every two years</p>	<p>In-Network VSP Provider: Exam: You pay \$25 copayment Glasses: You pay \$25 copayment and any non-covered services Frames are covered once every 12 months with a \$150 allowance and 20% off out-of-pocket above that amount. Lenses are covered every 12 months (single vision, lined bifocal or lined trifocal).</p>

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Benefit Questions?		
Harrison Trust Office:	(503) 224-0048, ext. 1679	(800) 547-4457, ext. 1679
Kaiser Permanente Membership Services:	(503) 813-2000	(800) 813-2000 (Refer to Group #2454)
Providence Health Plan:	(503) 574-7500	(800) 878-4445 (Refer to Group #105122)

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