OHSU PPO

The OHSU PPO plan provides services through a network of OHSU preferred providers – physicians, the hospital and clinics. When you need medical care, you can go to any physician, hospital or qualified provider (OHSU providers or non–OHSU providers). The difference is you receive a higher level of coverage when you use an OHSU provider. When you go to a non-OHSU provider, you will pay 40 percent of allowable charges for most services, and you may pay any amounts over and above the allowable charge. Allowable charges are charges that OHSU providers have agreed to accept as payment for medically necessary covered services. For the most current OHSU provider information, visit www.ohsuhealth.com and click on Find a Doctor.

The OHSU PPO plan offers the same services as the 250 PPO Plan. However, the OHSU PPO plan has a lower deductible and out-of-pocket maximum. In addition, your monthly employee premiums will be lower if you participate in the OHSU PPO plan.

See Page 20 for a summary of plan features.

Receiving Care Out of the Area

Keep in mind that when you receive non-emergency care from a non-OHSU provider, such as when you are living or traveling outside of the OHSU service area, you will pay more out of pocket. Also, if your dependents attend school outside the OHSU service area, your dependents will receive the non-OHSU level of benefits coverage.

Exclusions and Limitations

The following list shows some of the limitations and exclusions that apply to the OHSU PPO plan. For a complete list of limitations and exclusions, contact Aetna at 800 541-0429.

- Cosmetic surgery
- Infertility services, including infertility drugs and in vitro fertilization
- Surgery to alter the refractive character of the eye
- Gender identity disorders
- Mental or developmental disabilities
- Counseling or treatment in the absence of illness
- Experimental or investigational services
- Treatment of any condition arising out of service in the armed forces of any country
- Some treatments for mental or nervous disorders, or chemical dependency, may be limited
- Orthognathic surgery for TMJ