

ERHC North  
2025

# ERHC PLAN



**For Enrolled Members, Spouses & Dependents**

EXCLUSIVE COVERAGE for ACTIVE-DUTY RESPONDERS



## The Plan that Gives Back as Much as You Do:

- ✓ Access to high-quality, comprehensive healthcare — **WITH NO ADDED OUT-OF-POCKET COSTS** for standard services and procedures
- ✓ Reduced rates for access to **LEADING-EDGE PRP THERAPIES** [See page 4 for details]
- ✓ An **AFFORDABLE ALTERNATIVE** to conventional health insurance for most primary care & urgent care needs
- ✓ Works **WITH YOUR TRADITIONAL HEALTH INSURANCE**, which will remain your secondary coverage for non-routine services and those provided outside the ERHC medical home

ERHC Front Desk: ☎ (509) 824-7327 ■ ERHC Plan Back-Up Line\*: ☎ (509) 824-7311

\* Exclusive back-up line for ERHC Plan members. Call this number any time our primary lines are busy, for an expedited response.



# ERHC PLAN

## GUIDE TO EXCLUSIVE CAPITATED CARE HEALTH BENEFITS

### For Enrolled Members, Spouses & Dependents

COVERAGE for ACTIVE-DUTY RESPONDERS

Emergency Responders Health Center knows that **your healthcare should work as hard as you do - and be ready at a moment's notice, too.**

That's why we partner with emergency agencies and health trusts to offer *ERHC Plan* health coverage that's **confidential, comprehensive, convenient, and low-cost** – as well as fully **customized** for you and your family members.

#### 20 YEARS of CARE

ERHC was founded by a family medicine-certified/ER physician to address **the elevated health risks** faced by firefighters, law enforcement officers, and other emergency response professionals. Since 2004, ERHC has worked overtime to safeguard the lives of those who protect our community, ensuring that their healthcare **goes above and beyond** – just like they do.

#### YOUR FAMILY'S HEALTH is OUR ONLY MISSION

Our singular objective is to promote **optimal well-being, occupational performance, and career longevity** among the emergency personnel our communities rely on. ERHC emphasizes preventative care, proactive health maintenance, and total wellness. Our pioneering clinic has developed a specialized line of health and wellness services, with clinicians who understand your – and your loved ones' - unique challenges and concerns.

#### MEMBERS-ONLY BENEFITS

We're **there when you need us.** We've established a dedicated back-up phone line to offer exclusive access for ERHC Plan members, with a commitment to honor your requests for same-day visits for urgent care, whenever possible.<sup>1</sup>

### WE'VE GOT YOU COVERED | Comprehensive Care without Added Expenses

#### Plan Benefits Summary

- ☐ Unlimited primary care & urgent care visits with the ERHC medical provider of your choice.<sup>1</sup>
  - No co-payment, no deductible for standard visits and included services.
  - Medications/orthopedic supplies concurrent with urgent care visits included!\*
- ☐ No additional out-of-pocket costs for standard:
  - Wellness Exams & Comprehensive Health Screenings
  - In-clinic Procedures (from skin biopsies to vasectomies)
  - In-clinic Diagnostic Laboratory Services
  - In-clinic Diagnostic Imaging Services
  - Adult & Pediatric Immunizations



#### STANDARD CARE OVERVIEW

primary care  
 urgent care (medications included\*)  
 women's health | men's health  
 pediatric care  
 health screenings  
 heart & lung health  
 dermatology  
 occupational health  
 sports medicine | orthopedics  
 physical therapy | mental health

<sup>1</sup> Our goal is to see ERHC Plan subscribers the same day for high-acuity conditions, whenever possible. Our Medical Receptionists will offer you an appointment with our next-available medical provider, if your preferred provider is unavailable.

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# COVERAGE BASICS – 2025 ERHC PLAN

## IS MY PRIVACY MAINTAINED UNDER the ERHC PLAN?

**YES.** Plan member privacy and patient confidentiality are strictly observed in accordance with regulations governing Protected Health Information (PHI). *A complete copy of ERHC North privacy practices is available upon request.*

## WILL I PAY ANY OUT-of-POCKET COSTS to ERHC for ROUTINE CARE?

**NO.** There are no co-payments or deductibles under the ERHC Plan, for care listed under the INCLUDED SERVICES & PROCEDURES list. [See page 3]

## WHICH HEALTHCARE SERVICES are COVERED 100%?

**NEARLY ALL** standard ERHC outpatient services – including unlimited primary care and urgent care visits, basic health screenings, and standard immunizations – are covered as INCLUDED SERVICES, with no added out-of-pocket expenses billed to the plan member by ERHC North.

Diagnostic services to include in-clinic lab analysis and musculoskeletal ultrasound are covered 100%, as well. In addition, the ERHC Plan fully covers advanced care customized for first responders – heart and lung screenings, injury prevention and rehabilitation, mental health services, wellness outreach, and more.

*View the INCLUDED SERVICES & PROCEDURES list [See page 3], refer to your OPEN ENROLLMENT GUIDE, or call us at (509) 824-7327 prior to your next visit to verify whether a requested service is covered.*

## WHICH SERVICES ARE NOT COVERED?

**ONLY A SMALL NUMBER** of ERHC North services are considered “non-included” under the ERHC Plan. Non-included services are not covered by the ERHC Plan, and will be billed to your secondary health insurance in accordance with that plan’s Schedule of Benefits. These services are outlined, but are not limited to, those shown under the NON-INCLUDED SERVICES & PROCEDURES list. [See page 4]

All services provided by **third-party, non-ERHC healthcare providers and facilities** will be billed separately, in accordance with your secondary insurance plan’s Schedule of Benefits.

## WILL ERHC BECOME MY “REGULAR” HEALTH CLINIC?

**YES.** Our clinic offers the same level of care as a traditional family medicine practice/medical home. ERHC North also offers advanced services not available through most mainstream primary care clinics open to the general public.

## CAN MY SPOUSE & CHILDREN BE SEEN at ERHC NORTH?

**YES.** Your spouse and qualifying dependents enrolled under your ERHC Plan will receive the same benefits as primary subscribers, including no-cost services shown under the INCLUDED SERVICES & PROCEDURES list.

## WHEN SHOULD I SCHEDULE a “NEW PATIENT” APPOINTMENT?

**IT’S YOUR CHOICE.** ERHC Plan enrollees are considered “pre-established” patients. You may be seen at any time – to discuss preventative health with one of our providers, or to address a current health concern. We recommend that patients schedule Annual Wellness Exams during their birth month, to establish a steady health routine; department and health trust expectations may vary.

## DO I NEED PRE-AUTHORIZATION for ERHC PRIMARY or URGENT CARE?

**NO.** ERHC Plan members receive access to unlimited primary care, urgent care *and* mental health visits – no pre-approval required! Appointments for in-clinic health screenings and physical therapy will be made upon referral from your ERHC North medical provider.

## DO I HAVE a CHOICE in DOCTORS, SPECIALISTS & HOSPITALS?

**YES.** We will make every effort to place you with the ERHC North medical provider of your choice. If your preferred provider’s capacity is full, we’ll match you with another ERHC provider well-qualified to care for you. ERHC North makes referrals to third-party medical specialists and facilities *best-suited* to meet patient needs, regardless of health system affiliation. As an independent clinic, ERHC North collaborates with all area regional medical centers and healthcare systems. [See ERHC Provider Directory]

## CONTINUOUS HEALTHCARE ADVANCEMENT

*We never stop working to take your care to the next level.*



## ERHC Commitment to Care Quality & Continuous Improvement →

ERHC works tirelessly to continue to elevate the quality and breadth of our care.

Our practice was founded in response to agency requests for wellness exams aligned with occupational health standards. In the 20 years since, our model of care has grown exponentially, to include broad-spectrum family medicine, urgent care, occupational and sports medicine, physical therapy and rehabilitation, mental health services, massage therapy, and other allied services.

From the introduction of Body Composition Analysis to the rapid deployment of COVID-19 pandemic response services, ERHC remains committed to the early adoption of emerging, research-supported healthcare services and technologies.

See page 4 for an introduction to **Platelet-Rich Plasma Therapy (PRP)**, the latest leading-edge procedure in the ERHC healthcare line-up.

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## Included Services & Procedures - 100% COVERED CARE

NO ADDITIONAL OUT-of-POCKET COSTS for ENROLLED MEMBERS (per visit or per service)

### PRIMARY CARE

- Comprehensive Health Assessments
- Personal Health Planning (Behavioral & Lifestyle Management)
- Vision & Hearing Screening
- Cancer Screening Consultations
- Chronic Disease Management  
*Diabetes, Hypertension, Elevated Cholesterol, Endocrine System Disorders, Gout & More*

### URGENT CARE *with PHARMACY BENEFIT*<sup>+</sup> [See page 4]

- Assessment & Treatment of Minor Illness & Injury
- Sore Throats
- Respiratory Complaints (Including Nebulized Treatments)
- Gastrointestinal or Abdominal Complaints
- Wound Care (Contusions, Lacerations, Ingrown Toenails, etc.)
- Sprains & Fractures (Splinting & Casting)
- Musculoskeletal Pain (i.e. Back or Joint)

*ERHC North is not an emergency facility. Always call 911 or visit a local emergency room for possible life-threatening conditions.*

### WOMEN'S HEALTH

- Pap Smears, Breast & Cervical Cancer Clinical Screening Exams
- Family Planning, Pre-Conception Health, Contraception & Early Prenatal Care

### MEN'S HEALTH

- Prostate Cancer Screening
- Family Planning & Vasectomies

### PEDIATRIC & ADOLESCENT HEALTH

- Annual Well Child Exams
- Sports Physicals

### DERMATOLOGY

- Annual Dermatologic Screening
- Mole & Lesion Assessment/Removal
- Lipoma & Epidermal Inclusion Cyst Assessment/Removal
- Laceration Care

### HEART & LUNG HEALTH

- Cardiology Screening  
EKG, Cardiac Stress Testing (Treadmill or Cycle)
- Spirometry (Lung Function Testing)

### MEDICAL IMAGING (including radiologist interpretation)

- Digital X-Ray\*  
*\*ERHC will refer you to our contracted third-party facility, for any necessary X-Ray imaging services, until this service is available in-house at the ERHC North Clinic. X-Ray imaging ordered by your ERHC North medical provider, for conditions evaluated and treated through ERHC, will be covered under the ERHC Plan, with no additional out-of-pocket expenses to you.*

### LABORATORY SERVICES

- Phlebotomy (blood draws)  
Wellness Labs – CBC, Metabolic Profile, Cholesterol/Lipid Panel, Uric Acid, TSH (thyroid-stimulating hormone), HgbA1c (diabetes surveillance), PSA (prostate-specific antigen), Infectious Disease Screening (HIV, Hepatitis B titer, Hepatitis C antibody)
- Point-of-Care Testing  
Rapid Strep/Standard Throat Culture (if indicated), Influenza A/B, Mononucleosis Testing, COVID-19 (antigen), Urinalysis, Pregnancy Testing (urine)
- In-House STD Testing\*\* (with ERHC's collaborating third-party laboratories)  
Chlamydia & Gonorrhea (urine), Herpes Simplex Types I & II (IgG) Syphilis (treponema pallidum)  
*\*\*Excludes third-party laboratory confirmatory testing (if required), which will be billed to secondary insurance coverage.*

### OCCUPATIONAL HEALTH

- CDL License Examination & Medical Certification
- Occupational Risk Counseling
- Workers' Compensation Care

### ORTHOPEDECS & MUSCULOSKELETAL HEALTH

- Outpatient Fracture Care (non-operative)
- Joint Injections (most therapies)
- Orthopedic Braces (standard/non-customized)
- Ultrasound (for musculoskeletal conditions)

*See page 4 for details regarding exclusive rates for ERHC's Platelet-Rich Plasma Therapy; this offer is available only to ERHC Plan members.*

### PHYSICAL THERAPY

- Physical Therapy Rehabilitation (Acute & Chronic Conditions, Post-Op Care)  
Myofascial Release; Soft Tissue & Joint Mobilization (IASTM)
- Strength & Conditioning

### IMMUNIZATIONS

- Adult  
Seasonal Flu, Hepatitis A (2-shot series) & Hepatitis B (3-shot series), Tdap (tetanus, diphtheria, pertussis), MMR (mumps, measles, rubella)
- Standard Pediatric Vaccinations\*\*\*  
*\*\*\*Pediatric vaccinations covered by State of Washington funding for minors through 18 years of age.*

### MENTAL HEALTH SERVICES

- Outpatient Mental Health Therapy  
*Caring for Adults, Adolescents & Couples  
Referrals to vetted Psychiatrists & Inpatient Facilities*
- Pharmacotherapy Management (in collaboration with ERHC medical providers for most mental health conditions)



## Platelet-Rich Plasma Therapy (PRP)

Advanced PRP therapy has been shown effective in the treatment of chronic musculoskeletal conditions such as arthritis and tendinopathies. ERHC offers the state-of-the-art, double-spin Arthrex ACP Max system, which yields platelet concentrations 11-fold greater than whole blood, enhancing healing and tissue regeneration. Ultrasound-guided injections by ERHC's sports medicine providers ensure precise delivery, maximizing therapeutic benefits and improving outcomes.



### Exclusive Rates for ERHC Plan Members

**Complete PRP Package | \$400.00\***

In-Depth Consultation ■ Follow-Up Appointments  
PRP Blood Draws & Processing ■ Ultrasound-Guided Injections  
Full Orthopedic Evaluation, Including X-Ray

\*Discount of more than 50% from non-ERHC Plan pricing

## + Urgent Care Pharmacy Benefit

In addition to accessing unlimited medical office visits for urgent care, *ERHC Plan* members will receive standard\* medications dispensed by ERHC North during these visits, in association with acute conditions treated, at no additional cost. In most cases, the full course of medication will be provided. Examples of covered medications include:

Analgesics (NSAIDs)  
Muscle Relaxants  
Antibiotics & Antivirals  
Anti-Emetics (for Nausea)  
Steroids (oral and topical)  
Allergy & Asthma Relief  
Cough & Cold Remedies  
More



*This benefit does not extend to medications dispensed for routine/ongoing treatment of chronic conditions, refills, or medications filled by pharmacies outside of ERHC North. ERHC does not store or dispense controlled substances in-house. \*ERHC stocks most commonly prescribed medications; non-standard medications will require filling by outside pharmacies and be billed to secondary insurance.*

## NON-INCLUDED SERVICES & PROCEDURES

Provided at ERHC North | Billed through Spokane Fire Fighters Benefit Trust

### SUPPLEMENTAL SERVICES & PROCEDURES (not covered under the *ERHC Plan*)

- The following services are not covered by the *ERHC Plan*, and will be billed to your secondary insurance plan in accordance with the plan's Schedule of Benefits, or to you directly.
- Excluded services include, but are not limited to:
  - Custom-Ordered Medical Specialty Supplies  
IUD Devices (intrauterine contraception), Visco-supplementation Medications, Custom-Ordered Braces and Orthotics
  - Additional Adult Immunizations  
Herpes Zoster (shingles), Varicella (chickenpox), Pneumococcal, Meningococcal, HPV (human papillomavirus), COVID
  - Off-site Laboratory Services & Pathology Services
  - Prescriptions Filled by Third-Party (non-ERHC) Pharmacies
  - Allied Health & Wellness Services  
Acupuncture ■ Massage Therapy ■ Chiropractic Care

**OTHER SERVICES** may be available; please call **(509) 824-7327** to ask about conditions or procedures not listed above.

- If a service is not explicitly listed as an included (standard/covered) service, it is considered to be excluded (billed separately to secondary insurance in accordance with plan benefits, or billed direct-to-patient).
- If a new service is introduced during the plan year, and is not explicitly listed as an included (standard/covered) service, it is considered to be excluded (billed separately to secondary insurance or direct-to-patient).

**SERVICES PROVIDED** by third-party (non-ERHC) specialists, laboratories, pharmacies, imaging facilities, hospitals, surgical facilities and other providers/facilities will be billed separately, in accordance with your secondary insurance. When a visit to another service provider or facility outside of our Health Center is necessary, ERHC North will remain your primary medical home. You can count on us to:

- ✓ Make timely referrals to appropriate medical providers;
- ✓ Coordinate care delivered by different providers or facilities;
- ✓ Follow up to ensure diagnostic or treatment plans are fulfilled.

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# ERHC North Provider Directory

YOUR FRONT LINE OF CARE

Get to Know our Team:

<https://erhcnorth.org/team>

## Medical Clinic & Physical Therapy Studio

### Medical Care |



#### LOGAN DANIELSON, DO

Family Medicine | Sports Medicine |  
Musculoskeletal Health

#### Physician

Western University College of Osteopathic  
Medicine of the Pacific  
Community Health Care Family Medicine  
Residency  
Primary Care Sports Medicine Fellowship,  
University of Arizona



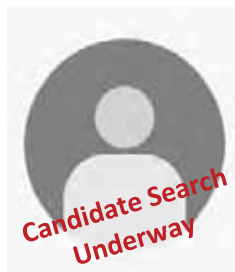
#### SAMANTHA KNAPP, DNP

Family Practice | Rehabilitation

#### Advanced Practice Provider

Washington State University College of Nursing

### Physical Therapy |



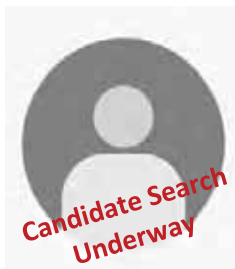
#### PHYSICAL THERAPY & REHABILITATION

Welcoming our New Provider(s) Soon!



## Allied Wellness Services

### Mental Health Counseling |



#### MENTAL HEALTH SERVICES

Welcoming our New Provider(s) Soon!



### Honored to Serve those who Safeguard our Communities

ERHC's team of healthcare professionals is committed to providing specialized, compassionate, and patient-centered care, **calibrated to the unique needs** of those who serve on the front lines.

Our medical, mental health, and allied wellness providers are not only top-tier clinicians. They **specialize in addressing first responders' elevated health risks**, understand the rigors of active duty, and are well-attuned to the sacrifices borne by emergency response professionals and their families. Many members of ERHC's healthcare team have **first-hand experience** as a former first responder, or as the spouse or dependent of a responder.



#### MICHELLE SINGEO

ERHC North Clinic  
Manager

"My passion for serving my community drives my commitment to enhancing the well-being of those who put their lives on the line every day. I'm dedicated to creating a supportive and holistic healthcare environment for ERHC Plan members."

Illustrations used courtesy of: Pop Vectors, [www.freepik.com](http://www.freepik.com)



## LOCATION | HOURS | CONTACT US

### EMERGENCY RESPONDERS HEALTH CENTER — NORTH

#### ERHC Plan Back-Up Line

Call 509.824.7311 if our primary lines are busy!

*For the best service, please reach out to our primary lines (noted below), prior to calling the Back-Up Line.*

#### Medical Clinic, Physical Therapy Studio & Wellness Center

Annual Wellness Exams ■ Primary & Urgent Care ■ Rehabilitation ■ Mental Health Services

##### Rock Pointe Center III |

1330 North Washington Street | Spokane, Washington

Suite 1080 (temporary location during new ERHC North clinic build-out phase)

Suite 4400 (permanent location)

Phone: 509.824.7327

Fax: 509.824.7317

##### CLINIC HOURS\*

Mondays - Thursdays | 8 a.m. - 6 p.m.

Fridays | 8 a.m. - 5 p.m.

Saturdays\* | 10 a.m. - 2 p.m. (**\*open when medical staffing levels allow**)

*Same-day Appointments for Urgent Care Offered to ERHC Plan Members Whenever Possible*

\*General business hours; specific service/individual provider hours may vary.

#### Walk-In Laboratory Services

Rock Pointe Center III | Located within ERHC North Medical Clinic

Phone: 509.824.7327

Fax: 509.824.7317

**LABORATORY WALK-IN HOURS** (no appointment necessary for Laboratory services only)

Mondays - Fridays | 7:30 a.m. - 3 p.m.

#### ERHC Online

[erhcnorth@er-hc.org](mailto:erhcnorth@er-hc.org) ■ [erhcnorth.org](http://erhcnorth.org) ■ [erhc360.org](http://erhc360.org)



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**PRESCRIBE LIFESTYLE | MINIMIZE MEDICATION**  
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