

ERHC North
2026

ERHC PLAN



For Enrolled Members, Spouses & Dependents

EXCLUSIVE COVERAGE for ACTIVE-DUTY RESPONDER FAMILIES



Advanced Coverage

*that works
as hard
as you do*

The Plan that Gives Back:

- ✓ Access to high-quality, comprehensive healthcare — **WITH NO ADDED OUT-OF-POCKET COSTS** for routine services and procedures
- ✓ Reduced rates for access to **LEADING-EDGE PRP THERAPIES** [See page 5 for details]
- ✓ An **AFFORDABLE ALTERNATIVE** to conventional health plan coverage for most primary care & urgent care needs
- ✓ Works **WITH YOUR COMMERCIAL HEALTH PLAN**, which will remain your plan for Supplemental Services and those provided outside the ERHC North medical home [See page 5 for details]

ERHC Front Desk: ☎ (509) 824-7327 ■ ERHC Plan Back-Up Line*: ☎ (509) 824-7311
infonorth@er-hc.org ■ erhcnorth.org

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



2026 ERHC PLAN

GUIDE TO EXCLUSIVE CAPITATED CARE HEALTH BENEFITS For Enrolled Members, Spouses & Dependents

COVERAGE for ACTIVE-DUTY RESPONDER FAMILIES

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 maintain 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.¹

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

Plan Benefits Summary

- ☐ Unlimited primary care & urgent care visits with the ERHC North medical provider of your choice.¹
 - No co-payment, no deductible for routine 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



ROUTINE CARE OVERVIEW

preventive & primary care
 urgent care* [See page 5]
 women's health | men's health
 pediatric care | sports physicals
 health screenings
 heart & lung health
 dermatology
 occupational health
 sports medicine
 physical therapy
 mental health

¹ 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.

This document contains an overview of some of the SFFBT ERHC Plan benefits. Details are provided in the official SFFBT Plan Document and Booklet. In the event of any conflict, the terms of the official SFFBT Plan Document and Booklet shall control.

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COVERAGE BASICS – 2026 ERHC PLAN

FREQUENTLY ASKED QUESTIONS

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 ADDED OUT-of-POCKET COSTS to ERHC for ROUTINE CARE?

NO. Care listed under the INCLUDED SERVICES & PROCEDURES list is automatically paid “globally” through the ERHC Plan. There are no additional co-payments or deductibles. Plan subscribers pay only their monthly contribution.

WHAT TYPE of HEALTHCARE SERVICES are COVERED 100%?

Routine ERHC outpatient services – including unlimited primary care and urgent care visits, basic health screenings, standard immunizations, and mental health care – are covered, with no added out-of-pocket expenses billed to the plan member by ERHC North. [See page 4]

Basic diagnostic services – including in-clinic lab analysis and in-clinic X-ray procedures, 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.

Review the INCLUDED SERVICES & PROCEDURES list [See page 4], refer to your OPEN ENROLLMENT GUIDE OR THE PLAN DOCUMENT & BOOKLET, or call us at (509) 824-7327 prior to your next visit to verify whether a requested service is covered.

WHICH HEALTHCARE SERVICES are BILLED SEPARATELY?

Supplemental Services covered by your plan will be billed separately to your plan in accordance with your plan’s Schedule of Benefits. These services include, but are not limited to, those shown under the SUPPLEMENTAL SERVICES & PROCEDURES list. [See page 5]

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

WILL ERHC NORTH 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 preventive 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 consistent health routine; department and health trust expectations may vary.

DO I NEED PRE-AUTHORIZATION for ERHC PRIMARY/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 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 North Provider Directory, page 6.]

CONTINUOUS HEALTHCARE ADVANCEMENT

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



→ ERHC Commitment to Care Quality & Continuous Improvement

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

Our clinical staff remains committed to the early adoption of emerging, research-supported healthcare services and technologies. We’re also planning ahead to best meet the needs of our growing patient population.

- ⇒ ERHC is developing advanced **ultrasound-based programming** for the diagnosis of musculoskeletal conditions and the early detection of cancers and cardiac conditions for which first responders are at elevated risk.
- ⇒ ERHC is developing comprehensive, evidence-based, and multi-disciplinary **Weight Loss programming**, pairing clinical support with FDA-approved medications.
- ⇒ ERHC is completing due diligence to add **Extracorporeal Shock Wave Treatment and Therapy Laser Treatment** to its Physical Therapy 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)
- Computerized Vision & Hearing Screening
- Chronic Disease Management
 - Diabetes, Hypertension, Elevated Cholesterol, Endocrine System Disorders, Gout & More

URGENT CARE *with PHARMACY BENEFIT*⁺ [See page 5]

- 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

- Breast & Cervical Cancer 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
- Youth 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-Ray¹
- Musculoskeletal Diagnostic Ultrasound

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 Testing² (with ERHC's collaborating third-party laboratories)
 - Chlamydia & Gonorrhea (urine), Herpes Simplex Types I & II (IgG), Syphilis (treponema pallidum), HIV (per above)

²*Third-party laboratory confirmatory testing (if required) will be billed separately to your plan.*

OCCUPATIONAL HEALTH

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

ORTHOPEDICS & MUSCULOSKELETAL HEALTH

- Outpatient Fracture Care (non-operative)
 - Joint Injections (most therapies)
 - Orthopedic Braces (standard/non-customized)
 - Musculoskeletal Diagnostic Ultrasound
- See page 5 for details regarding exclusive rates for ERHC's Platelet-Rich Plasma Therapy; this special 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 Vaccinations³

³*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
- PTSI Treatment/Assistance
 - Assistance for Workers' Compensation Claims for PTSI/PTSD
- Pharmacotherapy Management (in collaboration with ERHC medical providers for most mental health conditions)

¹ ERHC will refer X-Ray imaging orders to a contracted third-party facility, until services are available at the permanent ERHC North site. X-Rays 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.

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 North's sports medicine providers ensure precise delivery, maximizing therapeutic benefits and improving outcomes.

Exclusive Rates for ERHC Plan Members

\$400.00*
Complete PRP
Package



- 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 North 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 will be billed separately to your plan in accordance with the plan's Schedule of Benefits.*

SUPPLEMENTAL SERVICES & PROCEDURES

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

- The following services will be billed to your plan in accordance with your plan's Schedule of Benefits, or to you directly.
- Separately-billed services include, but are not limited to:
 - Custom-Ordered Medical Specialty Supplies
IUD Devices (intrauterine contraception), Visco-supplementation Medications, Custom-Ordered Braces & Orthotics
 - Additional Adult Immunizations
Herpes Zoster (shingles), Varicella (chickenpox), Pneumococcal, Meningococcal, HPV (human papillomavirus), COVID-19
 - Off-site Laboratory Services & Pathology Services
 - Prescriptions Filled by Third-Party (non-ERHC) Pharmacies
 - Allied Health & Wellness Services
Nutritional Counseling/Dietitian Services ▪ Massage Therapy ▪ Acupuncture** ▪ Chiropractic Care**

**Acupuncture and Chiropractic Care not offered through ERHC North at this time

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 Service or Procedure [See page 4], it is considered Supplemental (billed separately to your plan in accordance with plan benefits, or direct-to-patient).
- If a New Service is introduced during the plan year, and is not explicitly listed as an Included Service or Procedure, it is considered to be Supplemental (billed separately to your plan or direct-to-patient).

SERVICES PROVIDED by third-party (non-ERHC North) specialists, laboratories, pharmacies, imaging facilities, hospitals, surgical facilities and other providers/facilities will be billed by those entities separately to your plan. However, when a visit to another service provider or facility outside of ERHC North 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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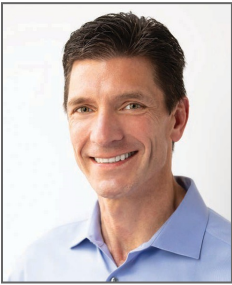
ERHC North Provider Directory

YOUR FRONT LINE OF CARE

Get to Know our Team:

<https://erhcnorth.org/team>

Medical Clinic | ☎ (509) 824-7327



ROB HILVERS, MD
Family Medicine | Sports Medicine |
Preventive Medicine | Heart Health |
Wilderness & Expedition Medicine
ERHC Founder & Medical Director
University of Washington School of Medicine
Family Medicine Residency of Idaho
Idaho Sports Medicine Institute



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
Community Health Association of Spokane
Residency



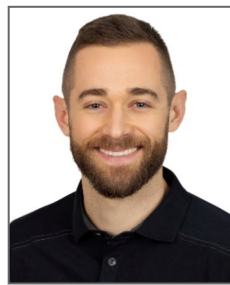
SARA DAVIS, RDN, CD
Medical Nutrition Therapy |
Tactical Dietetics
Registered Dietitian
Washington State University

Massage Therapy Studio | ☎ (509) 824-7327



GAIL LUONG, LMT
Injury Prevention & Recovery |
Deep Tissue Massage |
Sports Massage | Swedish Massage |
Prenatal Massage |
Hot Stone Therapy | Cupping
Massage Therapist
Inland Massage Institute

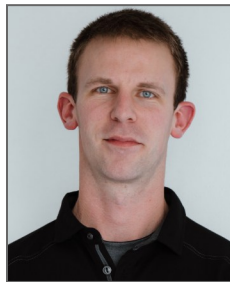
Physical Therapy Studio | ☎ (509) 824-7327



**EVAN PARTON, DPT, OCS,
FAAOMPT**
Physical Therapy | Dry Needling |
Manipulative Therapy
Physical Therapist
Eastern Washington University
Evidence in Motion Institute of Healthcare
Professions
Bellin College OMPT Fellowship Program



AMBER NELSON, MPT, OCS,
Physical Therapy | Manual Therapy |
Aquatic Therapy
Physical Therapist
Eastern Washington University



TIM IRGENS, CSCS, CPT
*Certified Strength & Conditioning
Specialist*
Exercise Program Design |
Injury Rehabilitation
Exercise Physiologist
Eastern Washington University

Mental Health Center | ☎ (509) 824-7323



**STEPHANIE THOET, LMHC,
BCN**
Certified First Responder Therapist
Individual Therapy | EMDR
Mental Health Therapist
Whitworth University



HEATHER MCKAY, LMHC
*Certified First Responder Therapist
(pending)*
Individual Therapy | Certified EMDR
Mental Health Therapist
Heritage University



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

Annual Wellness Exams ▪ Primary & Urgent Care ▪ Nutritional Counseling ▪ Rehabilitation

Rock Pointe III |

1330 North Washington Street | Spokane, Washington

Suite 1080 (temporary location during 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. **Available Soon!*

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 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.

Wellness Clinic

Mental Health Services ▪ Massage Therapy

Rock Pointe Tower |

316 West Boone Avenue | Spokane, Washington

Suite 354

Phone: 509.824.7323

Fax: 509.824.7317

CLINIC HOURS*

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

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

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

ERHC North Online

infonorth@er-hc.org ▪ erhcnorth.org

CUSTOMIZED. COMPREHENSIVE. COMPASSIONATE.

PRESCRIBE LIFESTYLE | MINIMIZE MEDICATION
EMERGENCY RESPONDERS HEALTH CENTER – NORTH

