



2023 Enrollment Guide

Service Area 2

Columbia, Crook, Deschutes, Hood River, Jefferson, Lane, Marion,
Polk, Wheeler counties in Oregon and Clark County in Washington





Enrolling in Medicare

What to Expect

The Providence Way

For more than 160 years, Providence has helped to set the health and well-being standard for the region. As our organization has grown, our efforts have aligned under a single mission: to bring True Health to each and every member of the community.

True Health is a commitment to caring for the whole self: mind, body, and spirit. The concept is rooted in the idea that the healthier each of us are, the healthier we all are. We don't deliver True Health to members as a single tool or finished product, because it's more than that. It's an idea, a set of goals that evolve as we learn – a legacy we build together.

We all deserve True Health.



04	Medicare 101: Getting Started
08	Additional Medicare Coverage
12	Who's Eligible for Original Medicare?
14	Providence Medicare Advantage Plans Health and Fitness Perks
16	Frequently Asked Questions
17	How to Enroll
18	What to Expect After Enrollment

Medicare 101

Getting Started

Enrolling in Medicare can be complex, but we're here to keep it from getting confusing.

This guide will explain what your options are and help you take the next step with confidence.

Before you can enroll in a Medicare Advantage plan, you'll need to be fully enrolled in Original Medicare.



Original Medicare

Original Medicare is basic health coverage provided by the government and is a combination of two programs: Part A and Part B.

Part A Hospital insurance

- + Inpatient hospital services
- + Skilled nursing facility care
- + Hospice care
- + Home healthcare

Part A comes at no cost if you or your spouse paid Medicare taxes for at least 10 years.

Part B Medical insurance

- + Outpatient services
- + Doctor visits
- + Outpatient lab tests and x-rays

Part B is paid for based on income and is usually deducted from your Social Security or Railroad Retirement Board.



What's not covered?

Original Medicare covers a lot, but not everything. About 20% of typical out-of-pocket medical costs are left up to you as the individual to cover.

Original Medicare *doesn't* cover services like:

- + Rx drugs
- + Dental
- + Vision
- + Hearing aids
- + Alternative Care

With Providence Medicare Advantage Plans, you will get the additional coverage you need along with financial peace of mind.



To speak with a Providence Medicare Advantage expert, call **1-833-949-0263 (TTY: 711)** or explore and enroll online at ProvidenceTrueHealth.com/guides

Additional Medicare Coverage

Extending Coverage. Controlling Costs.

Many Original Medicare members choose additional Medicare coverage or a Medicare Supplement plan to help them with the costs and services they need.



Additional coverage comes in three forms:

- + Medicare Advantage (Part C)
- + Prescription Drug Coverage (Part D)
- + Medicare Supplement (Medigap)

If you feel that you would benefit from additional Medicare coverage, rest assured that Providence has a plan option to meet your needs – whatever they may be.



To speak with a Providence Medicare Advantage expert, call **1-833-949-0263 (TTY: 711)** or explore and enroll online at ProvidenceTrueHealth.com/guides

Additional Medicare Coverage

Part C

Medicare Advantage

Providence Medicare Advantage Plans include Parts A, B, and many include Part D, while offering extra benefits and services not covered by Original Medicare, such as:

- + Eyeglasses
- + Hearing coverage
- + Wellness programs

While Original Medicare has no out-of-pocket maximum, Providence Medicare Advantage Plans do, giving you more financial freedom and dependability.

Because it is additional coverage, if you enroll in a Part C plan, you'll also continue to pay your Part B premium.



To speak with a Providence Medicare Advantage expert, call **1-833-949-0263 (TTY: 711)** or explore and enroll online at [ProvidenceTrueHealth.com/guides](https://www.ProvidenceTrueHealth.com/guides)

Part D

Prescription Drug Coverage

Original Medicare doesn't cover prescriptions, so private insurers offer prescription drug coverage plans to help with the out-of-pocket costs of:

- + Brand-name drugs
- + Generic drugs

If you don't enroll in Part D coverage when you enroll in Original Medicare, you end up paying a late enrollment penalty. Luckily, most Providence Medicare Advantage plans include Part D coverage, and there are many standalone Part D plans offered on the market. So you have options.

Medigap

Medicare Supplement Plans*

Medicare Supplement plans are designed to help with the out-of-pocket costs associated with Original Medicare.

Medicare Supplement lets you pay a set cost per month, rather than paying for services as you go. With this coverage, you can visit any Medicare-accepting provider or specialist nationwide and without referral.

*Medicare Supplement does not cover prescription drugs, so you will need to pair it with a Medicare Part D plan. Additionally, Medicare Supplement cannot be combined with a Medicare Advantage plan (Part C).

Original Medicare

Who's Eligible?

To be eligible for Medicare Parts A and B, you must be a U.S. citizen or a permanent legal resident for at least five years and be age 65 or older.



If you're under age 65, you're eligible if you:

- + Are permanently disabled and have received disability benefits for at least 24 months
- + Have end-stage renal disease (ESRD)
- + Have Lou Gehrig's disease (ALS)

Enrolling in Medicare at age 65

If you are collecting Social Security or a Railroad Retirement Pension, you will be automatically enrolled into Medicare Parts A and B.

If you are not collecting Social Security or a Railroad Retirement Pension, you will need to apply for Medicare Parts A and B.

- + Apply on the Social Security website: ssa.gov/benefits/medicare
- + Visit your local Social Security office
- + Call Social Security at **1-800-772-1213** (TTY users can call **1-800-325-0778**) or the Railroad Retirement Board (if you worked there) at **1-877-772-5772**

One plan. Many advantages.

Providence Medicare Advantage Plans

In addition to having a variety of plan options to meet your healthcare needs and match your lifestyle, our plans come with a host of cost-saving health and fitness perks to give you more, save you money, and help you on your journey to True Health.



Medicare Star Ratings

Every year, Medicare evaluates plans based on a 5-star rating system. These star ratings, given by the Centers for Medicare and Medicaid Services (CMS), help you evaluate how well our plan is doing, so you can compare it to the ratings of other plans on the market.

We always aim as high as possible, consistently reaching 4.5 - 5 out of 5 stars. See this year's star rating for Providence Medicare Advantage Plans in the folder at the back of this enrollment kit.



myProvidence

Manage your healthcare online with secure and convenient 24/7 access to claims history, benefits information, and more.



Hearing Coverage

Manage your hearing with one \$0 routine exam per year and up to two hearing aids per year (no coverage on Dual Plus).



Post-discharge meals

Mom's Meals will provide 2 meals per day for 14 days after discharge from an inpatient hospital stay at no cost to you.



Behavioral Health

We are here, whether you need services in a primary care clinic, a psychiatry clinic, an outpatient, or inpatient setting.



Medical Alert System

Sign up for 24/7 access to emergency help at the press of a button, including professional intervention and personal response at no cost.



Vision Coverage

On any plan, you'll get allowances for routine eye exams and for vision hardware like eyeglasses and contact lenses.



\$0 Rx Copays

Some plans offer \$0 copays on Tier 1 generic drugs as well as reduced costs for 90-day supplies at preferred and mail-order pharmacies.



Over-The-Counter

Our OTC card gives you an allowance every quarter to purchase health and wellness related over-the-counter items. Available on some plans.



Fitness Membership

A no-cost fitness membership, customized workout plans, on-demand workout videos, and one Home Fitness Kit per benefit year through Silver&Fit®.

Frequently Asked Questions

Are my medications covered?

Lists of covered prescriptions can be found in prescription drug formularies, which live online at: [ProvidenceTrueHealth.com/formularyguide](https://www.providencetruehealth.com/formularyguide).

If you would like a printed copy of the formulary, you can request that one be mailed to you by visiting the link above or calling the number below. Formularies are available for Part D prescription drug plans only.

Where do I find a provider?

Find a provider or pharmacy by using our online search tool at: [ProvidenceTrueHealth.com/providerguide](https://www.providencetruehealth.com/providerguide).

If you'd like a printed copy of the provider and/or pharmacy directory, you can request that one or both be mailed to you by calling the number below or visiting the link above.

Who can I call for help?

We are always here to help. Call us at **1-833-949-0263 (TTY: 711)** 8 a.m. to 8 p.m. (Pacific Time) seven days a week (Oct. 1 - Dec. 7) and Monday - Friday (Dec. 8 - Sept. 30).

Providence Medicare Advantage Plans How to Enroll

Here are several ways to enroll in Providence Medicare Advantage Plans – choose whichever one is most convenient for you. We can't wait to welcome you into the Providence community.

- + Enroll online with our secure enrollment form [ProvidenceTrueHealth.com/enrollguide](https://www.providencetruehealth.com/enrollguide).
- + Enroll by phone by contacting the Providence Medicare Advantage Plans Sales Team at **1-833-949-0263 (TTY: 711)**. Service is available between 8 a.m. to 8 p.m. (Pacific Time), seven days a week (Oct. 1 - Dec. 7), Monday - Friday (Dec. 8 - Sept. 30).
- + Enroll one-on-one by scheduling a meeting with a local agent.
- + Enroll via mail or fax by completing an enrollment form and sending to:
Providence Medicare Advantage Plans
P.O. Box 5548
Portland, OR 97228-5548
Fax: 503-574-8653

After enrolling, you will receive a notice in the mail acknowledging receipt of your enrollment request.

- + Medicare's annual enrollment period is October 15 - December 7.
- + Individuals must have both Part A and Part B to enroll.

What to Expect

After Enrollment



ID card and welcome guide

Your member ID card and welcome guide will arrive 7-10 business days after your enrollment is confirmed. The welcome guide gives you valuable information about how to use your plan, how and where to get care, benefit features, and other member resources.



Confirmation and Rx subsidy

After completing and submitting your enrollment form, you will receive a Confirmation of Enrollment letter that includes an effective date of coverage. Members on a plan with prescription drug coverage who qualify for extra help will receive a letter that informs them of their adjusted premium and details their prescription drug cost-sharing benefit.



Within your first 90 days

Within 90 days of enrollment, your Care Management team will send you a Health Risk Assessment by mail. This will help us to better understand your healthcare goals and provide seamless access to quality care.

If you would like to connect with us sooner, need assistance with navigating your healthcare, or would like to talk with an RN directly, please call **503-574-7247 (TTY: 711)**, 8 a.m. to 5 p.m. (Pacific Time), Monday – Friday.

After we confirm your enrollment with Medicare, you may cancel any Medigap or supplemental coverage that you have.

If you were on a Medicare Advantage plan or Medicare Cost plan when you enrolled:

- + Your enrollment in that plan will automatically be cancelled.
- + You do not have to notify the insurance carrier that you want to cancel. Medicare will take care of that when they transfer you to Providence Medicare Advantage Plans.

If you are a first-time member of a Medicare health plan, Medicare Advantage or Medicare Cost plan:

- + You may have a trial period during which you have certain rights to leave Providence Medicare Advantage Plans and purchase a Medigap policy.

Once enrolled in our plan:

- + You are generally limited to making changes between October 15 – December 7.
- + In special circumstances, Medicare may give you an opportunity to switch to another plan.

Please contact **1-800-MEDICARE (1-800-633-4227)** or visit **www.Medicare.gov** for further information about Medicare benefits and services. TTY users can call **1-877-486-2048** 24 hours a day, seven days a week (Pacific Time).

Notes

Providence Health Assurance is an HMO, HMO-POS and HMO SNP with Medicare and Oregon Health Plan contracts. Enrollment in Providence Health Assurance depends on contract renewal.

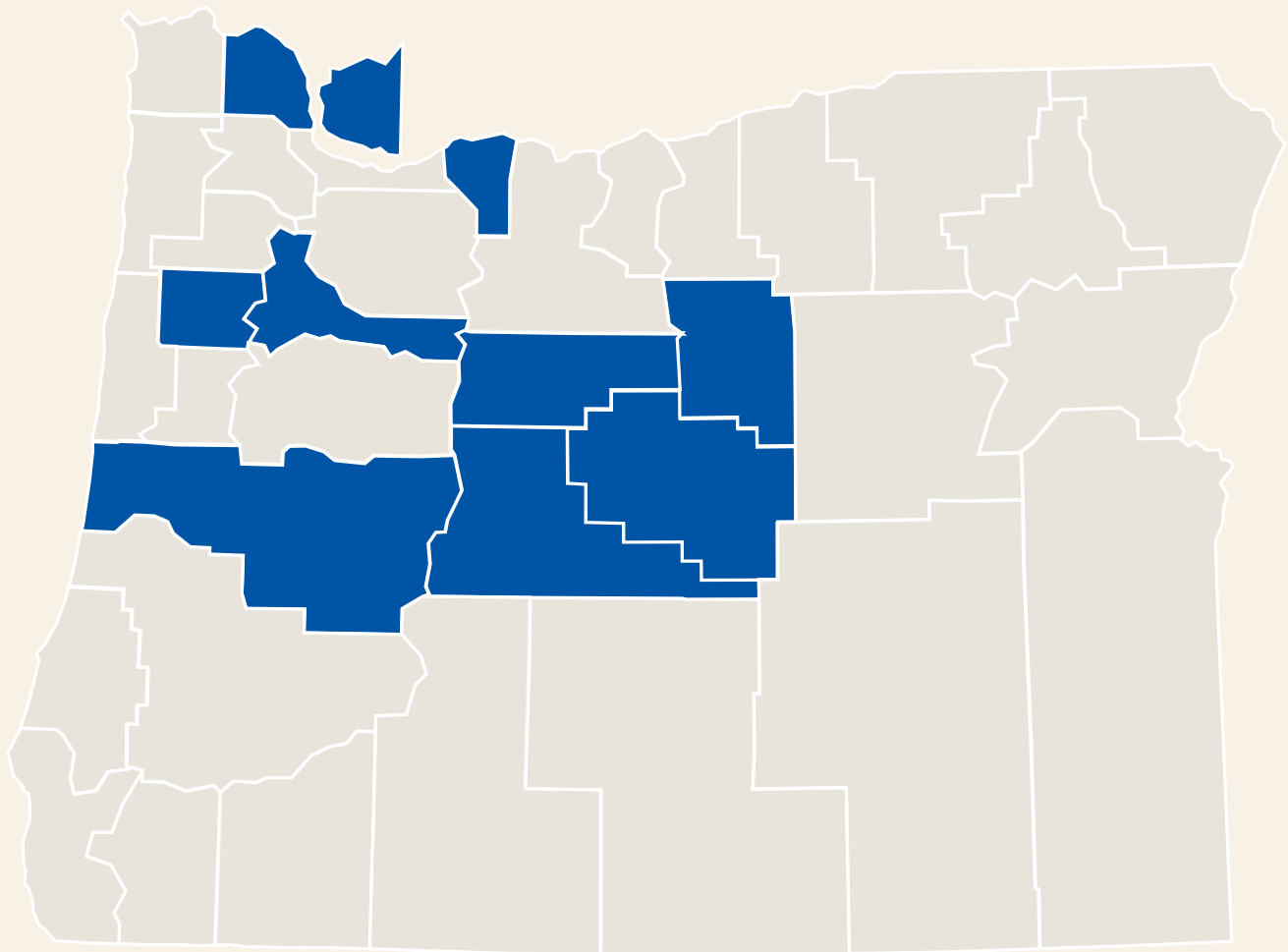
The Formulary may change at any time. You will receive notice when necessary.

2023 Providence Medicare Service Area Map



Columbia, Crook, Deschutes, Hood River, Jefferson,
Lane, Marion, Polk, and Wheeler counties in Oregon and
Clark County in Washington

- + Providence Medicare Timber + Rx (HMO)
- + Providence Medicare Bridge + Rx (HMO-POS)
- + Providence Medicare Choice + Rx (HMO-POS)
- + Providence Medicare Extra + Rx (HMO)



Visit ProvidenceTrueHealth.com/plan for more information
and to find other plans available in your area.

Providence Medicare Advantage Plans – Part C

	Providence Medicare Timber + Rx (HMO)	Providence Medicare Bridge + Rx (HMO-POS)	
Monthly premium with prescription drug coverage	\$0	\$35	
	In-network	In-network	Out-of-network
Medical deductible	\$0	\$0	\$0
Out-of-pocket maximum	\$5,500	\$4,900	\$10,000 combined
Benefits	You pay	You pay	
Doctor office visit (PCP)	\$0	\$0	\$25
Specialist visit	\$40	\$35 \$50 no referral	\$50
Preventive care	\$0	\$0	30%
Inpatient hospital	Days 1-4: \$450/day Day 5 and beyond: \$0/day	Days 1-6: \$325/day Day 7 and beyond: \$0/day	30%
Skilled nursing facility	Days 1-20: \$0 Days 21-100: \$184/day	Days 1-20: \$0 Days 21-100: \$160/day	30%
Outpatient surgery	\$400 Ambulatory \$450 Hospital	\$250 Ambulatory \$375 Hospital	30%
Diabetic supplies	\$0 – 20%	\$0 – 20%	30%
Lab	\$0	\$0	30%
X-ray	\$15	\$10	30%
Outpatient diagnostic tests & procedures	20%	20%	30%
Alternative care	(\$500 maximum)	(\$500 maximum)	
Chiropractic	\$20	\$20	No coverage
Acupuncture	\$40	\$35	
Naturopathy	\$40	\$35	
Therapy: PT, OT, ST	\$40	\$35	30%
Durable medical equipment	20%	20%	30%
Home health	\$0	\$0	30%
Telehealth**	\$0 PCP \$40 Specialist	\$0 PCP \$35 Specialist	\$25 PCP \$50 Specialist
	Worldwide coverage	Worldwide coverage	
Urgent care	\$50	\$50	
Emergency room*	\$90	\$90	
Ambulance (ground or air)	\$250 one way	\$250 one way	

*Copay waived if you are admitted to the hospital within 24 hours for the same condition.

**You will pay the cost sharing that applies to the services.

Other charges and limits may apply. Please refer to Evidence of Coverage for more information. Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

Providence Health Assurance is an HMO, HMO-POS and HMO SNP with Medicare and Oregon Health Plan contracts. Enrollment in Providence Health Assurance depends on contract renewal.

Providence Medicare Advantage Plans – Part C

	Providence Medicare Choice + Rx (HMO-POS)		Providence Medicare Extra + Rx (HMO)
Monthly premium with prescription drug coverage	\$89		\$173
	In-network	Out-of-network	In-network
Medical deductible	\$0	\$0	\$0
Out-of-pocket maximum	\$4,500	\$10,000 combined	\$3,400
Benefits	You pay		You pay
Doctor office visit (PCP)	\$15	\$25	\$0
Specialist visit	\$30 \$50 no referral	\$50	\$20
Preventive care	\$0	30%	\$0
Inpatient hospital	Days 1-6: \$300/day Day 7 and beyond: \$0/day	30%	Days 1-5: \$250/day Day 6 and beyond: \$0/day
Skilled nursing facility	Days 1-20: \$0 Days 21-100: \$160/day	30%	Days 1-20: \$0 Days 21-100: \$150/day
Outpatient surgery	\$250 Ambulatory \$250 Hospital	30% 30%	\$100 Ambulatory \$150 Hospital
Diabetic supplies	\$0 – 20%	30%	\$0 – 20%
Lab	\$0	30%	\$0
X-ray	\$15	30%	\$0
Outpatient diagnostic tests & procedures	20%	30%	20%
Alternative care Chiropractic Acupuncture Naturopathy	No coverage	No coverage	No coverage
Therapy: PT, OT, ST	\$30	30%	\$20
Durable medical equipment	20%	30%	20%
Home health	\$0	30%	\$0
Telehealth**	\$15 PCP \$30 Specialist	\$25 PCP \$50 Specialist	\$0 PCP \$20 Specialist
	Worldwide coverage		Worldwide coverage
Urgent care	\$50		\$50
Emergency room*	\$90		\$70
Ambulance (ground or air)	\$250 one way		\$250 one way

*Copay waived if you are admitted to the hospital within 24 hours for the same condition.

**You will pay the cost sharing that applies to the services.

Other charges and limits may apply. Please refer to Evidence of Coverage for more information. Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

Pharmacy coverage – Part D

	Providence Medicare Timber + Rx (HMO)		Providence Medicare Bridge + Rx (HMO-POS)		Providence Medicare Choice + Rx (HMO-POS)		Providence Medicare Extra + Rx (HMO)	
Annual deductible ^{††}	\$0		\$0		\$240		\$0	
	30-day	90-day	30-day	90-day	30-day	90-day	30-day	90-day
Preferred generic	\$0	\$0	\$0	\$0	\$4	\$8	\$0	\$0
Generic	\$10	\$10	\$10	\$10	\$13	\$31.20	\$10	\$10
Preferred brand	\$47	\$141	\$47	\$141	\$47	\$112.80	\$45	\$90
Non-preferred drugs	\$100	\$300	\$100	\$300	\$100	\$240	\$90	\$180
Specialty drugs	33%	Not available	33%	Not available	29%	Not available	33%	Not available
Vaccines	\$0	Not available	\$0	Not available	\$0	Not available	\$0	Not available
Select Insulin	\$35 max. on Select Insulin	\$35 max. on Select Insulin	\$35 max. on Select Insulin	\$35 max. on Select Insulin	\$35 max. on Select Insulin	\$35 max. on Select Insulin	\$35 max. on Select Insulin	\$35 max. on Select Insulin

^{††}Deductible is waived on all generic tiers (Tier 1 and Tier 2) as well as Tier 6 vaccines.

For Choice + Rx (HMO-POS) and Extra + Rx (HMO), you continue to pay your Tier 1 cost-shares in Phase 2 Coverage Gap. For all plans, you continue to pay your Tier 6 \$0 cost-share in Phase 2 Coverage Gap. All other cost-shares will be 25%.

Copays listed are for Preferred Network pharmacies only; other pharmacy copays may cost more.

The Formulary and pharmacy network may change at any time. You will receive notice when necessary.

Initial coverage	Coverage gap	Catastrophic coverage
Phase 1	Phase 2	Phase 3
When the total paid by you and the plan reaches \$4,660, Phase 2 begins.	You pay only 25% of the costs of brand-name drugs and 25% of the costs of generic drugs. You stay in this stage until your out-of-pocket costs reach \$7,400. After that, Phase 3 begins.	You pay whichever of these is larger: either 5% coinsurance for the costs of the drug or \$4.15 copay for generic drugs; \$10.35 copay for brand-name or specialty drugs.

Dental, hearing, vision and more

	Providence Medicare Timber + Rx (HMO)	Providence Medicare Bridge + Rx (HMO-POS)	Providence Medicare Choice + Rx (HMO-POS)	Providence Medicare Extra + Rx (HMO)
Preventive dental	\$0	\$0	\$0	\$0
Routine eye exams	Up to \$75 allowance per year	Up to \$75 allowance per year	Up to \$75 allowance per year	Up to \$75 allowance per year
Prescription eyeglasses or contact lenses*	\$100 allowance per year	\$150 allowance per year	\$220 allowance per year	\$215 allowance per year
Routine hearing exam (one per year)**	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Hearing aids (two per year)	\$699 or \$999 per hearing aid	\$699 or \$999 per hearing aid	\$699 or \$999 per hearing aid	\$699 or \$999 per hearing aid
Over-the-counter allowance	\$40 allowance per quarter	\$70 allowance per quarter	No coverage	\$195 allowance per quarter
Post discharge meals	\$0 – two meals per day for 14 days	\$0 – two meals per day for 14 days	\$0 – two meals per day for 14 days	\$0 – two meals per day for 14 days
Medical alert system	\$0	\$0	\$0	\$0
Fitness center membership***	\$0	\$0	\$0	\$0
Wigs for hair loss related to chemotherapy	20% for synthetic 1 wig per year	20% for synthetic 1 wig per year	20% for synthetic 1 wig per year	20% for synthetic 1 wig per year

*You are responsible for any cost above the allowance for routine eye exams, prescription eyeglasses or contact lenses.

**You must see a TruHearing provider. Other charges and limits may apply.

***Premium fitness network is available for an additional cost per month.

2023 Optional Supplemental Dental Benefits

Plans that include Basic or Enhanced option:

Providence Medicare Timber + Rx (HMO) Providence Medicare Bridge + Rx (HMO-POS),
Providence Medicare Choice + Rx (HMO-POS), Providence Medicare Extra + Rx (HMO)

Benefits include: Preventive (See EOC Chapter 4) and Comprehensive Dental	Basic		Enhanced	
	In-network member responsibility	Out-of-network member responsibility*	In-network member responsibility	Out-of-network member responsibility*
Monthly premium	\$32.50		\$45.10	
Office visit copay	No copay		No copay	
Annual deductible ¹	\$50	\$150	\$50	\$150
Annual maximum	\$1,000		\$1,500	
Waiting periods	None		None	
Provider network	Any licensed dentist ²		Any licensed dentist ²	
Out-of-network reimbursement	Maximum allowable charge		Maximum allowable charge	
Diagnostic and Preventive Services				
Oral examinations ³	\$0	20%	\$0	20%
Bitewing X-rays ⁴	\$0	20%	\$0	20%
Panoramic and other diagnostic X-rays ⁵	\$0	20%	\$0	20%
Comprehensive Dental Services				
Basic fillings and simple extractions	50%	60%	50%	60%
Dentures	50%	60%	50%	60%
	\$250 Lifetime Denture Benefit		\$250 Lifetime Denture Benefit	
Crowns and bridges	50%	60%	50%	60%
	\$100 limit per tooth per year		\$500 limit per year	
Oral surgery	Not covered		50%	60%
Endodontics (root canals)	Not covered		50%	60%
Periodontics (deep cleaning)	Not covered		50%	60%

***Important notes:** Members may use any licensed dentist. Non-Medicare dentists may charge more than the amount allowed by Providence Medicare Advantage Plans. If this happens, they may send members a "balance bill" for the difference between their charged amount and the amount paid by the plan.

¹ Deductibles are waived for diagnostic and preventive services

² Seeking care from a participating in-network dentist will reduce out-of-pocket costs and prevent a balance bill

³ Oral Examination – limited to two per calendar year (you may receive two periodic oral evaluations or one periodic oral evaluation and one problem-focused oral evaluation per calendar year)

⁴ Bitewing or Periapical X-rays – limited to two per calendar year

⁵ Full mouth and Panoramic X-ray – limited to once every 60 months

Providence Health Assurance is an HMO, HMO-POS and HMO SNP with Medicare and Oregon Health Plan contracts. Enrollment in Providence Health Assurance depends on contract renewal.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at **503-574-8000** or **1-800-603-2340 (TTY: 711)**, 8 a.m. to 8 p.m. (Pacific Time), seven days a week.

Understanding the Benefits

- ✔ The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit [ProvidenceHealthAssurance.com/EOC](https://www.providencehealthassurance.com/EOC) or call **503-574-8000** or **1-800-603-2340 (TTY: 711)** to view a copy of the EOC.
- ✔ Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- ✔ Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- ✔ Review the formulary to make sure your drugs are covered.

Understanding Important Rules

- ✔ In addition to your monthly plan premium (including \$0 premium plans), you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month. The Part B premium is covered for full-dual enrollees who are eligible for Providence Medicare Dual Plus (HMO D-SNP).
- ✔ Benefits, premiums, and/or copayments/co-insurance may change every year.
- ✔ When selecting an HMO product, remember that except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- ✔ Our HMO-POS plans allow you to see providers outside of our network (non-contracted providers). However, while we will pay for certain covered services, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you will pay a higher copay for services received by non-contracted providers.
- ✔ Providence Medicare Dual Plus (HMO D-SNP) is a dual eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid.
- ✔ Effect on current coverage. If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.



2023 MEDICARE ADVANTAGE ENROLLMENT REQUEST FORM

Who can use this form?

People with Medicare who want to join a Medicare Advantage Plan

To join a plan, you must:

- + Be a United States citizen or be lawfully present in the U.S.
- + Live in the plan's service area

Important: To join a Medicare Advantage Plan, you must also have both:

- + Medicare Part A (Hospital Insurance)
- + Medicare Part B (Medical Insurance)

When do I use this form?

You can join a plan:

- + Between October 15–December 7 each year (for coverage starting January 1)
- + Within 3 months of first getting Medicare
- + In certain situations where you're allowed to join or switch plans

Visit **Medicare.gov** to learn more about when you can sign up for a plan.

What do I need to complete this form?

- + Your Medicare Number (the number on your red, white, and blue Medicare card)
- + Your permanent address and phone number

Note: You must complete all items in Section 1. The items in Section 2 are optional – you can't be denied coverage because you don't fill them out.

Reminders:

- + If you want to join a plan during fall open enrollment (October 15–December 7), the plan must get your completed form by December 7.
- + Your plan will send you a bill for the plan's premium. You can choose to sign up to have your premium payments deducted from your bank account or your monthly Social Security (or Railroad Retirement Board) benefit.

What happens next?

Submit your completed and signed form using one of the three options below:

Providence Medicare Advantage Plans
P.O. Box 5548
Portland, OR 97228-5548

Scan and fax pages to:

503-574-8653

Scan and email pages to:

provMedicare@providence.org

Once they process your request to join, they'll contact you.

How do I get help with this form?

Call Providence Medicare Advantage Plans at **503-574-6508** or **1-855-234-2495**. TTY users can call 711.

Or, call Medicare at **1-800-MEDICARE (1-800-633-4227)**. TTY users can call **1-877-486-2048**.

En español: Llame a Providence Medicare Advantage Plans al **503-574-6508** or **1-855-234-2495/TTY: 711** o a Medicare gratis al **1-800-633-4227** y oprima el 2 para asistencia en español y un representante estará disponible para asistirle.

Individuals experiencing homelessness

If you want to join a plan but have no permanent residence, a Post Office Box, an address of a shelter or clinic, or the address where you receive mail (e.g., social security checks) may be considered your permanent residence address.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1378. The time required to complete this information is estimated to average 20 minutes per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

IMPORTANT

Do not send this form or any items with your personal information (such as claims, payments, medical records, etc.) to the PRA Reports Clearance Office. Any items we get that aren't about how to improve this form or its collection burden (outlined in OMB 0938-1378) will be destroyed. It will not be kept, reviewed, or forwarded to the plan. See "What happens next?" on this page to send your completed form to the plan.

Answer these important questions:

Will you have other coverage in addition to Providence Medicare Advantage Plans? Yes No

Some individuals may have other coverage, including other private insurance, TRICARE, Federal employee health benefits coverage, VA benefits, or State pharmaceutical assistance programs.

If "yes," please list your other coverage and your identification (ID) number for this coverage.

Name of other coverage

ID number for this coverage

Group number for this coverage

Check all that apply: Medical Vision Dental Prescription

IMPORTANT: Read and sign below:

- + I must keep both Hospital (Part A) and Medical (Part B) to stay in Providence Medicare Advantage Plans.
- + By joining this Medicare Advantage Plan I acknowledge that Providence Medicare Advantage Plans will share my information with Medicare, who may use it to track my enrollment, to make payments, and for other purposes allowed by Federal law that authorize the collection of this information (see Privacy Act Statement below).
- + Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.
- + I understand that I can be enrolled in only one MA plan at a time - and that enrollment in this plan will automatically end my enrollment in another MA plan (exceptions apply for MA PFFS, MA MSA plans).
- + The information on this enrollment form is correct to the best of my knowledge. I understand that if I intentionally provide false information on this form, I will be disenrolled from the plan.
- + I understand that when my Providence Medicare Advantage Plans coverage begins, I must get all of my medical and prescription drug benefits from Providence Medicare Advantage Plans. Benefits and services provided by Providence Medicare Advantage Plans and contained in my Providence Medicare Advantage Plans "Evidence of Coverage" document (also known as a member contract or subscriber agreement) will be covered. Neither Medicare nor Providence Medicare Advantage Plans will pay for benefits or services that are not covered.
- + I understand that my signature (or the signature of the person legally authorized to act on my behalf) on this application means that I have read and understand the contents of this application. If signed by an authorized representative (as described above), this signature certifies that:
 - 1) This person is authorized under State law to complete this enrollment, and
 - 2) Documentation of this authority is available upon request by Medicare.

Signature _____/____/____
Today's date

If you are the authorized representative, sign above and fill out these fields:

Name _____
Address
() -

Phone number _____
Relationship to enrollee

 **AGENT USE ONLY**

AGENT NAME _____/____/____
DATE

NPN # _____/____/____
REQUESTED DATE OF
COVERAGE

Section 2 – All fields on this page are optional

Answering these questions is your choice. You can't be denied coverage because you don't fill them out.

Are you Hispanic, Latino/a, or Spanish origin? Select all that apply.

- | | |
|---|---|
| <input type="checkbox"/> No, not of Hispanic, Latino/a, or Spanish origin | <input type="checkbox"/> Yes, another Hispanic, Latino/a, or Spanish origin |
| <input type="checkbox"/> Yes, Mexican, Mexican American, Chicano/a | |
| <input type="checkbox"/> Yes, Puerto Rican | <input type="checkbox"/> I choose not to answer. |
| <input type="checkbox"/> Yes, Cuban | |

What's your race? Select all that apply.

- | | | |
|---|---|---|
| <input type="checkbox"/> American Indian or Alaska Native | <input type="checkbox"/> Japanese | <input type="checkbox"/> Vietnamese |
| <input type="checkbox"/> Asian Indian | <input type="checkbox"/> Korean | <input type="checkbox"/> White |
| <input type="checkbox"/> Black or African American | <input type="checkbox"/> Native Hawaiian | <input type="checkbox"/> I choose not to answer. |
| <input type="checkbox"/> Chinese | <input type="checkbox"/> Other Asian | |
| <input type="checkbox"/> Filipino | <input type="checkbox"/> Other Pacific Islander | |
| <input type="checkbox"/> Guamanian or Chamorro | <input type="checkbox"/> Samoan | |

List your Primary Care Provider (PCP), clinic, or health center:

If you do not provide a PCP, one will be assigned.

Select one if you want us to send you information in an accessible format.

- Braille Large print Audio CD

Please contact Providence Medicare Advantage Plans at 1-800-603-2340 or 503-574-8000 if you need information in an accessible format other than what's listed above. Our office hours are seven days a week, 8 a.m. to 8 p.m. (Pacific Time). TTY users can call 711.

Do you work?

- Yes No

Does your spouse work?

- Yes No

Paying your plan premiums

You can pay your monthly plan premium (including any late enrollment penalty that you currently have or may owe) by mail each month. **You can also choose to pay your premium by having it automatically taken out of your Social Security or Railroad Retirement Board (RRB) benefit each month.**

If you have to pay a Part D-Income Related Monthly Adjustment Amount (Part D-IRMAA), you must pay this extra amount in addition to your plan premium. The amount is usually taken out of your Social Security benefit, or you may get a bill from Medicare (or the RRB). DON'T pay Providence Medicare Advantage Plans the Part D-IRMAA.

Please select a premium payment option:

- Get a monthly bill – Once you receive your first bill, you can choose a different payment option:
- + You can pay by credit/debit card or checking/savings account: One-time or recurring payments can be made via your myProvidence account at myProvidence.com or through the Providence website at providence.org/premiumpay.
 - + You can pay by phone: Self Service is available 24 hours a day, 7 days a week, at 1-844-791-1468, TTY: 711.
- Automatic deduction from your monthly Social Security or Railroad Retirement Board (RRB) benefit check.

I get monthly benefits from: Social Security RRB

(The Social Security/RRB deduction may take two or more months to begin after Social Security or RRB approves the deduction. You may receive an invoice for the first few months before the withholding begins. If Social Security or RRB does not approve your request for automatic deduction, we will send you a letter and paper bill for your monthly premiums.)

PRIVACY ACT STATEMENT

The Centers for Medicare & Medicaid Services (CMS) collects information from Medicare plans to track beneficiary enrollment in Medicare Advantage (MA) Plans, improve care, and for the payment of Medicare benefits. Sections 1851 of the Social Security Act and 42 CFR §§ 422.50 and 422.60 authorize the collection of this information. CMS may use, disclose and exchange enrollment data from Medicare beneficiaries as specified in the System of Records Notice (SORN) "Medicare Advantage Prescription Drug (MARx)", System No. 09-70-0588. Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.

Attestation of Eligibility for an Enrollment Period

Typically, you may enroll in a Medicare Advantage plan only during the Annual Enrollment Period from October 15 through December 7 of each year. There are exceptions that may allow you to enroll in a Medicare Advantage plan outside of this period.

Please read the following statements carefully and check the box if the statement applies to you.

By checking any of the following boxes you are certifying that, to the best of your knowledge, you are eligible for an Enrollment Period. If we later determine that this information is incorrect, you may be disenrolled.

- I am new to Medicare.
- I am leaving employer or union coverage on (insert date): ____ / ____ / ____
- I recently had a change in my Extra Help paying for Medicare prescription drug coverage (newly got Extra Help, had a change in the level of Extra Help, or lost Extra Help) on (insert date): ____ / ____ / ____
- I am enrolling during the Annual Enrollment Period (October 15-December 7)
- I am enrolling during a Special Enrollment Period (insert special enrollment being used) _____
- I am enrolled in a Medicare Advantage plan and want to make a change during the Medicare Advantage Open Enrollment Period (MA OEP) (January 1-March 31).
- I recently moved outside of the service area for my current plan or I recently moved and this plan is a new option for me. I moved on (insert date): ____ / ____ / ____
- I recently was released from incarceration. I was released on (insert date): ____ / ____ / ____
- I recently returned to the United States after living permanently outside of the U.S. I returned to the U.S. on (insert date): ____ / ____ / ____
- I recently obtained lawful presence status in the United States. I got this status on (insert date): ____ / ____ / ____
- I recently had a change in my Medicaid (newly got Medicaid, had a change in level of Medicaid assistance, or lost Medicaid) on (insert date): ____ / ____ / ____
- I belong to a pharmacy assistance program provided by my state.
- I recently left a PACE program on (insert date): ____ / ____ / ____
- I have both Medicare and Medicaid (or my state helps pay for my Medicare premiums) or I get Extra Help paying for my Medicare prescription drug coverage, but I haven't had a change.
- I am moving into, live in, or recently moved out of a Long-Term Care Facility (for example, a nursing home or long term care facility). I moved/will move into the facility on (insert date): ____ / ____ / ____
I moved/will move out of the facility on (insert date): ____ / ____ / ____
- I recently involuntarily lost my creditable prescription drug coverage (coverage as good as Medicare's). I lost my drug coverage on (insert date): ____ / ____ / ____
- My plan is ending its contract with Medicare, or Medicare is ending its contract with my plan (insert date): ____ / ____ / ____

I was enrolled in a plan by Medicare (or my state) and I want to choose a different plan. My enrollment in that plan started on (insert date): ____ / ____ / ____

I was enrolled in a Special Needs Plan (SNP) but I have lost the special needs qualification required to be in that plan. I was disenrolled from the SNP on (insert date): ____ / ____ / ____

I was affected by an emergency or major disaster (as declared by the Federal Emergency Management Agency (FEMA) or by a Federal, State or local government entity.)

One of the other statements here applied to me, but I was unable to make my enrollment request because of the disaster.

Name of disaster impacted by:

Eligibility Period that was missed due to the disaster: (for example, the initial enrollment period, annual enrollment period, open enrollment period, or a special enrollment period).

I was impacted by a significant network change with my current plan and was notified on (insert date): ____ / ____ / ____

I recently received notice of a Medicare entitlement determination for a retroactive effective date. (Please attach a copy of your entitlement notice.) I was notified on (insert date): ____ / ____ / ____

If none of these statements applies to you or you're not sure, please contact Providence Medicare Advantage Plans at 1-800-603-2340 or 503-574-8000 (TTY users should call 711) to see if you are eligible to enroll. We are open seven days a week, 8 a.m. to 8 p.m. (Pacific Time).

Race/Ethnicity Questionnaire

The following questions are optional. Your responses will help us to better serve all communities.

If you did not find a selection that best describes your racial or ethnic identity in Section 2, please make a selection from the following list. Which of the following describes your racial or ethnic identity? Please check all that apply.

Native Hawaiian or Pacific Islander

- Marshallese
- Communities of the Micronesian Region
- Tongan

White

- Caucasian/White (no national affiliation)
- Eastern European
- Slavic
- Western European
- Other White (African, Australian, New Zealand descent)

Other

- Other
- I don't know.
- I don't want to answer.

American Indian or Alaska Native

- American Indian
- Alaska Native
- Canadian Inuit, Metis, or First Nation
- Indigenous Mexican, Central American, or South American

Black or African American

- African American
- Afro-Caribbean
- Ethiopian
- Somali
- Other African (Black)
- Afro-Latinx/Bi-racial/Other
- Other Black

Middle Eastern or North African

- Middle Eastern
- North African

Asian

- Cambodian
- Communities of Myanmar
- Hmong
- Laotian
- South Asian

If you checked more than one category above, is there one you think of as your primary racial or ethnic identity?

Yes (please specify): _____

No: I do not have just one primary racial or ethnic identity.

No: I identify as Biracial or Multiracial.

N/A: I only checked one category above.

N/A: I don't know.

N/A: I don't want to answer.

What is your preferred spoken language?

- | | | | |
|--|-------------------------------------|-----------------------------------|--|
| <input type="checkbox"/> English | <input type="checkbox"/> Cantonese | <input type="checkbox"/> French | <input type="checkbox"/> Arabic |
| <input type="checkbox"/> Spanish | <input type="checkbox"/> Vietnamese | <input type="checkbox"/> Tagalog | <input type="checkbox"/> Decline/Unknown |
| <input type="checkbox"/> Chinese - Other | <input type="checkbox"/> Russian | <input type="checkbox"/> Japanese | <input type="checkbox"/> Other |
| <input type="checkbox"/> Mandarin | <input type="checkbox"/> German | <input type="checkbox"/> Korean | |

What is your preferred written language?

- | | | | |
|----------------------------------|---|----------------------------------|--|
| <input type="checkbox"/> English | <input type="checkbox"/> Vietnamese | <input type="checkbox"/> Russian | <input type="checkbox"/> Decline/Unknown |
| <input type="checkbox"/> Spanish | <input type="checkbox"/> Simplified Chinese | <input type="checkbox"/> Other | |

If you did not find a selection that best describes your gender identity in Section 1, please make a selection from the following list. How do you identify?

- | | | |
|---|-------------------------------------|--|
| <input type="checkbox"/> Transgender Male | <input type="checkbox"/> Non-binary | <input type="checkbox"/> Don't know |
| <input type="checkbox"/> Transgender Female | <input type="checkbox"/> Other | <input type="checkbox"/> Decline to Answer |

2023 Summary of Benefits

Providence Medicare Extra + Rx (HMO)

January 1, 2023 – December 31, 2023

This plan is available in Benton, Clackamas, Columbia, Crook, Deschutes, Hood River, Jefferson, Lane, Linn, Marion, Multnomah, Polk, Washington, Wheeler, and Yamhill counties in Oregon and Clark County in Washington.

When you join Providence

You're part of something bigger than an insurance policy. You're part of a community of care, focused on your health and well-being. To help you make the right health care decisions, we're providing this summary of benefits, a succinct guide that breaks down what we would cover and what you would pay if you joined our Providence Medicare Extra + Rx (HMO) plan. To be clear, this summary of benefits is just that, a summary. It doesn't list every service that we cover nor every limitation or exclusion. Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

For a complete list of services that we cover, please refer to the Evidence of Coverage (EOC). You can request a printed copy by visiting [ProvidenceHealthAssurance.com/EOC](https://www.providencehealthassurance.com/EOC) or by calling our Customer Service department at one of the numbers listed in the "Get in touch" section below.

Plan overview

Providence Health Assurance is an HMO, HMO-POS and HMO SNP with Medicare and Oregon Health Plan contracts. Enrollment in Providence Health Assurance depends on contract renewal.

Our plan members get all of the benefits covered by Original Medicare as well as some extra benefits outlined in this summary.

Who can join?

To join our plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes Benton, Clackamas, Columbia, Crook, Deschutes, Hood River, Jefferson, Lane, Linn, Marion, Multnomah, Polk, Washington, Wheeler, and Yamhill counties in Oregon and Clark County in Washington.

Get in touch

Questions? We're here to help seven days a week from 8 a.m. to 8 p.m. (Pacific Time).

- + If you're a member of this plan, call us toll-free at 1-800-603-2340 (TTY: 711)
- + If you're not a member of this plan, call us toll-free at 1-800-457-6064 (TTY: 711)
- + You can also visit us online at [ProvidenceHealthAssurance.com](https://www.providencehealthassurance.com)

Helpful resources

- + Visit [ProvidenceHealthAssurance.com/findaprovider](https://www.providencehealthassurance.com/findaprovider) to see our plan's Provider and Pharmacy Directory or to request a printed copy. You can also call us to have a printed copy mailed to you.
- + Want to see our plan's formulary (list of Part D prescription drugs), including any restrictions? Visit [ProvidenceHealthAssurance.com/Formulary](https://www.providencehealthassurance.com/Formulary), or give us a call for a printed copy.
- + To learn more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook, view it online at www.Medicare.gov or request a printed copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.

Providence Medicare Extra + Rx (HMO)

Monthly Plan Premium	\$173 In addition, you must continue to pay your Medicare Part B premium.
Annual Medical Deductible	\$0 There is no medical deductible for in- or out-of-network services.
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	Your yearly limit(s) for this plan:
	In-network: \$3,400

Benefits		In-network
Inpatient Hospital Coverage ¹		\$250 copayment each day for days 1-5 and \$0 copayment each day for day 6 and beyond
Outpatient Hospital Coverage ¹		\$150 copayment for outpatient surgery at a hospital facility
Ambulatory Surgical Center (ASC) Services ¹		\$100 copayment for outpatient surgery at an Ambulatory Surgical Center
Doctor Visits	Primary Care Provider Visit	\$0 copayment
	Specialist Visit ²	\$20 copayment
Preventive Care		You pay nothing
Emergency Care		\$70 copayment If you are admitted to the hospital within 24 hours, the emergency care copayment will be waived.
Urgently Needed Services		\$50 copayment If you are admitted to the hospital within 24 hours, the urgent care copayment will be waived.

¹ Services may require prior authorization.

² Services may require a referral from your doctor.

Providence Medicare Extra + Rx (HMO)

Benefits		In-network
Diagnostic Services/ Labs/Imaging	Diagnostic Radiology Services (e.g. MRI, ultrasounds, CT scans) ¹	15% of the total cost
	Therapeutic Radiology Services	15% of the total cost
	Outpatient X-rays	\$0 copayment
	Diagnostic Tests and Procedures ¹	20% of the total cost
	Lab Services	\$0 copayment
Hearing Services	Medicare-Covered ²	\$20 copayment
	Routine Exam	\$0 copayment
	Hearing Aids	\$699 copayment per Advanced hearing aid or \$999 copayment per Premium hearing aid
Dental Services	Medicare-Covered ²	\$20 copayment
	Embedded Preventive	\$0 copayment Includes exams, cleanings, X-rays; limits apply
	Optional	Covered for additional premium; see last page of this summary
Vision Services	Medicare-Covered Exams ² /Screening	\$20 copayment per exam \$0 copayment for glaucoma screening
	Routine Exam	Allowance of up to \$75 per calendar year for a routine vision exam (including refraction)
	Medicare-Covered Eyewear	\$0 copayment for one pair of Medicare-covered eyeglasses or contact lenses after each cataract surgery
	Routine Eyeglasses or Contact Lenses	Allowance of up to \$215 per calendar year for any combination of routine prescription eyewear
Mental Health Services	Inpatient Visit ¹	\$200 copayment each day for days 1-7 and \$0 copayment each day for days 8-90
	Outpatient Individual and Group Therapy Visit ¹	\$20 copayment

¹ Services may require prior authorization.

² Services may require a referral from your doctor.

Providence Medicare Extra + Rx (HMO)

Benefits	In-network
Skilled Nursing Facility (SNF) ¹	\$0 copayment each day for days 1-20 and \$150 copayment each day for days 21-100
Physical Therapy ¹	\$20 copayment
Ambulance ¹	\$250 copayment
Transportation	\$0 copayment for 24 one-way trips (max of 25 miles each)
Medicare Part B Drugs ¹	20% of the total cost
Meal Delivery Program (post-discharge only)	\$0 copayment for 2 meals per day for 14 days, following a qualifying inpatient hospitalization
Over-the-Counter Items	\$195 allowance every three months (retail card, catalog, online, mail, and telephonic ordering)
Personal Emergency Response System (PERS)	\$0 copayment
Wellness Program	\$0 copayment for monthly gym membership with participating fitness clubs
Wig	20% of the total cost for one synthetic wig due to hair loss from chemotherapy

¹ Services may require prior authorization.

² Services may require a referral from your doctor.

Prescription Drug Benefits

Providence Medicare Extra + Rx (HMO)

Prescription Drug Deductible	
Yearly Deductible (Applies to all tiers)	There is no prescription drug deductible for this plan.

Initial Coverage	You pay the following until your total yearly drug costs reach \$4,660. Total yearly drug costs are the total drug costs paid by both you and our Part D plan. You may get your drugs at network retail pharmacies and mail-order pharmacies.
------------------	---

Preferred Retail and Mail-Order Cost Sharing			
	Up to 30 days	Up to 60 days	Up to 90 days
Tier 1 (Preferred Generic)	\$0 copayment	\$0 copayment	\$0 copayment
Tier 2 (Generic)	\$10 copayment	\$10 copayment	\$10 copayment
Tier 3 (Preferred Brand)	\$45 copayment (\$35 copayment for Select Insulins)	\$90 copayment (\$35 copayment for Select Insulins)	\$90 copayment (\$35 copayment for Select Insulins)
Tier 4 (Non-Preferred Drug)	\$90 copayment	\$180 copayment	\$180 copayment
Tier 5 (Specialty)	33% of the total cost	Not covered	Not covered
Tier 6 (\$0 Part D Vaccines)	\$0 copayment	Not covered	Not covered

The Select Insulins are formulary insulins that are covered in Tier 3 of our Drug List and are being used for a diagnosis covered under Part D. Please note that if your insulin is being administered through a Part B covered insulin pump, then the insulin must be covered under Part B and will not be eligible for the Part D copays.

Prescription Drug Benefits

Providence Medicare Extra + Rx (HMO)

Standard Retail Cost Sharing			
	Up to 30 days	Up to 60 days	Up to 90 days
Tier 1 (Preferred Generic)	\$12 copayment	\$24 copayment	\$36 copayment
Tier 2 (Generic)	\$20 copayment	\$40 copayment	\$60 copayment
Tier 3 (Preferred Brand)	\$47 copayment (\$35 copayment for Select Insulins)	\$94 copayment (\$70 copayment for Select Insulins)	\$141 copayment (\$105 copayment for Select Insulins)
Tier 4 (Non-Preferred Drug)	\$100 copayment	\$200 copayment	\$300 copayment
Tier 5 (Specialty)	33% of the total cost	Not covered	Not covered
Tier 6 (\$0 Part D Vaccines)	\$0 copayment	Not covered	Not covered

The Select Insulins are formulary insulins that are covered in Tier 3 of our Drug List and are being used for a diagnosis covered under Part D. Please note that if your insulin is being administered through a Part B covered insulin pump, then the insulin must be covered under Part B and will not be eligible for the Part D copays.

If you reside in a long-term care facility, you pay the same as at a standard retail pharmacy. You may get drugs from an out-of-network pharmacy, but may pay more than you pay at an in-network pharmacy. You may get drugs from a standard in-network pharmacy, but may pay more than you pay at a preferred in-network pharmacy.

Prescription Drug Benefits

Providence Medicare Extra + Rx (HMO)

<p>Coverage Gap (Applies to all tiers)</p>	<p>Most Medicare drug plans have a coverage gap (also called the “donut hole”). This means that there’s a temporary change in what you will pay for the drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$4,660.</p> <p>After you enter the coverage gap, you pay your Tier 1 cost-share for Tier 1 (Preferred Generic) drugs, \$0 for Tier 6 (Part D Vaccines), no more than \$35 per month for Select Insulins, and 25% of the plan's cost for the covered brand name drugs and 25% of the plan's cost for other covered generic drugs until your costs total \$7,400, which is the end of the coverage gap. Not everyone will enter the coverage gap.</p>		
Preferred Retail and Mail-Order Cost Sharing			
	Up to 30 days	Up to 60 days	Up to 90 days
Tier 1 (Preferred Generic)	\$0 copayment	\$0 copayment	\$0 copayment
Tier 2 (Generic)	25% of the total cost	25% of the total cost	25% of the total cost
Tier 3 (Preferred Brand)	25% of the total cost (\$35 copayment for Select Insulins)	25% of the total cost (\$35 copayment for Select Insulins)	25% of the total cost (\$35 copayment for Select Insulins)
Tier 4 (Non-Preferred Drug)	25% of the total cost	25% of the total cost	25% of the total cost
Tier 5 (Specialty)	25% of the total cost	Not covered	Not covered
Tier 6 (\$0 Part D Vaccines)	\$0 copayment	Not covered	Not covered
Standard Retail Cost Sharing			
Tier 1 (Preferred Generic)	\$12 copayment	\$24 copayment	\$36 copayment
Tier 2 (Generic)	25% of the total cost	25% of the total cost	25% of the total cost
Tier 3 (Preferred Brand)	25% of the total cost (\$35 copayment for Select Insulins)	25% of the total cost (\$70 copayment for Select Insulins)	25% of the total cost (\$105 copayment for Select Insulins)
Tier 4 (Non-Preferred Drug)	25% of the total cost	25% of the total cost	25% of the total cost
Tier 5 (Specialty)	25% of the total cost	Not covered	Not covered
Tier 6 (\$0 Part D Vaccines)	\$0 copayment	Not covered	Not covered

Prescription Drug Benefits

Providence Medicare Extra + Rx (HMO)

The Select Insulins are formulary insulins that are covered in Tier 3 of our Drug List and are being used for a diagnosis covered under Part D. Please note that if your insulin is being administered through a Part B covered insulin pump, then the insulin must be covered under Part B and will not be eligible for the Part D copays.

Catastrophic Coverage
(Applies to all tiers)

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,400, you pay the greater of: 5% of the cost or \$4.15 copayment for generic (including brand drugs treated as generic) and a \$10.35 copayment for all other drugs.

The Formulary and/or pharmacy network may change at any time. You will receive notice when necessary.

Important Message About What You Pay for Vaccines - Our plan covers most Part D vaccines at no cost to you. Call Customer Service for more information.

Important Message About What You Pay for Insulin - You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on.

Optional Supplemental Dental Providence Medicare Extra + Rx (HMO)

Please Note:

Optional Benefits: You must pay an extra premium each month for these benefits.

Cost Sharing: While you can see any dentist, our in-network providers have agreed to accept a contracted rate for the services they provide. This means cost sharing will be lower if you see an in-network provider.

Option 1: Providence Dental Basic		
Benefits include: Preventive (See Page 4) and Comprehensive Dental		
Monthly Premium	Additional \$32.50 per month. You must keep paying your Medicare Part B and monthly plan premium.	
Benefits	In-network	Out-of-network
Deductible	\$50	\$150
Annual Benefit Maximum	\$1,000 every year	
Diagnostic and Preventive Care*	\$0 copayment	You pay 20%
Basic Care*	You pay 50%	You pay 60%
Major Restorative Care*	You pay 50%	You pay 60%

Option 2: Providence Dental Enhanced		
Benefits include: Preventive (See Page 4) and Comprehensive Dental		
Monthly Premium	Additional \$45.10 per month. You must keep paying your Medicare Part B and monthly plan premium.	
Benefits	In-network	Out-of-network
Deductible	\$50	\$150
Annual Benefit Maximum	\$1,500 every year	
Diagnostic and Preventive Care*	\$0 copayment	You pay 20%
Basic Care*	You pay 50%	You pay 60%
Major Restorative Care*	You pay 50%	You pay 60%

*Limitations and exclusions apply. Please refer to your Evidence of Coverage for a complete list of covered dental services. Members must use a Medicare-contracted provider. Out-of-network dentists may charge more than the amount allowed by Providence Medicare Advantage Plans.

2023 Summary of Benefits

Providence Medicare Choice + Rx (HMO-POS)

January 1, 2023 – December 31, 2023

This plan is available in Clackamas, Columbia, Crook, Deschutes, Hood River, Jefferson, Lane, Marion, Multnomah, Polk, Washington, Wheeler, and Yamhill counties in Oregon and Clark County in Washington.

When you join Providence

You're part of something bigger than an insurance policy. You're part of a community of care, focused on your health and well-being. To help you make the right health care decisions, we're providing this summary of benefits, a succinct guide that breaks down what we would cover and what you would pay if you joined our Providence Medicare Choice + Rx (HMO-POS) plan. To be clear, this summary of benefits is just that, a summary. It doesn't list every service that we cover nor every limitation or exclusion. Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

For a complete list of services that we cover, please refer to the Evidence of Coverage (EOC). You can request a printed copy by visiting [ProvidenceHealthAssurance.com/EOC](https://www.providencehealthassurance.com/EOC) or by calling our Customer Service department at one of the numbers listed in the "Get in touch" section below.

Plan overview

Providence Health Assurance is an HMO, HMO-POS and HMO SNP with Medicare and Oregon Health Plan contracts. Enrollment in Providence Health Assurance depends on contract renewal.

Our plan members get all of the benefits covered by Original Medicare as well as some extra benefits outlined in this summary.

Who can join?

To join our plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes Clackamas, Columbia, Crook, Deschutes, Hood River, Jefferson, Lane, Marion, Multnomah, Polk, Washington, Wheeler, and Yamhill counties in Oregon and Clark County in Washington.

Get in touch

Questions? We're here to help seven days a week from 8 a.m. to 8 p.m. (Pacific Time).

- + If you're a member of this plan, call us toll-free at 1-800-603-2340 (TTY: 711)
- + If you're not a member of this plan, call us toll-free at 1-800-457-6064 (TTY: 711)
- + You can also visit us online at [ProvidenceHealthAssurance.com](https://www.providencehealthassurance.com)

Helpful resources

- + Visit [ProvidenceHealthAssurance.com/findaprovider](https://www.providencehealthassurance.com/findaprovider) to see our plan's Provider and Pharmacy Directory or to request a printed copy. You can also call us to have a printed copy mailed to you.
- + Want to see our plan's formulary (list of Part D prescription drugs), including any restrictions? Visit [ProvidenceHealthAssurance.com/Formulary](https://www.providencehealthassurance.com/Formulary), or give us a call for a printed copy.
- + To learn more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook, view it online at www.Medicare.gov or request a printed copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.

Providence Medicare Choice + Rx (HMO-POS)

Monthly Plan Premium	\$89 In addition, you must continue to pay your Medicare Part B premium.	
Annual Medical Deductible	\$0 There is no medical deductible for in- or out-of-network services.	
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	Your yearly limit(s) for this plan:	
	In-network: \$4,500	Out-of-network: \$10,000 combined

Benefits		In-network	Out-of-network
Inpatient Hospital Coverage ¹		\$300 copayment each day for days 1-6 and \$0 copayment each day for day 7 and beyond	30% of the total cost per admission
Outpatient Hospital Coverage ¹		\$250 copayment for outpatient surgery at a hospital facility	30% of the total cost
Ambulatory Surgical Center (ASC) Services ¹		\$250 copayment for outpatient surgery at an Ambulatory Surgical Center	30% of the total cost
Doctor Visits	Primary Care Provider Visit	\$15 copayment	\$25 copayment
	Specialist Visit ²	\$30 copayment \$50 copayment no referral	\$50 copayment
Preventive Care		You pay nothing	30% of the total cost
Emergency Care		\$90 copayment If you are admitted to the hospital within 24 hours, the emergency care copayment will be waived.	
Urgently Needed Services		\$50 copayment If you are admitted to the hospital within 24 hours, the urgent care copayment will be waived.	

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

¹ Services may require prior authorization.

² Services may require a referral from your doctor.

Providence Medicare Choice + Rx (HMO-POS)

Benefits		In-network	Out-of-network
Diagnostic Services/ Labs/Imaging	Diagnostic Radiology Services (e.g. MRI, ultrasounds, CT scans) ¹	20% of the total cost	30% of the total cost
	Therapeutic Radiology Services	20% of the total cost	30% of the total cost
	Outpatient X-rays	\$15 copayment per day	30% of the total cost
	Diagnostic Tests and Procedures ¹	20% of the total cost	30% of the total cost
	Lab Services	\$0 copayment	30% of the total cost
Hearing Services	Medicare-Covered ²	\$30 copayment	30% of the total cost
	Routine Exam	\$0 copayment	Not covered
	Hearing Aids	\$699 copayment per Advanced hearing aid or \$999 copayment per Premium hearing aid	Not covered
Dental Services	Medicare-Covered ²	\$30 copayment	30% of the total cost
	Embedded Preventive	\$0 copayment Includes exams, cleanings, X-rays; limits apply	
	Optional	Covered for additional premium; see last page of this summary	
Vision Services	Medicare-Covered Exams/Screening ²	\$30 copayment per exam \$0 copayment for glaucoma screening	30% of the total cost per exam 30% of the total cost for glaucoma screening
	Routine Exam	Allowance of up to \$75 per calendar year for a routine vision exam (including refraction)	
	Medicare-Covered Eyewear	\$0 copayment for one pair of Medicare-covered eyeglasses or contact lenses after each cataract surgery	30% of the total cost for one pair of Medicare-covered eyeglasses or contact lenses after each cataract surgery
	Routine Eyeglasses or Contact Lenses	Allowance of up to \$220 per calendar year for any combination of routine prescription eyewear	

¹ Services may require prior authorization.

² Services may require a referral from your doctor.

Providence Medicare Choice + Rx (HMO-POS)

Benefits		In-network	Out-of-network
Mental Health Services	Inpatient Visit ¹	\$275 copayment each day for days 1-6 and \$0 copayment each day for days 7-90	30% of the total cost per admission
	Outpatient Individual and Group Therapy Visit ¹	\$30 copayment	30% of the total cost
Skilled Nursing Facility (SNF) ¹		\$0 copayment each day for days 1-20 and \$160 copayment each day for days 21-100	30% of the total cost for each benefit period (days 1-100)
Physical Therapy ¹		\$30 copayment	30% of the total cost
Ambulance ¹		\$250 copayment	
Transportation		Not covered	
Medicare Part B Drugs ¹		20% of the total cost	30% of the total cost
Meal Delivery Program (post-discharge only)		\$0 copayment for 2 meals per day for 14 days, following a qualifying inpatient hospitalization	Not covered
Personal Emergency Response System (PERS)		\$0 copayment	Not covered
Wellness Program		\$0 copayment for monthly gym membership with participating fitness clubs	
Wig		20% of the total cost for one synthetic wig due to hair loss from chemotherapy	

¹ Services may require prior authorization.

² Services may require a referral from your doctor.

Prescription Drug Benefits

Providence Medicare Choice + Rx (HMO-POS)

Prescription Drug Deductible	
Tier 1 (Preferred Generic)	Deductible waived
Tier 2 (Generic)	
Tier 3 (Preferred Brand)	\$240*
Tier 4 (Non-Preferred Drug)	
Tier 5 (Specialty)	
Tier 6 (\$0 Part D Vaccines)	Deductible waived

* There is no deductible for Select Insulins. During the Deductible Stage, your out-of-pocket costs for Select Insulins will be no more than \$35 per month.

Initial Coverage	After you pay your yearly deductible, you pay the following until your total yearly drug costs reach \$4,660. Total yearly drug costs are the total drug costs paid by both you and our Part D plan. You may get your drugs at network retail pharmacies and mail-order pharmacies.
------------------	---

Preferred Retail and Mail-Order Cost Sharing			
	Up to 30 days	Up to 60 days	Up to 90 days
Tier 1 (Preferred Generic)	\$4 copayment	\$8 copayment	\$8 copayment
Tier 2 (Generic)	\$13 copayment	\$20.80 copayment	\$31.20 copayment
Tier 3 (Preferred Brand)	\$47 copayment (\$35 copayment for Select Insulins)	\$94 copayment (\$35 copayment for Select Insulins)	\$112.80 copayment (\$35 copayment for Select Insulins)
Tier 4 (Non-Preferred Drug)	\$100 copayment	\$200 copayment	\$240 copayment
Tier 5 (Specialty)	29% of the total cost	Not covered	Not covered
Tier 6 (\$0 Part D Vaccines)	\$0 copayment	Not covered	Not covered

The Select Insulins are formulary insulins that are covered in Tier 3 of our Drug List and are being used for a diagnosis covered under Part D. Please note that if your insulin is being administered through a Part B covered insulin pump, then the insulin must be covered under Part B and will not be eligible for the Part D copays.

Prescription Drug Benefits

Providence Medicare Choice + Rx (HMO-POS)

Standard Retail Cost Sharing			
	Up to 30 days	Up to 60 days	Up to 90 days
Tier 1 (Preferred Generic)	\$14 copayment	\$28 copayment	\$42 copayment
Tier 2 (Generic)	\$20 copayment	\$40 copayment	\$60 copayment
Tier 3 (Preferred Brand)	\$47 copayment (\$35 copayment for Select Insulins)	\$94 copayment (\$70 copayment for Select Insulins)	\$141 copayment (\$105 copayment for Select Insulins)
Tier 4 (Non-Preferred Drug)	\$100 copayment	\$200 copayment	\$300 copayment
Tier 5 (Specialty)	29% of the total cost	Not covered	Not covered
Tier 6 (\$0 Part D Vaccines)	\$0 copayment	Not covered	Not covered

The Select Insulins are formulary insulins that are covered in Tier 3 of our Drug List and are being used for a diagnosis covered under Part D. Please note that if your insulin is being administered through a Part B covered insulin pump, then the insulin must be covered under Part B and will not be eligible for the Part D copays.

If you reside in a long-term care facility, you pay the same as at a standard retail pharmacy. You may get drugs from an out-of-network pharmacy, but may pay more than you pay at an in-network pharmacy. You may get drugs from a standard in-network pharmacy, but may pay more than you pay at a preferred in-network pharmacy.

Prescription Drug Benefits

Providence Medicare Choice + Rx (HMO-POS)

Coverage Gap (Applies to all tiers)	<p>Most Medicare drug plans have a coverage gap (also called the “donut hole”). This means that there’s a temporary change in what you will pay for the drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$4,660.</p> <p>After you enter the coverage gap, you pay your Tier 1 cost-share for Tier 1 (Preferred Generic) drugs, \$0 for Tier 6 (Part D Vaccines), no more than \$35 per month for Select Insulins, and 25% of the plan's cost for the covered brand name drugs and 25% of the plan's cost for other covered generic drugs until your costs total \$7,400, which is the end of the coverage gap. Not everyone will enter the coverage gap.</p>		
Preferred Retail and Mail-Order Cost Sharing			
	Up to 30 days	Up to 60 days	Up to 90 days
Tier 1 (Preferred Generic)	\$4 copayment	\$8 copayment	\$8 copayment
Tier 2 (Generic)	25% of the total cost	25% of the total cost	25% of the total cost
Tier 3 (Preferred Brand)	25% of the total cost (\$35 copayment for Select Insulins)	25% of the total cost (\$35 copayment for Select Insulins)	25% of the total cost (\$35 copayment for Select Insulins)
Tier 4 (Non-Preferred Drug)	25% of the total cost	25% of the total cost	25% of the total cost
Tier 5 (Specialty)	25% of the total cost	Not covered	Not covered
Tier 6 (\$0 Part D Vaccines)	\$0 copayment	Not covered	Not covered
Standard Retail Cost Sharing			
Tier 1 (Preferred Generic)	\$14 copayment	\$28 copayment	\$42 copayment
Tier 2 (Generic)	25% of the total cost	25% of the total cost	25% of the total cost
Tier 3 (Preferred Brand)	25% of the total cost (\$35 copayment for Select Insulins)	25% of the total cost (\$70 copayment for Select Insulins)	25% of the total cost (\$105 copayment for Select Insulins)
Tier 4 (Non-Preferred Drug)	25% of the total cost	25% of the total cost	25% of the total cost
Tier 5 (Specialty)	25% of the total cost	Not covered	Not covered
Tier 6 (\$0 Part D Vaccines)	\$0 copayment	Not covered	Not covered

Prescription Drug Benefits

Providence Medicare Choice + Rx (HMO-POS)

The Select Insulins are formulary insulins that are covered in Tier 3 of our Drug List and are being used for a diagnosis covered under Part D. Please note that if your insulin is being administered through a Part B covered insulin pump, then the insulin must be covered under Part B and will not be eligible for the Part D copays.

Catastrophic Coverage
(Applies to all tiers)

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,400, you pay the greater of: 5% of the cost or \$4.15 copayment for generic (including brand drugs treated as generic) and a \$10.35 copayment for all other drugs.

The Formulary and/or pharmacy network may change at any time. You will receive notice when necessary.

Important Message About What You Pay for Vaccines - Our plan covers most Part D vaccines at no cost to you, even if you haven't paid your deductible. Call Customer Service for more information.

Important Message About What You Pay for Insulin - You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on, even if you haven't paid your deductible.

Optional Supplemental Dental Providence Medicare Choice + Rx (HMO-POS)

Please Note:

Optional Benefits: You must pay an extra premium each month for these benefits.

Cost Sharing: While you can see any dentist, our in-network providers have agreed to accept a contracted rate for the services they provide. This means cost sharing will be lower if you see an in-network provider.

Option 1: Providence Dental Basic		
Benefits include: Preventive (See Page 4) and Comprehensive Dental		
Monthly Premium	Additional \$32.50 per month. You must keep paying your Medicare Part B and monthly plan premium.	
Benefits	In-network	Out-of-network
Deductible	\$50	\$150
Annual Benefit Maximum	\$1,000 every year	
Diagnostic and Preventive Care*	\$0 copayment	You pay 20%
Basic Care*	You pay 50%	You pay 60%
Major Restorative Care*	You pay 50%	You pay 60%

Option 2: Providence Dental Enhanced		
Benefits include: Preventive (See Page 4) and Comprehensive Dental		
Monthly Premium	Additional \$45.10 per month. You must keep paying your Medicare Part B and monthly plan premium.	
Benefits	In-network	Out-of-network
Deductible	\$50	\$150
Annual Benefit Maximum	\$1,500 every year	
Diagnostic and Preventive Care*	\$0 copayment	You pay 20%
Basic Care*	You pay 50%	You pay 60%
Major Restorative Care*	You pay 50%	You pay 60%

*Limitations and exclusions apply. Please refer to your Evidence of Coverage for a complete list of covered dental services. Members must use a Medicare-contracted provider. Out-of-network dentists may charge more than the amount allowed by Providence Medicare Advantage Plans.

2023 Summary of Benefits

Providence Medicare Bridge + Rx (HMO-POS)

January 1, 2023 – December 31, 2023

This plan is available in Clackamas, Columbia, Crook, Deschutes, Hood River, Jefferson, Lane, Marion, Multnomah, Polk, Washington, Wheeler, and Yamhill counties in Oregon and Clark County in Washington.

When you join Providence

You're part of something bigger than an insurance policy. You're part of a community of care, focused on your health and well-being. To help you make the right health care decisions, we're providing this summary of benefits, a succinct guide that breaks down what we would cover and what you would pay if you joined our Providence Medicare Bridge + Rx (HMO-POS) plan. To be clear, this summary of benefits is just that, a summary. It doesn't list every service that we cover nor every limitation or exclusion. Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

For a complete list of services that we cover, please refer to the Evidence of Coverage (EOC). You can request a printed copy by visiting [ProvidenceHealthAssurance.com/EOC](https://www.providencehealthassurance.com/EOC) or by calling our Customer Service department at one of the numbers listed in the "Get in touch" section below.

Plan overview

Providence Health Assurance is an HMO, HMO-POS and HMO SNP with Medicare and Oregon Health Plan contracts. Enrollment in Providence Health Assurance depends on contract renewal.

Our plan members get all of the benefits covered by Original Medicare as well as some extra benefits outlined in this summary.

Who can join?

To join our plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes Clackamas, Columbia, Crook, Deschutes, Hood River, Jefferson, Lane, Marion, Multnomah, Polk, Washington, Wheeler, and Yamhill counties in Oregon and Clark County in Washington.

Get in touch

Questions? We're here to help seven days a week from 8 a.m. to 8 p.m. (Pacific Time).

- + If you're a member of this plan, call us toll-free at 1-800-603-2340 (TTY: 711)
- + If you're not a member of this plan, call us toll-free at 1-800-457-6064 (TTY: 711)
- + You can also visit us online at [ProvidenceHealthAssurance.com](https://www.providencehealthassurance.com)

Helpful resources

- + Visit [ProvidenceHealthAssurance.com/findaprovider](https://www.providencehealthassurance.com/findaprovider) to see our plan's Provider and Pharmacy Directory or to request a printed copy. You can also call us to have a printed copy mailed to you.
- + Want to see our plan's formulary (list of Part D prescription drugs), including any restrictions? Visit [ProvidenceHealthAssurance.com/Formulary](https://www.providencehealthassurance.com/Formulary), or give us a call for a printed copy.
- + To learn more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook, view it online at www.Medicare.gov or request a printed copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.

Providence Medicare Bridge + Rx (HMO-POS)

Monthly Plan Premium	\$35 In addition, you must continue to pay your Medicare Part B premium.	
Annual Medical Deductible	\$0 There is no medical deductible for in- or out-of-network services.	
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	Your yearly limit(s) for this plan:	
	In-network: \$4,900	Out-of-network: \$10,000 combined

Benefits		In-network	Out-of-network
Inpatient Hospital Coverage ¹		\$325 copayment each day for days 1-6 and \$0 copayment each day for day 7 and beyond	30% of the total cost per admission
Outpatient Hospital Coverage ¹		\$375 copayment for outpatient surgery at a hospital facility	30% of the total cost
Ambulatory Surgical Center (ASC) Services ¹		\$250 copayment for outpatient surgery at an Ambulatory Surgical Center	30% of the total cost
Doctor Visits	Primary Care Provider Visit	\$0 copayment	\$25 copayment
	Specialist Visit ²	\$35 copayment \$50 copayment no referral	\$50 copayment
Preventive Care		You pay nothing	30% of the total cost
Emergency Care		\$90 copayment If you are admitted to the hospital within 24 hours, the emergency care copayment will be waived.	
Urgently Needed Services		\$50 copayment If you are admitted to the hospital within 24 hours, the urgent care copayment will be waived.	

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

¹ Services may require prior authorization.

² Services may require a referral from your doctor.

Providence Medicare Bridge + Rx (HMO-POS)

Benefits		In-network	Out-of-network
Diagnostic Services/ Labs/Imaging	Diagnostic Radiology Services (e.g. MRI, ultrasounds, CT scans) ¹	20% of the total cost	30% of the total cost
	Therapeutic Radiology Services	20% of the total cost	30% of the total cost
	Outpatient X-rays	\$10 copayment per day	30% of the total cost
	Diagnostic Tests and Procedures ¹	20% of the total cost	30% of the total cost
	Lab Services	\$0 copayment	30% of the total cost
Hearing Services	Medicare-Covered ²	\$35 copayment	30% of the total cost
	Routine Exam	\$0 copayment	Not covered
	Hearing Aids	\$699 copayment per Advanced hearing aid or \$999 copayment per Premium hearing aid	Not covered
Dental Services	Medicare-Covered ²	\$35 copayment	30% of the total cost
	Embedded Preventive	\$0 copayment Includes exams, cleanings, X-rays; limits apply	
	Optional	Covered for additional premium; see last page of this summary	
Vision Services	Medicare-Covered Exams/Screening ²	\$35 copayment per exam \$0 copayment for glaucoma screening	30% of the total cost per exam 30% of the total cost for glaucoma screening
	Routine Exam	Allowance of up to \$75 per calendar year for a routine vision exam (including refraction)	
	Medicare-Covered Eyewear	20% of the total cost for one pair of Medicare-covered eyeglasses or contact lenses after each cataract surgery	30% of the total cost for one pair of Medicare-covered eyeglasses or contact lenses after each cataract surgery
	Routine Eyeglasses or Contact Lenses	Allowance of up to \$150 per calendar year for any combination of routine prescription eyewear	

¹ Services may require prior authorization.

² Services may require a referral from your doctor.

Providence Medicare Bridge + Rx (HMO-POS)

Benefits		In-network	Out-of-network
Mental Health Services	Inpatient Visit ¹	\$300 copayment each day for days 1-5 and \$0 copayment each day for days 6-90	30% of the total cost per admission
	Outpatient Individual and Group Therapy Visit ¹	\$35 copayment	30% of the total cost
Skilled Nursing Facility (SNF) ¹		\$0 copayment each day for days 1-20 and \$160 copayment each day for days 21-100	30% of the total cost for each benefit period (days 1-100)
Physical Therapy ¹		\$35 copayment	30% of the total cost
Ambulance ¹		\$250 copayment	
Transportation		Not covered	
Medicare Part B Drugs ¹		20% of the total cost	30% of the total cost
Alternative Care (combined benefit limit for chiropractic, acupuncture & naturopath services)		Chiropractic: \$20 copayment Naturopath and Acupuncture Specialist: \$35 copayment \$500 plan maximum	Not covered
Meal Delivery Program (post-discharge only)		\$0 copayment for 2 meals per day for 14 days, following a qualifying inpatient hospitalization	Not covered
Over-the-Counter Items		\$70 allowance every three months (retail card, catalog, online, mail, and telephonic ordering)	
Personal Emergency Response System (PERS)		\$0 copayment	Not covered
Wellness Program		\$0 copayment for monthly gym membership with participating fitness clubs	
Wig		20% of the total cost for one synthetic wig due to hair loss from chemotherapy	

¹ Services may require prior authorization.

² Services may require a referral from your doctor.

Prescription Drug Benefits

Providence Medicare Bridge + Rx (HMO-POS)

Prescription Drug Deductible	
Yearly Deductible (Applies to all tiers)	There is no prescription drug deductible for this plan.

Initial Coverage	You pay the following until your total yearly drug costs reach \$4,660. Total yearly drug costs are the total drug costs paid by both you and our Part D plan. You may get your drugs at network retail pharmacies and mail-order pharmacies.
------------------	---

Preferred Retail and Mail-Order Cost Sharing			
	Up to 30 days	Up to 60 days	Up to 90 days
Tier 1 (Preferred Generic)	\$0 copayment	\$0 copayment	\$0 copayment
Tier 2 (Generic)	\$10 copayment	\$10 copayment	\$10 copayment
Tier 3 (Preferred Brand)	\$47 copayment (\$35 copayment for Select Insulins)	\$94 copayment (\$35 copayment for Select Insulins)	\$141 copayment (\$35 copayment for Select Insulins)
Tier 4 (Non-Preferred Drug)	\$100 copayment	\$200 copayment	\$300 copayment
Tier 5 (Specialty)	33% of the total cost	Not covered	Not covered
Tier 6 (\$0 Part D Vaccines)	\$0 copayment	Not covered	Not covered

The Select Insulins are formulary insulins that are covered in Tier 3 of our Drug List and are being used for a diagnosis covered under Part D. Please note that if your insulin is being administered through a Part B covered insulin pump, then the insulin must be covered under Part B and will not be eligible for the Part D copays.

Prescription Drug Benefits

Providence Medicare Bridge + Rx (HMO-POS)

Standard Retail Cost Sharing			
	Up to 30 days	Up to 60 days	Up to 90 days
Tier 1 (Preferred Generic)	\$16 copayment	\$32 copayment	\$48 copayment
Tier 2 (Generic)	\$20 copayment	\$40 copayment	\$60 copayment
Tier 3 (Preferred Brand)	\$47 copayment (\$35 copayment for Select Insulins)	\$94 copayment (\$70 copayment for Select Insulins)	\$141 copayment (\$105 copayment for Select Insulins)
Tier 4 (Non-Preferred Drug)	\$100 copayment	\$200 copayment	\$300 copayment
Tier 5 (Specialty)	33% of the total cost	Not covered	Not covered
Tier 6 (\$0 Part D Vaccines)	\$0 copayment	Not covered	Not covered

The Select Insulins are formulary insulins that are covered in Tier 3 of our Drug List and are being used for a diagnosis covered under Part D. Please note that if your insulin is being administered through a Part B covered insulin pump, then the insulin must be covered under Part B and will not be eligible for the Part D copays.

If you reside in a long-term care facility, you pay the same as at a standard retail pharmacy. You may get drugs from an out-of-network pharmacy, but may pay more than you pay at an in-network pharmacy. You may get drugs from a standard in-network pharmacy, but may pay more than you pay at a preferred in-network pharmacy.

Prescription Drug Benefits

Providence Medicare Bridge + Rx (HMO-POS)

<p>Coverage Gap (Applies to all tiers)</p>	<p>Most Medicare drug plans have a coverage gap (also called the “donut hole”). This means that there’s a temporary change in what you will pay for the drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$4,660.</p> <p>After you enter the coverage gap, you pay \$0 for Tier 6 (Part D Vaccines), no more than \$35 per month for Select Insulins, and 25% of the plan's cost for the covered brand name drugs and 25% of the plan's cost for covered generic drugs until your costs total \$7,400, which is the end of the coverage gap. Not everyone will enter the coverage gap.</p>
--	---

Preferred Retail and Mail-Order Cost Sharing

	Up to 30 days	Up to 60 days	Up to 90 days
Tier 1 (Preferred Generic)	25% of the total cost	25% of the total cost	25% of the total cost
Tier 2 (Generic)	25% of the total cost	25% of the total cost	25% of the total cost
Tier 3 (Preferred Brand)	25% of the total cost (\$35 copayment for Select Insulins)	25% of the total cost (\$35 copayment for Select Insulins)	25% of the total cost (\$35 copayment for Select Insulins)
Tier 4 (Non-Preferred Drug)	25% of the total cost	25% of the total cost	25% of the total cost
Tier 5 (Specialty)	25% of the total cost	Not covered	Not covered
Tier 6 (\$0 Part D Vaccines)	\$0 copayment	Not covered	Not covered

Standard Retail Cost Sharing

Tier 1 (Preferred Generic)	25% of the total cost	25% of the total cost	25% of the total cost
Tier 2 (Generic)	25% of the total cost	25% of the total cost	25% of the total cost
Tier 3 (Preferred Brand)	25% of the total cost (\$35 copayment for Select Insulins)	25% of the total cost (\$70 copayment for Select Insulins)	25% of the total cost (\$105 copayment for Select Insulins)
Tier 4 (Non-Preferred Drug)	25% of the total cost	25% of the total cost	25% of the total cost
Tier 5 (Specialty)	25% of the total cost	Not covered	Not covered
Tier 6 (\$0 Part D Vaccines)	\$0 copayment	Not covered	Not covered

Prescription Drug Benefits

Providence Medicare Bridge + Rx (HMO-POS)

The Select Insulins are formulary insulins that are covered in Tier 3 of our Drug List and are being used for a diagnosis covered under Part D. Please note that if your insulin is being administered through a Part B covered insulin pump, then the insulin must be covered under Part B and will not be eligible for the Part D copays.

Catastrophic Coverage
(Applies to all tiers)

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,400, you pay the greater of: 5% of the cost or \$4.15 copayment for generic (including brand drugs treated as generic) and a \$10.35 copayment for all other drugs.

The Formulary and/or pharmacy network may change at any time. You will receive notice when necessary.

Important Message About What You Pay for Vaccines - Our plan covers most Part D vaccines at no cost to you. Call Customer Service for more information.

Important Message About What You Pay for Insulin - You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on.

Optional Supplemental Dental Providence Medicare Bridge + Rx (HMO-POS)

Please Note:

Optional Benefits: You must pay an extra premium each month for these benefits.

Cost Sharing: While you can see any dentist, our in-network providers have agreed to accept a contracted rate for the services they provide. This means cost sharing will be lower if you see an in-network provider.

Option 1: Providence Dental Basic		
Benefits include: Preventive (See Page 4) and Comprehensive Dental		
Monthly Premium	Additional \$32.50 per month. You must keep paying your Medicare Part B and monthly plan premium.	
Benefits	In-network	Out-of-network
Deductible	\$50	\$150
Annual Benefit Maximum	\$1,000 every year	
Diagnostic and Preventive Care*	\$0 copayment	You pay 20%
Basic Care*	You pay 50%	You pay 60%
Major Restorative Care*	You pay 50%	You pay 60%

Option 2: Providence Dental Enhanced		
Benefits include: Preventive (See Page 4) and Comprehensive Dental		
Monthly Premium	Additional \$45.10 per month. You must keep paying your Medicare Part B and monthly plan premium.	
Benefits	In-network	Out-of-network
Deductible	\$50	\$150
Annual Benefit Maximum	\$1,500 every year	
Diagnostic and Preventive Care*	\$0 copayment	You pay 20%
Basic Care*	You pay 50%	You pay 60%
Major Restorative Care*	You pay 50%	You pay 60%

*Limitations and exclusions apply. Please refer to your Evidence of Coverage for a complete list of covered dental services. Members must use a Medicare-contracted provider. Out-of-network dentists may charge more than the amount allowed by Providence Medicare Advantage Plans.

2023 Summary of Benefits

Providence Medicare Timber + Rx (HMO)

January 1, 2023 – December 31, 2023

This plan is available in Columbia, Crook, Deschutes, Hood River, Jefferson, Lane, Marion, Polk, and Wheeler counties in Oregon and Clark County in Washington.

When you join Providence

You're part of something bigger than an insurance policy. You're part of a community of care, focused on your health and well-being. To help you make the right health care decisions, we're providing this summary of benefits, a succinct guide that breaks down what we would cover and what you would pay if you joined our Providence Medicare Timber + Rx (HMO) plan. To be clear, this summary of benefits is just that, a summary. It doesn't list every service that we cover nor every limitation or exclusion. Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

For a complete list of services that we cover, please refer to the Evidence of Coverage (EOC). You can request a printed copy by visiting [ProvidenceHealthAssurance.com/EOC](https://www.providencehealthassurance.com/EOC) or by calling our Customer Service department at one of the numbers listed in the "Get in touch" section below.

Plan overview

Providence Health Assurance is an HMO, HMO-POS and HMO SNP with Medicare and Oregon Health Plan contracts. Enrollment in Providence Health Assurance depends on contract renewal.

Our plan members get all of the benefits covered by Original Medicare as well as some extra benefits outlined in this summary.

Who can join?

To join our plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes Columbia, Crook, Deschutes, Hood River, Jefferson, Lane, Marion, Polk, and Wheeler counties in Oregon and Clark County in Washington.

Get in touch

Questions? We're here to help seven days a week from 8 a.m. to 8 p.m. (Pacific Time).

- + If you're a member of this plan, call us toll-free at 1-800-603-2340 (TTY: 711)
- + If you're not a member of this plan, call us toll-free at 1-800-457-6064 (TTY: 711)
- + You can also visit us online at [ProvidenceHealthAssurance.com](https://www.providencehealthassurance.com)

Helpful resources

- + Visit [ProvidenceHealthAssurance.com/findaprovider](https://www.providencehealthassurance.com/findaprovider) to see our plan's Provider and Pharmacy Directory or to request a printed copy. You can also call us to have a printed copy mailed to you.
- + Want to see our plan's formulary (list of Part D prescription drugs), including any restrictions? Visit [ProvidenceHealthAssurance.com/Formulary](https://www.providencehealthassurance.com/Formulary), or give us a call for a printed copy.
- + To learn more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook, view it online at www.Medicare.gov or request a printed copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.

Providence Medicare Timber + Rx (HMO)

Monthly Plan Premium	\$0 You must continue to pay your Medicare Part B premium.
Annual Medical Deductible	\$0 There is no medical deductible for in- or out-of-network services.
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	Your yearly limit(s) for this plan:
	In-network: \$5,500

Benefits		In-network
Inpatient Hospital Coverage ¹		\$450 copayment each day for days 1-4 and \$0 copayment each day for day 5 and beyond
Outpatient Hospital Coverage ¹		\$450 copayment for outpatient surgery at a hospital facility
Ambulatory Surgical Center (ASC) Services ¹		\$400 copayment for outpatient surgery at an Ambulatory Surgical Center
Doctor Visits	Primary Care Provider Visit	\$0 copayment
	Specialist Visit ²	\$40 copayment
Preventive Care		You pay nothing
Emergency Care		\$90 copayment If you are admitted to the hospital within 24 hours, the emergency care copayment will be waived.
Urgently Needed Services		\$50 copayment If you are admitted to the hospital within 24 hours, the urgent care copayment will be waived.

¹ Services may require prior authorization.

² Services may require a referral from your doctor.

Providence Medicare Timber + Rx (HMO)

Benefits		In-network
Diagnostic Services/ Labs/Imaging	Diagnostic Radiology Services (e.g. MRI, ultrasounds, CT scans) ¹	20% of the total cost
	Therapeutic Radiology Services	20% of the total cost
	Outpatient X-rays	\$15 copayment per day
	Diagnostic Tests and Procedures ¹	20% of the total cost
	Lab Services	\$0 copayment
Hearing Services	Medicare-Covered ²	\$40 copayment
	Routine Exam	\$0 copayment
	Hearing Aids	\$699 copayment per Advanced hearing aid or \$999 copayment per Premium hearing aid
Dental Services	Medicare-Covered ²	\$40 copayment
	Embedded Preventive	\$0 copayment Includes exams, cleanings, X-rays; limits apply
	Optional	Covered for additional premium; see last page of this summary
Vision Services	Medicare-Covered Exams ² /Screening	\$40 copayment per exam \$0 copayment for glaucoma screening
	Routine Exam	Allowance of up to \$75 per calendar year for a routine vision exam (including refraction)
	Medicare-Covered Eyewear	20% of the total cost for one pair of Medicare-covered eyeglasses or contact lenses after each cataract surgery
	Routine Eyeglasses or Contact Lenses	Allowance of up to \$100 per calendar year for any combination of routine prescription eyewear
Mental Health Services	Inpatient Visit ¹	\$320 copayment each day for days 1-5 and \$0 copayment each day for days 6-90
	Outpatient Individual and Group Therapy Visit ¹	\$40 copayment

¹ Services may require prior authorization.

² Services may require a referral from your doctor.

Providence Medicare Timber + Rx (HMO)

Benefits	In-network
Skilled Nursing Facility (SNF) ¹	\$0 copayment each day for days 1-20 and \$184 copayment each day for days 21-100
Physical Therapy ¹	\$40 copayment
Ambulance ¹	\$250 copayment
Transportation	Not covered
Medicare Part B Drugs ¹	20% of the total cost
Alternative Care (combined benefit limit for chiropractic, acupuncture & naturopath services)	Chiropractic: \$20 copayment Naturopath and Acupuncture Specialist: \$40 copayment \$500 plan maximum
Meal Delivery Program (post-discharge only)	\$0 copayment for 2 meals per day for 14 days, following a qualifying inpatient hospitalization
Over-the-Counter Items	\$40 allowance every three months (retail card, catalog, online, mail, and telephonic ordering)
Personal Emergency Response System (PERS)	\$0 copayment
Wellness Program	\$0 copayment for monthly gym membership with participating fitness clubs
Wig	20% of the total cost for one synthetic wig due to hair loss from chemotherapy

¹ Services may require prior authorization.

² Services may require a referral from your doctor.

Prescription Drug Benefits

Providence Medicare Timber + Rx (HMO)

Prescription Drug Deductible			
Yearly Deductible (Applies to all tiers)	There is no prescription drug deductible for this plan.		
Initial Coverage	You pay the following until your total yearly drug costs reach \$4,660. Total yearly drug costs are the total drug costs paid by both you and our Part D plan. You may get your drugs at network retail pharmacies and mail-order pharmacies.		
Preferred Retail and Mail-Order Cost Sharing			
	Up to 30 days	Up to 60 days	Up to 90 days
Tier 1 (Preferred Generic)	\$0 copayment	\$0 copayment	\$0 copayment
Tier 2 (Generic)	\$10 copayment	\$10 copayment	\$10 copayment
Tier 3 (Preferred Brand)	\$47 copayment (\$35 copayment for Select Insulins)	\$94 copayment (\$35 copayment for Select Insulins)	\$141 copayment (\$35 copayment for Select Insulins)
Tier 4 (Non-Preferred Drug)	\$100 copayment	\$200 copayment	\$300 copayment
Tier 5 (Specialty)	33% of the total cost	Not covered	Not covered
Tier 6 (\$0 Part D Vaccines)	\$0 copayment	Not covered	Not covered
The Select Insulins are formulary insulins that are covered in Tier 3 of our Drug List and are being used for a diagnosis covered under Part D. Please note that if your insulin is being administered through a Part B covered insulin pump, then the insulin must be covered under Part B and will not be eligible for the Part D copays.			

Prescription Drug Benefits

Providence Medicare Timber + Rx (HMO)

Standard Retail Cost Sharing			
	Up to 30 days	Up to 60 days	Up to 90 days
Tier 1 (Preferred Generic)	\$16 copayment	\$32 copayment	\$48 copayment
Tier 2 (Generic)	\$20 copayment	\$40 copayment	\$60 copayment
Tier 3 (Preferred Brand)	\$47 copayment (\$35 copayment for Select Insulins)	\$94 copayment (\$70 copayment for Select Insulins)	\$141 copayment (\$105 copayment for Select Insulins)
Tier 4 (Non-Preferred Drug)	\$100 copayment	\$200 copayment	\$300 copayment
Tier 5 (Specialty)	33% of the total cost	Not covered	Not covered
Tier 6 (\$0 Part D Vaccines)	\$0 copayment	Not covered	Not covered

The Select Insulins are formulary insulins that are covered in Tier 3 of our Drug List and are being used for a diagnosis covered under Part D. Please note that if your insulin is being administered through a Part B covered insulin pump, then the insulin must be covered under Part B and will not be eligible for the Part D copays.

If you reside in a long-term care facility, you pay the same as at a standard retail pharmacy. You may get drugs from an out-of-network pharmacy, but may pay more than you pay at an in-network pharmacy. You may get drugs from a standard in-network pharmacy, but may pay more than you pay at a preferred in-network pharmacy.

Prescription Drug Benefits

Providence Medicare Timber + Rx (HMO)

<p>Coverage Gap (Applies to all tiers)</p>	<p>Most Medicare drug plans have a coverage gap (also called the “donut hole”). This means that there’s a temporary change in what you will pay for the drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$4,660.</p> <p>After you enter the coverage gap, you pay \$0 for Tier 6 (Part D Vaccines), no more than \$35 per month for Select Insulins, and 25% of the plan's cost for the covered brand name drugs and 25% of the plan's cost for covered generic drugs until your costs total \$7,400, which is the end of the coverage gap. Not everyone will enter the coverage gap.</p>
--	---

Preferred Retail and Mail-Order Cost Sharing

	Up to 30 days	Up to 60 days	Up to 90 days
Tier 1 (Preferred Generic)	25% of the total cost	25% of the total cost	25% of the total cost
Tier 2 (Generic)	25% of the total cost	25% of the total cost	25% of the total cost
Tier 3 (Preferred Brand)	25% of the total cost (\$35 copayment for Select Insulins)	25% of the total cost (\$35 copayment for Select Insulins)	25% of the total cost (\$35 copayment for Select Insulins)
Tier 4 (Non-Preferred Drug)	25% of the total cost	25% of the total cost	25% of the total cost
Tier 5 (Specialty)	25% of the total cost	Not covered	Not covered
Tier 6 (\$0 Part D Vaccines)	\$0 copayment	Not covered	Not covered

Standard Retail Cost Sharing

Tier 1 (Preferred Generic)	25% of the total cost	25% of the total cost	25% of the total cost
Tier 2 (Generic)	25% of the total cost	25% of the total cost	25% of the total cost
Tier 3 (Preferred Brand)	25% of the total cost (\$35 copayment for Select Insulins)	25% of the total cost (\$70 copayment for Select Insulins)	25% of the total cost (\$105 copayment for Select Insulins)
Tier 4 (Non-Preferred Drug)	25% of the total cost	25% of the total cost	25% of the total cost
Tier 5 (Specialty)	25% of the total cost	Not covered	Not covered
Tier 6 (\$0 Part D Vaccines)	\$0 copayment	Not covered	Not covered

Prescription Drug Benefits

Providence Medicare Timber + Rx (HMO)

The Select Insulins are formulary insulins that are covered in Tier 3 of our Drug List and are being used for a diagnosis covered under Part D. Please note that if your insulin is being administered through a Part B covered insulin pump, then the insulin must be covered under Part B and will not be eligible for the Part D copays.

Catastrophic Coverage
(Applies to all tiers)

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,400, you pay the greater of: 5% of the cost or \$4.15 copayment for generic (including brand drugs treated as generic) and a \$10.35 copayment for all other drugs.

The Formulary and/or pharmacy network may change at any time. You will receive notice when necessary.

Important Message About What You Pay for Vaccines - Our plan covers most Part D vaccines at no cost to you. Call Customer Service for more information.

Important Message About What You Pay for Insulin - You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on.

Optional Supplemental Dental Providence Medicare Timber + Rx (HMO)

Please Note:

Optional Benefits: You must pay an extra premium each month for these benefits.

Cost Sharing: While you can see any dentist, our in-network providers have agreed to accept a contracted rate for the services they provide. This means cost sharing will be lower if you see an in-network provider.

Option 1: Providence Dental Basic		
Benefits include: Preventive (See Page 4) and Comprehensive Dental		
Monthly Premium	Additional \$32.50 per month. You must keep paying your Medicare Part B premium.	
Benefits	In-network	Out-of-network
Deductible	\$50	\$150
Annual Benefit Maximum	\$1,000 every year	
Diagnostic and Preventive Care*	\$0 copayment	You pay 20%
Basic Care*	You pay 50%	You pay 60%
Major Restorative Care*	You pay 50%	You pay 60%

Option 2: Providence Dental Enhanced		
Benefits include: Preventive (See Page 4) and Comprehensive Dental		
Monthly Premium	Additional \$45.10 per month. You must keep paying your Medicare Part B premium.	
Benefits	In-network	Out-of-network
Deductible	\$50	\$150
Annual Benefit Maximum	\$1,500 every year	
Diagnostic and Preventive Care*	\$0 copayment	You pay 20%
Basic Care*	You pay 50%	You pay 60%
Major Restorative Care*	You pay 50%	You pay 60%

*Limitations and exclusions apply. Please refer to your Evidence of Coverage for a complete list of covered dental services. Members must use a Medicare-contracted provider. Out-of-network dentists may charge more than the amount allowed by Providence Medicare Advantage Plans.

Scope of Appointment

The Centers for Medicare and Medicaid Services requires agents to document the scope of a marketing appointment* prior to any individual sales meeting to ensure understanding of what will be discussed between the agent and the Medicare beneficiary (or their authorized representative). All information provided on this form is confidential and should be completed by each person with Medicare or their authorized representative.

Please initial below beside the type of product(s) you want the agent to discuss.
(Refer to page 2 for product type descriptions)

- Stand-alone Medicare Prescription Drug Plans (Part D)**
- Medicare Advantage Plans (Part C) and Cost Plans**
- Dental/Vision/Hearing Products**
- Hospital Indemnity Products**
- Medicare Supplement (Medigap) Products**

By signing this form, you agree to a meeting with a sales agent to discuss the types of products you initialed above. Please note, the person who will discuss the products is either employed or contracted by a Medicare plan. They do not work directly for the federal government. This individual may also be paid based on your enrollment in a plan. Signing this form does NOT obligate you to enroll in a plan, affect your current or future Medicare enrollment, or automatically enroll you in the plan(s) discussed.

Beneficiary or Authorized Representative Signature and Signature Date:	
Signature:	Signature Date:

If you are the authorized representative, please sign above and print below:	
Representative's Name:	Your Relationship to the Beneficiary:

To be completed by Agent:	
Agent Name:	Agent Phone:
Beneficiary Name:	Beneficiary Phone:
Beneficiary Address:	
Initial Method of Contact: (Indicate here if beneficiary was a walk-in.)	
Agent's Signature:	
Plan(s) the agent represented during this meeting:	Date Appointment Completed:

Agent, if the form was signed by the beneficiary at time of appointment, provide explanation why SOA was not documented prior to meeting:

*Scope of Appointment documentation is subject to CMS record retention requirements.

Stand-alone Medicare Prescription Drug Plans (Part D)
Medicare Prescription Drug Plan (PDP): A stand-alone drug plan that adds prescription drug coverage to Original Medicare, some Medicare Cost Plans, some Medicare Private-Fee-for-Service Plans, and Medicare Medical Savings Account Plans.
Medicare Advantage Plans (Part C) and Cost Plans
Medicare Health Maintenance Organization (HMO): A Medicare Advantage Plan that provides all Original Medicare Part A and Part B health coverage and sometimes covers Part D prescription drug coverage. In most HMOs, you can only get your care from doctors or hospitals in the plan’s network (except in emergencies).
Medicare Preferred Provider Organization (PPO) Plan: A Medicare Advantage Plan that provides all Original Medicare Part A and Part B health coverage and sometimes covers Part D prescription drug coverage. PPOs have network doctors and hospitals but you can also use out-of-network providers, usually at a higher cost.
Medicare Private Fee-For-Service (PFFS) Plan: A Medicare Advantage Plan in which you may go to any Medicare-approved doctor, hospital and provider that accepts the plan’s payment, terms and conditions and agrees to treat you – not all providers will. If you join a PFFS Plan that has a network, you can see any of the network providers who have agreed to always treat plan members. You will usually pay more to see out-of-network providers.
Medicare Point of Service (POS) Plan: A type of Medicare Advantage Plan available in a local or regional area which combines the best feature of an HMO with an out-of-network benefit. Like the HMO, members are required to designate an in-network physician to be the primary health care provider. You can use doctors, hospitals, and providers outside of the network for an additional cost.
Medicare Special Needs Plan (SNP): A Medicare Advantage Plan that has a benefit package designed for people with special health care needs. Examples of the specific groups served include people who have both Medicare and Medicaid, people who reside in nursing homes, and people who have certain chronic medical conditions.
Medicare Medical Savings Account (MSA) Plan: MSA Plans combine a high deductible health plan with a bank account. The plan deposits money from Medicare into the account. You can use it to pay your medical expenses until your deductible is met.
Medicare Cost Plan: In a Medicare Cost Plan, you can go to providers both in and out of network. If you get services outside of the plan’s network, your Medicare-covered services will be paid for under Original Medicare but you will be responsible for Medicare coinsurance and deductibles.
Medicare Medicaid Plan (MMP): An MMP is a private health plan designed to provide integrated and coordinated Medicare and Medicaid benefits for dual eligible Medicare beneficiaries.
Dental/Vision/Hearing Products
Plans offering additional benefits for consumers who are looking to cover needs for dental, vision or hearing. These plans are not affiliated or connected to Medicare.
Hospital Indemnity Products
Plans offering additional benefits; payable to consumers based upon their medical utilization; sometimes used to defray copays/coinsurance. These plans are not affiliated or connected to Medicare.
Medicare Supplement (Medigap) Products
Plans offering a supplemental policy to fill “gaps” in Original Medicare coverage. A Medigap policy typically pays some or all of the deductible and coinsurance amounts applicable to Medicare-covered services, and sometimes covers items and services that are not covered by Medicare, such as care outside of the country. These plans are not affiliated or connected to Medicare.

Providence Health Assurance is an HMO, HMO-POS and HMO SNP with Medicare and Oregon Health Plan contracts. Enrollment in Providence Health Assurance depends on contract renewal.

IMPORTANT INFORMATION:

2023 Medicare Star Ratings



Providence Medicare Advantage Plans - H9047

For 2023, Providence Medicare Advantage Plans - H9047 received the following Star Ratings from Medicare:

Overall Star Rating: ★★★★★☆
Health Services Rating: ★★★★★☆
Drug Services Rating: ★★★★★☆



Every year, Medicare evaluates plans based on a 5-star rating system.

Why Star Ratings Are Important

Medicare rates plans on their health and drug services.

This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- Feedback from members about the plan's service and care
- The number of members who left or stayed with the plan
- The number of complaints Medicare got about the plan
- Data from doctors and hospitals that work with the plan

More stars mean a better plan – for example, members may get better care and better, faster customer service.

The number of stars show how well a plan performs.

- ★★★★★ EXCELLENT
- ★★★★☆ ABOVE AVERAGE
- ★★★☆☆ AVERAGE
- ★★☆☆☆ BELOW AVERAGE
- ★☆☆☆☆ POOR

Get More Information on Star Ratings Online

Compare Star Ratings for this and other plans online at [medicare.gov/plan-compare](https://www.medicare.gov/plan-compare).

Questions about this plan?

Contact Providence Medicare Advantage Plans 7 days a week from 8:00 a.m. to 8:00 p.m. Pacific time at 800-457-6064 (toll-free) or 711 (TTY). Current members please call 800-603-2340 (toll-free) or 711 (TTY).

Multi-Language Insert

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-800-603-2340 (TTY: 711). Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-800-603-2340 (TTY: 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-800-603-2340 (TTY: 711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-800-603-2340 (TTY: 711)。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-800-603-2340 (TTY: 711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-800-603-2340 (TTY: 711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-800-603-2340 (TTY: 711) sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-800-603-2340 (TTY: 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-603-2340 (TTY: 711)번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-800-603-2340 (TTY: 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-800-603-2340 (TTY: 711). سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-800-603-2340 (TTY: 711) पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-800-603-2340 (TTY: 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-800-603-2340 (TTY: 711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-800-603-2340 (TTY: 711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-800-603-2340 (TTY: 711). Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、1-800-603-2340 (TTY: 711)にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。

We all deserve True Health

Call us for information, to enroll, or to make a personal appointment at

1-833-949-0263 (TTY: 711)

8 a.m. to 8 p.m. (Pacific Time), seven days a week (Oct. 1 – Dec. 7)

Monday – Friday (Dec. 8 – Sept. 30)

Enroll online at

ProvidenceTrueHealth.com/guides