

2022 Summary of Benefits

Providence Medicare Focus Medical (HMO)

January 1, 2022 – December 31, 2022

This plan is available in Clackamas, Columbia, Lane, Marion, Multnomah, Polk, Washington 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 Focus Medical (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 Medicare Advantage Plans is an HMO, HMO-POS and HMO SNP with Medicare and Oregon Health Plan contracts. Enrollment in Providence Medicare Advantage Plans 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, Lane, Marion, Multnomah, Polk, Washington 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 Directory or to request a printed copy. You can also call us to have a printed copy mailed to you.
- + 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.

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Monthly Plan Premium	\$128 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	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		\$250 copayment for outpatient surgery at a hospital facility
Ambulatory Surgery Center ¹		\$200 copayment for outpatient surgery at an Ambulatory Surgery 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, you do not have to pay your share of the cost for emergency care.
Urgently Needed Services		\$50 copayment If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for urgent care.

¹ Services may require prior authorization.

² Services may require a referral from your doctor.

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Benefits		In-network
Diagnostic Services/ Labs/Imaging¹	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	\$399 copayment per Advanced hearing aid or a \$699 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 \$250 per calendar year for any combination of routine prescription eyewear
Mental Health Services¹	Inpatient Visit	\$200 copayment each day for days 1-7 and \$0 copayment each day for days 8-90
	Outpatient Individual and Group Therapy Visit	\$20 copayment

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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	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: \$20 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	\$75 allowance per quarter (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

¹ Services may require prior authorization.

² Services may require a referral from your doctor.

Optional Supplemental Dental

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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: Basic Dental		
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: Enhanced Dental		
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.

Non-discrimination Statement

Providence Health Plan and Providence Health Assurance comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sexual orientation, religion, gender identity, marital status or sex. Providence Health Plan and Providence Health Assurance do not exclude people or treat them differently because of race, color, national origin, age, disability, sexual orientation, religion, gender identity, marital status or sex. Providence Health Plan and Providence Health Assurance:

- Provide free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provide free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you are a Medicare member who needs these services, call 503-574-8000 or 1-800-603-2340. All other members can call 503-574-7500 or 1-800-878-4445. Hearing impaired members may call our TTY line at 711.

If you believe that Providence Health Plan or Providence Health Assurance has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sexual orientation, religion, gender identity, marital status or sex, you can file a grievance with our Non-discrimination Coordinator by mail:

Providence Health Plan and Providence Health Assurance
Attn: Non-discrimination Coordinator
PO Box 4158
Portland, OR 97208-4158

If you need help filing a grievance, and you are a Medicare member call 503-574-8000 or 1-800-603-2340. All other members can call 503-574-7500 or 1-800-878-4445 (TTY line at 711) for assistance. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue SW - Room 509F HHH Building
Washington DC 20201
1-800-368-1019, 1-800-537-7697 (TTY)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Language Access Information

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-603-2340 (TTY: 711).

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-603-2340 (TTY: 711).

Chinese: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-603-2340 (TTY: 711)

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-603-2340 (TTY: 711).

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-603-2340 (TTY: 711) 번으로 전화해 주십시오.

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-603-2340 (телетайп: 711).

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-603-2340 (TTY: 711).

Ukrainian: УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-800-603-2340 (телетайп: 711).

Mon-Khmer, Cambodian: ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសាដោយមិនគិតថ្លៃគឺអាចមានសំរាប់អ្នក។ ចូរទូរស័ព្ទ 1-800-603-2340 (TTY: 711)។

Japanese: 注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。1-800-603-2340 (TTY:711)まで、お電話にてご連絡ください。

Amharic: ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያገዝዎት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ 1-800-603-2340 (መስማት ለተሳናቸው: 711)።

Cushite (Oromo): XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-800-603-2340 (TTY: 711).

Arabic:

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-603-2340 (رقم هاتف الصم والبكم: (TTY: 711).

Punjabi: ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-800-603-2340 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-603-2340 (TTY: 711).

Laotian: ໂປດຊາບ: ຖ້າ ວ່າ ທ່ານ ອ້າ ພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອ ອັດຕາ ພາສາ, ໂດຍບໍ່ເສັຽ ງຄ່າ ວ່າ, ແມ່ນ ນຳມັດ ອຳນາດ ທ່ານ. ໂທ 1-800-603-2340 (TTY: 711).

Romanian: ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-800-603-2340 (TTY: 711).

French: ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-603-2340 (ATS: 711).

Thai: เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-800-603-2340 (TTY: 711)

Persian:

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما تماس بگیرید.
فراهم می باشد. با 1-800-603-2340 (TTY: 711)