

Addendum to  
2023  
Evidence of Coverage, Annual Notice of Change, and Summary of Benefits

**This is important information regarding changes to 2023 coverage.**

This notice is regarding cost-saving changes to 2023 Medicare Advantage benefits. These cost-saving benefit changes are part of the Inflation Reduction Act (IRA). The IRA will save money for Medicare beneficiaries by strengthening the Medicare program and lowering drug costs.

The IRA requires drug companies that raise drug prices faster than the rate of inflation to pay Medicare a rebate. Medicare calls these "Part B Rebutable Drugs." **Beginning April 1, 2023**, certain Part B rebatable drugs may be subject to a lower coinsurance. Providence Medicare Advantage Plans members may experience reductions in coinsurance for these Part B rebatable drugs. As of January 1, 2023, the IRA requires that under a Medicare Part D prescription drug plan, you will not pay more than \$35 for a one-month supply of covered insulin products. **Beginning July 1, 2023**, under Medicare Part B, Providence Medicare Advantage Plans members who take insulin through a pump that is covered under Medicare's durable medical equipment (DME) will not pay more than \$35 for a one-month's supply of covered insulin.

No response is required to this notice, but we recommend you keep this information for future reference. For more information regarding benefits, please review the Evidence of Coverage located at [ProvidenceHealthAssurance.com/EOC](https://www.providencehealthassurance.com/EOC). If you have any questions, please call us at 503-574-8000 or 1-800-603-2340 (TTY 711) 8 a.m. to 8 p.m. (Pacific Time), seven days a week.

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.

This document is available for free in Spanish.

## ***Providence Medicare Cottonwood + Rx (HMO-POS) offered by Providence Health Assurance***

### **Annual Notice of Changes for 2023**

You are currently enrolled as a member of Providence Medicare Summit + Rx (HMO-POS). Next year, there will be changes to the plan's costs and benefits. ***Please see page 4 for a Summary of Important Costs, including Premium.***

This document tells about the changes to your plan. To get more information about costs, benefits, or rules, please review the *Evidence of Coverage*, which is located on our website at [www.ProvidenceHealthAssurance.com/EOC](http://www.ProvidenceHealthAssurance.com/EOC). You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

- **You have from October 15 until December 7 to make changes to your Medicare coverage for next year.**

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#### **What to do now**

##### **1. ASK:** Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
  - Review the changes to medical care costs (doctor, hospital)
  - Review the changes to our drug coverage, including authorization requirements and costs
  - Think about how much you will spend on premiums, deductibles, and cost sharing
- Check the changes in the 2023 Drug List to make sure the drugs you currently take are still covered.
- Check to see if your primary care doctors, specialists, hospitals and other providers, including pharmacies, will be in our network next year.
- Think about whether you are happy with our plan.

##### **2. COMPARE:** Learn about other plan choices

- Check coverage and costs of plans in your area. Use the Medicare Plan Finder at [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare) website or review the list in the back of your *Medicare & You 2023* handbook.
- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

**3. CHOOSE:** Decide whether you want to change your plan

- If you don't join another plan by December 7, 2022, you will stay in Providence Medicare Cottonwood + Rx (HMO-POS).
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2023**. This will end your enrollment with Providence Medicare Cottonwood + Rx (HMO-POS).
- If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

**Additional Resources**

- This document is available for free in Spanish.
- Please contact our Customer Service number at 503-574-8000 or 1-800-603-2340 for additional information. (TTY users should call 711.) Hours are 8 a.m. to 8 p.m. (Pacific Time), seven days a week.
- This information is available in multiple formats, including large print and braille.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at [www.irs.gov/Affordable-Care-Act/Individuals-and-Families](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

**About Providence Medicare Cottonwood + Rx (HMO-POS)**

- 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.
- When this document says "we," "us," or "our," it means Providence Health Assurance. When it says "plan" or "our plan," it means Providence Medicare Cottonwood + Rx (HMO-POS).

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## Summary of Important Costs for 2023

The table below compares the 2022 costs and 2023 costs for Providence Medicare Cottonwood + Rx (HMO-POS) in several important areas. **Please note this is only a summary of costs.**

Cost	2022 (this year)	2023 (next year)
<b>Monthly plan premium*</b> * Your premium may be higher or lower than this amount. See Section 2.1 for details.	\$59	\$35
<b>Maximum out-of-pocket amount</b> This is the <u>most</u> you will pay out-of-pocket for your covered services. (See Section 2.2 for details.)	\$5,500 when using your in-network benefit  \$10,000 when using your Point-of-Service (POS) benefit	\$4,800 when using your in-network benefit  \$10,000 when using your Point-of-Service (POS) benefit
<b>Doctor office visits</b>	Primary care visits in-network: \$5 copayment per visit  Primary care visits when using your POS benefit: \$25 copayment per visit  Specialist visits in-network: \$40 copayment per visit  Specialist visits when using your POS benefit: \$50 copayment per visit	Primary care visits in-network: There is no coinsurance, copayment, or deductible per visit  Primary care visits when using your POS benefit: \$25 copayment per visit  Specialist visits in-network: \$35 copayment per visit  Specialist visits when using your POS benefit: \$50 copayment per visit

Cost	2022 (this year)	2023 (next year)
<p><b>Inpatient hospital stays</b></p>	<p>Hospital stays in-network:</p> <p>\$375 copayment each day for days 1-4 per admission and there is no coinsurance, copayment, or deductible each day for day 5 and beyond for Medicare-covered inpatient hospital care</p> <p>Hospital stays when using your POS benefit: 40% of the total cost per admission for Medicare-covered inpatient hospital care</p>	<p>Hospital stays in-network:</p> <p>\$325 copayment each day for days 1-6 per admission and there is no coinsurance, copayment, or deductible for day 7 and beyond for Medicare-covered inpatient hospital care</p> <p>Hospital stays when using your POS benefit: 30% of the total cost per admission for Medicare-covered inpatient hospital care</p>
<p><b>Part D prescription drug coverage</b></p> <p>(See Section 2.5 for details.)</p>	<p>Deductible: \$240</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> <li>• Drug Tier 1: \$4 per prescription at a preferred network pharmacy or \$14 per prescription at a network pharmacy</li> <li>• Drug Tier 2: \$13 per prescription at a preferred network pharmacy or \$20 per prescription at a network pharmacy</li> </ul> <p>\$10-\$20 for Select Insulins per month.</p>	<p>Deductible: \$0</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> <li>• Drug Tier 1: \$0 per prescription at a preferred network pharmacy or \$16 per prescription at a network pharmacy</li> <li>• Drug Tier 2: \$10 per prescription at a preferred network pharmacy or \$20 per prescription at a network pharmacy</li> </ul> <p>Additional coverage for Select Insulins not available.</p>

Cost	2022 (this year)	2023 (next year)
	<ul style="list-style-type: none"> <li>• Drug Tier 3: \$47 per prescription at a preferred network pharmacy or \$47 per prescription at a network pharmacy</li> </ul>	<ul style="list-style-type: none"> <li>• Drug Tier 3: \$47 per prescription at a preferred network pharmacy or \$47 per prescription at a network pharmacy</li> </ul> <p>You pay no more than \$35 for a one-month supply of Select Insulins.</p>
	<ul style="list-style-type: none"> <li>• Drug Tier 4: \$100 per prescription at a preferred network pharmacy or \$100 per prescription at a network pharmacy</li> </ul>	<ul style="list-style-type: none"> <li>• Drug Tier 4: \$100 per prescription at a preferred network pharmacy or \$100 per prescription at a network pharmacy</li> </ul>
	<ul style="list-style-type: none"> <li>• Drug Tier 5: 28% of the total cost at a preferred network pharmacy or 28% of the total cost at a network pharmacy</li> </ul>	<ul style="list-style-type: none"> <li>• Drug Tier 5: 33% of the total cost at a preferred network pharmacy or 33% of the total cost at a network pharmacy</li> </ul>
	<ul style="list-style-type: none"> <li>• Drug Tier 6: \$0 per prescription at a preferred network pharmacy or \$0 per prescription at a network pharmacy</li> </ul>	<ul style="list-style-type: none"> <li>• Drug Tier 6: \$0 per prescription at a preferred network pharmacy or \$0 per prescription at a network pharmacy</li> </ul>

**SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in Providence Medicare Cottonwood + Rx (HMO-POS) in 2023**

On January 1, 2023, Providence Health Assurance will be combining Providence Medicare Summit + Rx (HMO-POS) with one of our plans, Providence Medicare Cottonwood + Rx (HMO-POS). The information in this document tells you about the differences between your current benefits in Providence Medicare Summit + Rx (HMO-POS) and the benefits you will have on January 1, 2023, as a member of Providence Medicare Cottonwood + Rx (HMO-POS).

**If you do nothing by December 7, 2022, we will automatically enroll you in our Providence Medicare Cottonwood + Rx (HMO-POS).** This means starting January 1, 2023, you will be getting your medical and prescription drug coverage through Providence Medicare Cottonwood + Rx (HMO-POS). If you want to change plans or switch to Original Medicare, you must do so between October 15 and December 7. If you are eligible for “Extra Help,” you may be able to change plans during other times.

**SECTION 2 Changes to Benefits and Costs for Next Year**

**Section 2.1 – Changes to the Monthly Premium**

Cost	2022 (this year)	2023 (next year)
<b>Monthly premium</b> (You must also continue to pay your Medicare Part B premium.)	\$59	\$35
<b>Optional Supplemental Dental Coverage monthly premium</b>	<u>Providence WA Dental Basic</u> \$34.10	<u>Providence WA Dental Basic</u> \$34.10  There is no change for the upcoming benefit year.



Cost	2022 (this year)	2023 (next year)
<b>Optional Supplemental Dental Coverage monthly premium</b>	<u>Providence WA Dental Enhanced</u> \$48.00	<u>Providence WA Dental Enhanced</u> \$48.00  There is no change for the upcoming benefit year.

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as “creditable coverage”) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be *less* if you are receiving “Extra Help” with your prescription drug costs. Please see Section 7 regarding “Extra Help” from Medicare.

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## Section 2.2 – Changes to Your Maximum Out-of-Pocket Amount

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Medicare requires all health plans to limit how much you pay “out-of-pocket” for the year. This limit is called the “maximum out-of-pocket.” Once you reach this amount, you generally pay nothing for covered services for the rest of the year.

Cost	2022 (this year)	2023 (next year)
<p><b>Maximum out-of-pocket amount</b></p> <p>Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.</p>	<p>\$5,500 In-Network</p> <p>\$10,000 Out-of-Network</p>	<p>\$4,800 In-Network</p> <p>\$10,000 Out-of-Network</p> <p>Once you have paid \$4,800 out-of-pocket for covered services from in-network providers, you will pay nothing for your covered services for the rest of the calendar year.</p> <p>Both in-network and out-of-network services count toward your out-of-pocket costs. If you see both in-network and out-of-network providers, or only out-of-network providers, your maximum out-of-pocket costs will be \$10,000 for 2023.</p>

### Section 2.3 – Changes to the Provider and Pharmacy Networks

An updated *Provider and Pharmacy Directory* is located on our website at [www.ProvidenceHealthAssurance.com/findaprovider](http://www.ProvidenceHealthAssurance.com/findaprovider). You may also call Customer Service for updated provider and/or pharmacy information or to ask us to mail you a *Provider and Pharmacy Directory*.

There are changes to our network of providers for next year. **Please review the 2023 *Provider and Pharmacy Directory* to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of pharmacies for next year. **Please review the 2023 *Provider and Pharmacy Directory* to see which pharmacies are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers) and pharmacies that are part of your plan during the year. If a mid-year change in our providers affects you, please contact Customer Service so we may assist.

## Section 2.4 – Changes to Benefits and Costs for Medical Services

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.

Cost	2022 (this year)	2023 (next year)
<b>Abdominal aortic aneurysm screening</b>	<b>Out-of-Network</b> You pay 40% of the total cost for an abdominal aortic aneurysm screening when using your POS benefit.	<b>Out-of-Network</b> You pay 30% of the total cost for an abdominal aortic aneurysm screening when using your POS benefit.
<b>Acupuncture for chronic low back pain</b>	<b>In-Network</b> You pay a \$40 copayment for each Medicare-covered acupuncture visit.  <b>Out-of-Network</b> You pay 40% of the total cost for each Medicare-covered acupuncture visit when using your POS benefit.	<b>In-Network</b> You pay a \$35 copayment for each Medicare-covered acupuncture visit.  <b>Out-of-Network</b> You pay 30% of the total cost for each Medicare-covered acupuncture visit when using your POS benefit.
<b>Acupuncture (non-Medicare-covered)</b>	<b>In-Network and Out-of-Network</b> Routine acupuncture services are <u>not</u> covered.	<b>In-Network</b> You pay a \$35 copayment for each routine acupuncture visit.  Plan covers up to \$500 every year for routine chiropractic, acupuncture, and naturopathic services combined.  <b>Out-of-Network</b> Routine acupuncture services are <u>not</u> covered.
<b>Annual routine physical exam</b>	<b>Out-of-Network</b> You pay 40% of the total cost for an annual routine physical exam when using your POS benefit.	<b>Out-of-Network</b> You pay 30% of the total cost for an annual routine physical exam when using your POS benefit.

Cost	2022 (this year)	2023 (next year)
<b>Annual wellness visit</b>	<p><b>Out-of-Network</b> You pay 40% of the total cost for a Medicare-covered annual wellness visit when using your POS benefit.</p>	<p><b>Out-of-Network</b> You pay 30% of the total cost for a Medicare-covered annual wellness visit when using your POS benefit.</p>
<b>Bone mass measurement</b>	<p><b>Out-of-Network</b> You pay 40% of the total cost for a Medicare-covered bone mass measurement when using your POS benefit.</p>	<p><b>Out-of-Network</b> You pay 30% of the total cost for a Medicare-covered bone mass measurement when using your POS benefit.</p>
<b>Breast cancer screening (mammograms)</b>	<p><b>Out-of-Network</b> You pay 40% of the total cost for a Medicare-covered screening mammogram when using your POS benefit.</p>	<p><b>Out-of-Network</b> You pay 30% of the total cost for a Medicare-covered screening mammogram when using your POS benefit.</p>
<b>Cardiac rehabilitation services</b>	<p><b>In-Network</b> You pay a \$10 copayment for each Medicare-covered cardiac rehabilitation visit.</p> <p>You pay a \$40 copayment for each Medicare-covered intensive cardiac rehabilitation visit.</p> <p><b>Out-of-Network</b> You pay 40% of the total cost for each Medicare-covered cardiac rehabilitation visit when using your POS benefit.</p> <p>You pay 40% of the total cost for each Medicare-covered intensive cardiac rehabilitation visit when using your POS benefit.</p>	<p><b>In-Network</b> There is no coinsurance, copayment, or deductible for each Medicare-covered cardiac rehabilitation visit.</p> <p>You pay a \$35 copayment for each Medicare-covered intensive cardiac rehabilitation visit.</p> <p><b>Out-of-Network</b> You pay 30% of the total cost for each Medicare-covered cardiac rehabilitation visit when using your POS benefit.</p> <p>You pay 30% of the total cost for each Medicare-covered intensive cardiac rehabilitation visit when using your POS benefit.</p>

Cost	2022 (this year)	2023 (next year)
<b>Cardiovascular disease risk reduction visit (therapy for cardiovascular disease)</b>	<p><b>Out-of-Network</b> You pay 40% of the total cost for the intensive behavioral therapy cardiovascular disease preventive benefit when using your POS benefit.</p>	<p><b>Out-of-Network</b> You pay 30% of the total cost for the intensive behavioral therapy cardiovascular disease preventive benefit when using your POS benefit.</p>
<b>Cardiovascular disease testing</b>	<p><b>Out-of-Network</b> You pay 40% of the total cost for Medicare-covered cardiovascular disease testing that is covered once every 5 years when using your POS benefit.</p>	<p><b>Out-of-Network</b> You pay 30% of the total cost for Medicare-covered cardiovascular disease testing that is covered once every 5 years when using your POS benefit.</p>
<b>Cervical and vaginal cancer screening</b>	<p><b>Out-of-Network</b> You pay 40% of the total cost for a Medicare-covered preventive Pap and pelvic exam when using your POS benefit.</p>	<p><b>Out-of-Network</b> You pay 30% of the total cost for a Medicare-covered preventive Pap and pelvic exam when using your POS benefit.</p>
<b>Chiropractic services (Medicare-covered)</b>	<p><b>Out-of-Network</b> You pay 40% of the total cost for each Medicare-covered chiropractic visit when using your POS benefit.</p>	<p><b>Out-of-Network</b> You pay 30% of the total cost for each Medicare-covered chiropractic visit when using your POS benefit.</p>
<b>Chiropractic services (non-Medicare-covered)</b>	<p><b>In-Network and Out-of-Network</b> Routine chiropractic services are <u>not</u> covered.</p>	<p><b>In-Network</b> You pay a \$20 copayment for each routine chiropractic visit.  Plan covers up to \$500 every year for routine chiropractic, acupuncture, and naturopathic services combined.  <b>Out-of-Network</b> Routine chiropractic services are <u>not</u> covered.</p>

Cost	2022 (this year)	2023 (next year)
<p><b>Colorectal cancer screening</b></p>	<p><b>Out-of-Network</b>                      You pay 40% of the total cost for a Medicare-covered colorectal cancer screening exam when using your POS benefit.</p> <p>You pay 40% of the total cost for members if eligible for each Medicare-covered screening barium enema when using your POS benefit.</p>	<p><b>Out-of-Network</b>                      You pay 30% of the total cost for a Medicare-covered colorectal cancer screening exam when using your POS benefit.</p> <p>You pay 30% of the total cost for members if eligible for each Medicare-covered screening barium enema when using your POS benefit.</p>

Cost	2022 (this year)	2023 (next year)
<p><b>Dental services (embedded routine preventive)</b></p>	<p><b>In-Network</b></p> <p>You pay a \$15 copayment for each preventive dental visit where any of the following covered services are completed:</p> <ul style="list-style-type: none"> <li>• Two evaluations in total per calendar year including a maximum of one comprehensive evaluation per 36 months and one limited oral evaluation per 12 months</li> <li>• Two cleanings (excluding periodontal cleanings) per calendar year</li> <li>• Any combination of bitewing x-rays, two per calendar year or one full mouth diagnostic x-ray, for a total of two</li> <li>• Emergency palliative treatment (only if no services other than exam and x-rays were performed on the same date of service)</li> </ul> <p><b>Out-of-Network</b></p> <p>Out-of-network services are <u>not</u> covered for routine preventive dental.</p>	<p><b>In-Network and Out-of-Network</b></p> <p>There is no coinsurance, copayment, or deductible for each preventive dental visit where any of the following covered services are completed:</p> <ul style="list-style-type: none"> <li>• Two evaluations in total per calendar year including a maximum of one comprehensive evaluation per 36 months and one limited oral evaluation per 12 months</li> <li>• Two cleanings (excluding periodontal cleanings) per calendar year</li> <li>• Any combination of bitewing x-rays, two per calendar year or one full mouth diagnostic x-ray, for a total of two</li> <li>• Emergency palliative treatment (only if no services other than exam and x-rays were performed on the same date of service)</li> </ul>

Cost	2022 (this year)	2023 (next year)
<p><b>Dental services (Medicare-covered)</b></p>	<p><b>In-Network</b> You pay a \$40 copayment for each Medicare-covered dental visit.</p> <p><b>Out-of-Network</b> You pay 40% of the total cost for each Medicare-covered dental visit when using your POS benefit.</p>	<p><b>In-Network</b> You pay a \$35 copayment for each Medicare-covered dental visit.</p> <p><b>Out-of-Network</b> You pay 30% of the total cost for each Medicare-covered dental visit when using your POS benefit.</p>
<p><b>Dental services (other; non-Medicare-covered)</b></p>	<p><b>In-Network and Out-of-Network</b> Other dental services are <u>not</u> covered.</p>	<p><b>In-Network and Out-of-Network</b> You receive a pre-loaded dental debit card with a maximum allowance of \$250 each calendar year. You may use this card to pay for any dental services from any dental clinic you like. Unused funds expire after 11:59 p.m. on December 31 of each year and do not carry over to the next year.</p>
<p><b>Depression screening</b></p>	<p><b>Out-of-Network</b> You pay 40% of the total cost for a Medicare-covered annual depression screening visit when using your POS benefit.</p>	<p><b>Out-of-Network</b> You pay 30% of the total cost for a Medicare-covered annual depression screening visit when using your POS benefit.</p>
<p><b>Diabetes screening</b></p>	<p><b>Out-of-Network</b> You pay 40% of the total cost for each Medicare-covered diabetes screening test when using your POS benefit.</p>	<p><b>Out-of-Network</b> You pay 30% of the total cost for each Medicare-covered diabetes screening test when using your POS benefit.</p>



Cost	2022 (this year)	2023 (next year)
<p><b>Diabetes self-management training, diabetic services and supplies</b></p>	<p><b>In-Network</b> You pay 20% of the total cost for Medicare-covered therapeutic shoes or inserts.</p> <p><b>Out-of-Network</b> You pay 40% of the total cost for Medicare-covered diabetic monitoring supplies when using your POS benefit.</p> <p>You pay 40% of the total cost for Medicare-covered therapeutic shoes or inserts when using your POS benefit.</p> <p>You pay 40% of the total cost for Medicare-covered diabetes self-management training when using your POS benefit.</p>	<p><b>In-Network</b> There is no coinsurance, copayment, or deductible for Medicare-covered therapeutic shoes or inserts.</p> <p><b>Out-of-Network</b> You pay 30% of the total cost for Medicare-covered diabetic monitoring supplies when using your POS benefit.</p> <p>You pay 30% of the total cost for Medicare-covered therapeutic shoes or inserts when using your POS benefit.</p> <p>You pay 30% of the total cost for Medicare-covered diabetes self-management training when using your POS benefit.</p>
<p><b>Durable medical equipment (DME) and related supplies</b></p>	<p><b>Out-of-Network</b> You pay 40% of the total cost for Medicare-covered durable medical equipment and related supplies when using your POS benefit.</p>	<p><b>Out-of-Network</b> You pay 30% of the total cost for Medicare-covered durable medical equipment and related supplies when using your POS benefit.</p>
<p><b>Emergency care</b></p>	<p><b>In-Network and Out-of-Network</b> You pay a \$90 copayment for each Medicare-covered emergency room visit.</p>	<p><b>In-Network and Out-of-Network</b> You pay a \$70 copayment for each Medicare-covered emergency room visit.</p>

Cost	2022 (this year)	2023 (next year)
<b>Hearing services</b>	<p><b>In-Network</b> You pay a \$40 copayment for Medicare-covered diagnostic hearing exams.</p> <p><b>Out-of-Network</b> You pay 40% of the total cost for Medicare-covered diagnostic hearing exams when using your POS benefit.</p>	<p><b>In-Network</b> You pay a \$35 copayment for Medicare-covered diagnostic hearing exams.</p> <p><b>Out-of-Network</b> You pay 30% of the total cost for Medicare-covered diagnostic hearing exams when using your POS benefit.</p>
<b>HIV screening</b>	<p><b>Out-of-Network</b> You pay 40% of the total cost for Medicare-covered preventive HIV screening when using your POS benefit.</p>	<p><b>Out-of-Network</b> You pay 30% of the total cost for Medicare-covered preventive HIV screening when using your POS benefit.</p>
<b>Home health agency care</b>	<p><b>Out-of-Network</b> You pay 40% of the total cost for each Medicare-covered home health visit when using your POS benefit.</p>	<p><b>Out-of-Network</b> You pay 30% of the total cost for each Medicare-covered home health visit when using your POS benefit.</p>
<b>Home infusion therapy</b>	<p><b>Out-of-Network</b> You pay 40% of the total cost for Medicare-covered home infusion therapy when using your POS benefit.</p>	<p><b>Out-of-Network</b> You pay 30% of the total cost for Medicare-covered home infusion therapy when using your POS benefit.</p>
<b>Hospice care</b>	<p><b>In-Network</b> You pay a \$5 copayment for hospice consultation services obtained in a primary care provider’s office.</p> <p>You pay a \$40 copayment for hospice consultation services obtained in a specialist’s office.</p>	<p><b>In-Network</b> There is no coinsurance, copayment, or deductible for hospice consultation services obtained in a primary care provider’s office.</p> <p>You pay a \$35 copayment for hospice consultation services obtained in a specialist’s office.</p>

Cost	2022 (this year)	2023 (next year)
<b>Immunizations</b>	<p><b>Out-of-Network</b>                      You pay 40% of the total cost for all other Medicare-covered Part B immunizations, including Hepatitis B, when using your POS benefit.</p>	<p><b>Out-of-Network</b>                      You pay 30% of the total cost for all other Medicare-covered Part B immunizations, including Hepatitis B, when using your POS benefit.</p>
<b>Inpatient hospital care</b>	<p><b>In-Network</b>                      You pay a \$375 copayment each day for days 1-4 per admission and there is no coinsurance, copayment, or deductible each day for day 5 and beyond for Medicare-covered inpatient hospital care.</p> <p><b>Out-of-Network</b>                      You pay 40% of the total cost for each Medicare-covered inpatient hospital stay when using your POS benefit.</p>	<p><b>In-Network</b>                      You pay a \$325 copayment each day for days 1-6 per admission and there is no coinsurance, copayment, or deductible for day 7 and beyond for Medicare-covered inpatient hospital care.</p> <p><b>Out-of-Network</b>                      You pay 30% of the total cost for each Medicare-covered inpatient hospital stay when using your POS benefit.</p>
<b>Inpatient services in a psychiatric hospital</b>	<p><b>In-Network</b>                      You pay a \$375 copayment each day for days 1-4 per admission and there is no coinsurance, copayment, or deductible each day for day 5 and beyond for Medicare-covered inpatient psychiatric hospital care.</p> <p><b>Out-of-Network</b>                      You pay 40% of the total cost for each Medicare-covered inpatient psychiatric hospital stay when using your POS benefit.</p>	<p><b>In-Network</b>                      You pay a \$325 copayment each day for days 1-5 per admission and there is no coinsurance, copayment, or deductible for day 6 and beyond for Medicare-covered inpatient psychiatric hospital care.</p> <p><b>Out-of-Network</b>                      You pay 30% of the total cost for each Medicare-covered inpatient psychiatric hospital stay when using your POS benefit.</p>

Cost	2022 (this year)	2023 (next year)
<p><b>Medical nutrition therapy</b></p>	<p><b>Out-of-Network</b>                      You pay 40% of the total cost for Medicare-covered medical nutrition therapy services when using your POS benefit.</p> <p>You pay 40% of the total cost for non-Medicare-covered medical nutrition therapy services ordered by a physician when using your POS benefit.</p>	<p><b>Out-of-Network</b>                      You pay 30% of the total cost for Medicare-covered medical nutrition therapy services when using your POS benefit.</p> <p>You pay 30% of the total cost for non-Medicare-covered medical nutrition therapy services ordered by a physician when using your POS benefit.</p>
<p><b>Medicare Diabetes Prevention Program (MDPP)</b></p>	<p><b>Out-of-Network</b>                      You pay 40% of the total cost for Medicare-covered MDPP when using your POS benefit.</p>	<p><b>Out-of-Network</b>                      You pay 30% of the total cost for Medicare-covered MDPP when using your POS benefit.</p>
<p><b>Medicare Part B prescription drugs</b></p>	<p><b>Out-of-Network</b>                      You pay 40% of the total cost for Medicare-covered Part B chemotherapy and radiation drugs and other Part B drugs when using your POS benefit.</p>	<p><b>Out-of-Network</b>                      You pay 30% of the total cost for Medicare-covered Part B chemotherapy and radiation drugs and other Part B drugs when using your POS benefit.</p>
<p><b>Naturopathic services</b></p>	<p><b>In-Network and Out-of-Network</b>                      Routine naturopathic services are <u>not</u> covered.</p>	<p><b>In-Network</b>                      You pay a \$35 copayment for each naturopathic visit.                      Plan covers up to \$500 every year for routine chiropractic, acupuncture, and naturopathic services combined.</p> <p><b>Out-of-Network</b>                      Routine naturopathic services are <u>not</u> covered.</p>

Cost	2022 (this year)	2023 (next year)
<p><b>Obesity screening and therapy to promote sustained weight loss</b></p>	<p><b>Out-of-Network</b> You pay 40% of the total cost for Medicare-covered preventive obesity screening and therapy when using your POS benefit.</p>	<p><b>Out-of-Network</b> You pay 30% of the total cost for Medicare-covered preventive obesity screening and therapy when using your POS benefit.</p>
<p><b>Opioid treatment program services</b></p>	<p><b>Out-of-Network</b> You pay 40% of the total cost for each Medicare-covered opioid treatment service when using your POS benefit.</p>	<p><b>Out-of-Network</b> You pay 30% of the total cost for each Medicare-covered opioid treatment service when using your POS benefit.</p>
<p><b>Outpatient diagnostic tests and therapeutic services and supplies</b></p>	<p><b>In-Network</b> You pay a \$15 copayment per day for Medicare-covered x-rays.</p> <p><b>Out-of-Network</b> You pay 40% of the total cost for each Medicare-covered x-ray, ultrasound, therapeutic radiology service and supply, special imaging procedure, and special diagnostic test when using your POS benefit.</p> <p>You pay 40% of the total cost for Medicare-covered dressings and supplies, splints, casts, and other devices used to reduce fractures and dislocations when using your POS benefit.</p> <p>You pay 40% of the total cost for Medicare-covered lab services, blood services, and other diagnostic tests and procedures when using your POS benefit.</p>	<p><b>In-Network</b> There is no coinsurance, copayment, or deductible for Medicare-covered x-rays.</p> <p><b>Out-of-Network</b> You pay 30% of the total cost for each Medicare-covered x-ray, ultrasound, therapeutic radiology service and supply, special imaging procedure, and special diagnostic test when using your POS benefit.</p> <p>You pay 30% of the total cost for Medicare-covered dressings and supplies, splints, casts, and other devices used to reduce fractures and dislocations when using your POS benefit.</p> <p>You pay 30% of the total cost for Medicare-covered lab services, blood services, and other diagnostic tests and procedures when using your POS benefit.</p>

Cost	2022 (this year)	2023 (next year)
<p><b>Outpatient hospital observation</b></p>	<p><b>In-Network</b> You pay a \$90 copayment for Medicare-covered observation services.</p> <p><b>Out-of-Network</b> You pay 40% of the total cost for Medicare-covered observation services when using your POS benefit.</p>	<p><b>In-Network</b> You pay a \$70 copayment for Medicare-covered observation services.</p> <p><b>Out-of-Network</b> You pay 30% of the total cost for Medicare-covered observation services when using your POS benefit.</p>
<p><b>Outpatient hospital services</b></p>	<p><b>In-Network</b> You pay a \$90 copayment for each Medicare-covered emergency room visit.</p> <p>Your pay a \$90 copayment for Medicare-covered observation services.</p> <p>You pay a \$275 copayment for each Medicare-covered outpatient hospital surgical service.</p> <p>There is no coinsurance, copayment, or deductible for Medicare-covered partial hospitalization program services.</p>	<p><b>In-Network</b> You pay a \$70 copayment for each Medicare-covered emergency room visit.</p> <p>Your pay a \$70 copayment for Medicare-covered observation services.</p> <p>You pay a \$290 copayment for each Medicare-covered outpatient hospital surgical service.</p> <p>You pay a \$55 copayment each day for Medicare-covered partial hospitalization program services.</p>

You pay a \$15 copayment per day for Medicare-covered x-rays.

**Out-of-Network**

You pay a \$90 copayment for each Medicare-covered emergency room visit when using your POS benefit.

You pay 40% of the total cost for Medicare-covered observation services when using your POS benefit.

You pay 40% of the total cost for each Medicare-covered outpatient hospital surgical service when using your POS benefit.

You pay 40% of the total cost for Medicare-covered lab services, blood services, and other diagnostic tests and procedures when using your POS benefit.

You pay 40% of the total cost for Medicare-covered partial hospitalization program services when using your POS benefit.

You pay 40% of the total cost for Medicare-covered x-rays and radiology services when using your POS benefit.

You pay 40% of the total cost for Medicare-covered medical supplies when using your POS benefit.

You pay 40% of the total cost for Medicare-covered Part B chemotherapy and radiation drugs and other Part B drugs when using your POS benefit.

There is no coinsurance, copayment, or deductible for Medicare-covered x-rays.

**Out-of-Network**

You pay a \$70 copayment for each Medicare-covered emergency room visit when using your POS benefit.

You pay 30% of the total cost for Medicare-covered observation services when using your POS benefit.

You pay 30% of the total cost for each Medicare-covered outpatient hospital surgical service when using your POS benefit.

You pay 30% of the total cost for Medicare-covered lab services, blood services, and other diagnostic tests and procedures when using your POS benefit.

You pay 30% of the total cost for Medicare-covered partial hospitalization program services when using your POS benefit.

You pay 30% of the total cost for Medicare-covered x-rays and radiology services when using your POS benefit.

You pay 30% of the total cost for Medicare-covered medical supplies when using your POS benefit.

You pay 30% of the total cost for Medicare-covered Part B chemotherapy and radiation drugs and other Part B drugs when using your POS benefit.

Cost	2022 (this year)	2023 (next year)
<p><b>Outpatient mental health care</b></p>	<p><b>In-Network</b>                      You pay a \$40 copayment for each Medicare-covered individual or group therapy visit.</p> <p>There is no coinsurance, copayment, or deductible for Medicare-covered partial hospitalization program services.</p> <p><b>Out-of-Network</b>                      You pay 40% of the total cost for each Medicare-covered individual or group therapy visit when using your POS benefit.</p> <p>You pay 40% of the total cost for Medicare-covered partial hospitalization program services when using your POS benefit.</p>	<p><b>In-Network</b>                      You pay a \$35 copayment for each Medicare-covered individual or group therapy visit.</p> <p>You pay a \$55 copayment each day for Medicare-covered partial hospitalization program services.</p> <p><b>Out-of-Network</b>                      You pay 30% of the total cost for each Medicare-covered individual or group therapy visit when using your POS benefit.</p> <p>You pay 30% of the total cost for Medicare-covered partial hospitalization program services when using your POS benefit.</p>



Cost	2022 (this year)	2023 (next year)
<p><b>Outpatient rehabilitation services</b></p>	<p><b>In-Network</b>                      You pay a \$40 copayment for each Medicare-covered occupational therapy visit.</p> <p>You pay a \$40 copayment for each Medicare-covered physical therapy visit and speech and language therapy visit.</p> <p><b>Out-of-Network</b>                      You pay 40% of the total cost for each Medicare-covered occupational therapy visit when using your POS benefit.</p> <p>You pay 40% of the total cost for each Medicare-covered physical therapy visit and speech and language therapy visit when using your POS benefit.</p>	<p><b>In-Network</b>                      You pay a \$35 copayment for each Medicare-covered occupational therapy visit.</p> <p>You pay a \$35 copayment for each Medicare-covered physical therapy visit and speech and language therapy visit.</p> <p><b>Out-of-Network</b>                      You pay 30% of the total cost for each Medicare-covered occupational therapy visit when using your POS benefit.</p> <p>You pay 30% of the total cost for each Medicare-covered physical therapy visit and speech and language therapy visit when using your POS benefit.</p>

Cost	2022 (this year)	2023 (next year)
<p><b>Outpatient substance abuse services</b></p>	<p><b>In-Network</b>                      There is no coinsurance, copayment, or deductible for Medicare-covered partial hospitalization program services.</p> <p>You pay a \$40 copayment for each Medicare-covered intensive outpatient therapy visit.</p> <p>You pay a \$40 copayment for each Medicare-covered individual or group therapy visit.</p> <p><b>Out-of-Network</b>                      You pay 40% of the total cost for Medicare-covered partial hospitalization program services when using your POS benefit.</p> <p>You pay 40% of the total cost for each Medicare-covered intensive outpatient therapy visit when using your POS benefit.</p> <p>You pay 40% of the total cost for each Medicare-covered individual or group therapy visit when using your POS benefit.</p>	<p><b>In-Network</b>                      You pay a \$55 copayment each day for Medicare-covered partial hospitalization program services.</p> <p>You pay a \$35 copayment for each Medicare-covered intensive outpatient therapy visit.</p> <p>You pay a \$35 copayment for each Medicare-covered individual or group therapy visit.</p> <p><b>Out-of-Network</b>                      You pay 30% of the total cost for Medicare-covered partial hospitalization program services when using your POS benefit.</p> <p>You pay 30% of the total cost for each Medicare-covered intensive outpatient therapy visit when using your POS benefit.</p> <p>You pay 30% of the total cost for each Medicare-covered individual or group therapy visit when using your POS benefit.</p>

Cost	2022 (this year)	2023 (next year)
<p><b>Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers</b></p>	<p><b>In-Network</b>                      You pay a \$275 copayment for each Medicare-covered ambulatory surgical center visit.</p> <p>You pay a \$275 copayment for each Medicare-covered outpatient hospital surgical service.</p> <p>Your pay \$90 copayment for Medicare-covered observation services.</p> <p><b>Out-of-Network</b>                      You pay 40% of the total cost for each Medicare-covered ambulatory surgical center visit when using your POS benefit.</p> <p>Your pay 40% of the total cost for each Medicare-covered outpatient hospital surgical service when using your POS benefit.</p> <p>You pay 40% of the total cost for Medicare-covered observation services when using your POS benefit.</p>	<p><b>In-Network</b>                      You pay a \$290 copayment for each Medicare-covered ambulatory surgical center visit.</p> <p>You pay a \$290 copayment for each Medicare-covered outpatient hospital surgical service.</p> <p>Your pay \$70 copayment for Medicare-covered observation services.</p> <p><b>Out-of-Network</b>                      You pay 30% of the total cost for each Medicare-covered ambulatory surgical center visit when using your POS benefit.</p> <p>You pay 30% of the total cost for each Medicare-covered outpatient hospital surgical service when using your POS benefit.</p> <p>You pay 30% of the total cost for Medicare-covered observation services when using your POS benefit.</p>

Cost	2022 (this year)	2023 (next year)
<p><b>Over-the-counter (OTC) items</b></p>	<p>You have an allowance of \$50 every three months for approved over-the-counter items.</p> <p>Over-the-counter items can only be purchased from the Medline catalog via phone, web, or mail.</p>	<p>You receive a pre-loaded debit card with an allowance of \$70 every three months, which you may use to purchase approved over-the-counter items.</p> <p>Over-the-counter items can only be purchased from participating retailers and the Medline catalog via phone, web, or mail.</p>
<p><b>Partial hospitalization services</b></p>	<p><b>In-Network</b> There is no coinsurance, copayment, or deductible for Medicare-covered partial hospitalization program services.</p> <p><b>Out-of-Network</b> You pay 40% of the total cost for Medicare-covered partial hospitalization program services when using your POS benefit.</p>	<p><b>In-Network</b> You pay a \$55 copayment each day for Medicare-covered partial hospitalization program services.</p> <p><b>Out-of-Network</b> You pay 30% of the total cost for Medicare-covered partial hospitalization program services when using your POS benefit.</p>
<p><b>Physician/Practitioner services, including doctor's office visits</b></p>	<p><b>In-Network</b> You pay a \$5 copayment for each Medicare-covered primary care provider visit.</p> <p>You pay a \$40 copayment for each Medicare-covered specialist visit.</p>	<p><b>In-Network</b> There is no coinsurance, copayment, or deductible for each Medicare-covered primary care provider visit.</p> <p>You pay a \$35 copayment for each Medicare-covered specialist visit.</p>

Cost	2022 (this year)	2023 (next year)
<b>Podiatry services</b>	<p><b>In-Network</b> You pay a \$40 copayment for each Medicare-covered podiatry visit.</p> <p><b>Out-of-Network</b> You pay 40% of the total cost for each Medicare-covered podiatry visit when using your POS benefit.</p>	<p><b>In-Network</b> You pay a \$35 copayment for each Medicare-covered podiatry visit.</p> <p><b>Out-of-Network</b> You pay 30% of the total cost for each Medicare-covered podiatry visit when using your POS benefit.</p>
<b>Prostate cancer screening exams</b>	<p><b>Out-of-Network</b> You pay 40% of the total cost for a Medicare-covered annual PSA test or digital rectal exam when using your POS benefit.</p>	<p><b>Out-of-Network</b> You pay 30% of the total cost for a Medicare-covered annual PSA test or digital rectal exam when using your POS benefit.</p>
<b>Prosthetic devices and related supplies</b>	<p><b>Out-of-Network</b> You pay 40% of the total cost for Medicare-covered prosthetic devices and related supplies when using your POS benefit.</p>	<p><b>Out-of-Network</b> You pay 30% of the total cost for Medicare-covered prosthetic devices and related supplies when using your POS benefit.</p>
<b>Pulmonary rehabilitation services</b>	<p><b>In-Network</b> You pay a \$30 copayment for each Medicare-covered pulmonary rehabilitation service.</p> <p><b>Out-of-Network</b> You pay 40% of the total cost for each Medicare-covered pulmonary rehabilitation service when using your POS benefit.</p>	<p><b>In-Network</b> You pay a \$20 copayment for each Medicare-covered pulmonary rehabilitation service.</p> <p><b>Out-of-Network</b> You pay 30% of the total cost for each Medicare-covered pulmonary rehabilitation service when using your POS benefit.</p>
<b>Screening and counseling to reduce alcohol misuse</b>	<p><b>Out-of-Network</b> You pay 40% of the total cost for each Medicare-covered screening and counseling to reduce alcohol misuse when using your POS benefit.</p>	<p><b>Out-of-Network</b> You pay 30% of the total cost for each Medicare-covered screening and counseling to reduce alcohol misuse when using your POS benefit.</p>

Cost	2022 (this year)	2023 (next year)
<p><b>Screening for lung cancer with low dose computed tomography (LDCT)</b></p>	<p><b>Out-of-Network</b> You pay 40% of the total cost for the Medicare-covered counseling and shared decision making visit or for LDCT when using your POS benefit.</p>	<p><b>Out-of-Network</b> You pay 30% of the total cost for the Medicare-covered counseling and shared decision making visit or for LDCT when using your POS benefit.</p>
<p><b>Screening for sexually transmitted infections (STIs) and counseling to prevent STIs</b></p>	<p><b>Out-of-Network</b> You pay 40% of the total cost for each Medicare-covered screening for STIs and counseling for STIs preventive benefit when using your POS benefit.</p>	<p><b>Out-of-Network</b> You pay 30% of the total cost for each Medicare-covered screening for STIs and counseling for STIs preventive benefit when using your POS benefit.</p>
<p><b>Services to treat kidney disease</b></p>	<p><b>Out-of-Network</b> You pay 40% of the total cost for each Medicare-covered kidney disease education service when using your POS benefit.</p> <p>You pay 40% of the total cost for Medicare-covered home dialysis equipment and supplies when using your POS benefit.</p> <p>You pay 40% of the total cost for each Medicare-covered home health visit when using your POS benefit.</p>	<p><b>Out-of-Network</b> You pay 30% of the total cost for each Medicare-covered kidney disease education service when using your POS benefit.</p> <p>You pay 30% of the total cost for Medicare-covered home dialysis equipment and supplies when using your POS benefit.</p> <p>You pay 30% of the total cost for each Medicare-covered home health visit when using your POS benefit.</p>
<p><b>Skilled nursing facility (SNF) care</b></p>	<p><b>Out-of-Network</b> You pay 40% of the total cost for each benefit period (days 1-100) for Medicare-covered SNF care when using your POS benefit.</p>	<p><b>Out-of-Network</b> You pay 30% of the total cost for days 1-100 of a benefit period for Medicare-covered SNF care when using your POS benefit.</p>

Cost	2022 (this year)	2023 (next year)
<p><b>Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)</b></p>	<p><b>Out-of-Network</b> You pay 40% of the total cost for each Medicare-covered smoking and tobacco use cessation preventive benefit when using your POS benefit.</p>	<p><b>Out-of-Network</b> You pay 30% of the total cost for each Medicare-covered smoking and tobacco use cessation preventive benefit when using your POS benefit.</p>
<p><b>Supervised Exercise Therapy (SET)</b></p>	<p><b>Out-of-Network</b> You pay 40% of the total cost for each Medicare-covered SET service when using your POS benefit.</p>	<p><b>Out-of-Network</b> You pay 30% of the total cost for each Medicare-covered SET service when using your POS benefit.</p>

Cost	2022 (this year)	2023 (next year)
<p><b>Vision care</b></p>	<p><b>In-Network</b> You pay a \$40 copayment for each Medicare-covered exam to diagnose and treat diseases and conditions of the eye.</p>	<p><b>In-Network</b> You pay a \$35 copayment for each Medicare-covered exam to diagnose and treat diseases and conditions of the eye.</p>
	<p>You pay a \$40 copayment for one Medicare-covered diabetic retinopathy screening exam per calendar year.</p>	<p>You pay a \$35 copayment for one Medicare-covered diabetic retinopathy screening exam per calendar year.</p>
	<p><b>Out-of-Network</b> You pay 40% of the total cost for each Medicare-covered exam to diagnose and treat diseases and conditions of the eye when using your POS benefit.</p>	<p><b>Out-of-Network</b> You pay 30% of the total cost for each Medicare-covered exam to diagnose and treat diseases and conditions of the eye when using your POS benefit.</p>
	<p>You pay 40% of the total cost for an annual Medicare-covered preventive glaucoma screening when using your POS benefit.</p>	<p>You pay 30% of the total cost for an annual Medicare-covered preventive glaucoma screening when using your POS benefit.</p>
	<p>You pay 40% of the total cost for one Medicare-covered diabetic retinopathy screening exam per calendar year when using your POS benefit.</p>	<p>You pay 30% of the total cost for one Medicare-covered diabetic retinopathy screening exam per calendar year when using your POS benefit.</p>
	<p>You pay 40% of the total cost for one pair of Medicare-covered eyeglasses or contact lenses after each cataract surgery when using your POS benefit.</p>	<p>You pay 30% of the total cost for one pair of Medicare-covered eyeglasses or contact lenses after each cataract surgery when using your POS benefit.</p>
	<p>You pay 40% of the total cost for Medicare-covered prosthetic devices and related supplies when using your POS benefit.</p>	<p>You pay 30% of the total cost for Medicare-covered prosthetic devices and related supplies when using your POS benefit.</p>



Cost	2022 (this year)	2023 (next year)
<b>Vision care (routine non-Medicare-covered)</b>	<b>In-Network and Out-of-Network</b> You have an allowance of up to \$220 per calendar year for a combination of routine prescription contacts, routine prescription lenses, routine vision frames, and/or upgrades, such as tinting.	<b>In-Network and Out-of-Network</b> You have an allowance of up to \$210 per calendar year for a combination of routine prescription contacts, routine prescription lenses, routine vision frames, and/or upgrades, such as tinting.
<b>“Welcome to Medicare” preventive visit</b>	<b>Out-of-Network</b> You pay 40% of the total cost for a Medicare-covered “Welcome to Medicare” preventive visit when using your POS benefit.	<b>Out-of-Network</b> You pay 30% of the total cost for a Medicare-covered “Welcome to Medicare” preventive visit when using your POS benefit.
<b>Wig benefit</b>	<b>In-Network and Out-of-Network</b> Wig benefit is <u>not</u> covered.	<b>In-Network and Out-of-Network</b> You pay 20% of the total cost for one synthetic wig due to hair loss from chemotherapy. You may purchase the wig from any wig supplier and submit the paid receipt to us for reimbursement.
<b>Worldwide emergency/urgent care</b>	<b>In-Network and Out-of-Network</b> You pay a \$90 copayment for each Medicare-covered emergency room visit.	<b>In-Network and Out-of-Network</b> You pay a \$70 copayment for each Medicare-covered emergency room visit.

## Section 2.5 – Changes to Part D Prescription Drug Coverage

### Changes to Our Drug List

Our list of covered drugs is called a Formulary or “Drug List.” A copy of our Drug List is provided electronically.

We made changes to our Drug List, including changes to the drugs we cover and changes to the restrictions that apply to our coverage for certain drugs. **Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions.**

Most of the changes in the Drug List are new for the beginning of each year. However, during the year, we might make other changes that are allowed by Medicare rules. For instance, we can immediately remove drugs considered unsafe by the FDA or withdrawn from the market by a product manufacturer. We update our online Drug List to provide the most up to date list of drugs.

If you are affected by a change in drug coverage at the beginning of the year or during the year, please review Chapter 9 of your Evidence of Coverage and talk to your doctor to find out your options, such as asking for a temporary supply, applying for an exception and/or working to find a new drug. You can also contact Customer Service for more information.

### Changes to Prescription Drug Costs

**Note:** If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs may not apply to you.** We have included a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also called the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug costs. If you receive “Extra Help” and didn’t receive this insert with this packet, please call Customer Service and ask for the “LIS Rider.”

There are four “drug payment stages.”

The information below shows the changes to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage.)

**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.

**Getting Help from Medicare** - **If you chose this plan because you were looking for insulin coverage at \$35 a month or less, it is important to know that you may have other options available to you for 2023 at even lower costs because of changes to the Medicare Part D program. Contact Medicare, at 1-800- MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week for help comparing your options. TTY users should call 1-877-486-2048.**

**Additional Resources to Help** – Please contact our Customer Service number at 503-574-8000 or 1-800-603-2340 for additional information. (TTY users should call 711.) Hours are 8 a.m. to 8 p.m. (Pacific Time), seven days a week.

**Changes to the Deductible Stage**

Stage	2022 (this year)	2023 (next year)
<p><b>Stage 1: Yearly Deductible Stage</b></p>	<p>The deductible is \$240.</p> <p>During this stage, you pay \$4 per prescription cost sharing for drugs on Tier 1, \$13 per prescription cost sharing for drugs on Tier 2, and \$0 per prescription cost sharing for drugs on Tier 6 from a preferred retail pharmacy; \$14 per prescription cost sharing for drugs on Tier 1, \$20 per prescription cost sharing for drugs on Tier 2, and \$0 per prescription cost sharing for drugs on Tier 6 from a standard retail pharmacy; and the full cost of drugs on Tier 3, 4, and 5 until you have reached the yearly deductible.</p> <p>There is no deductible for Providence Medicare Summit + Rx (HMO-POS) for Select Insulins. You pay \$10-\$35 per month for Select Insulins.</p>	<p>Because we have no deductible, this payment stage does not apply to you.</p>

**Changes to Your Cost Sharing in the Initial Coverage Stage**

Stage	2022 (this year)	2023 (next year)
<p><b>Stage 2: Initial Coverage Stage</b></p> <p>During this stage, the plan pays its share of the cost of your drugs and <b>you pay your share of the cost.</b></p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy.</p> <p>For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p> <p>We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.</p>	<p>Your cost for a one-month supply filled at a network pharmacy:</p> <p><b>Tier 1 Preferred Generic:</b>  <i>Standard cost sharing:</i>                      You pay \$14 per prescription.</p> <p><i>Preferred cost sharing:</i>                      You pay \$4 per prescription.</p> <p><b>Tier 2 Generic:</b>  <i>Standard cost sharing:</i>                      You pay \$20 per prescription. You pay \$20 per prescription for Select Insulins.</p> <p><i>Preferred cost sharing:</i>                      You pay \$13 per prescription. You pay \$10 per prescription for Select Insulins.</p>	<p>Your cost for a one-month supply filled at a network pharmacy:</p> <p><b>Tier 1 Preferred Generic:</b>  <i>Standard cost sharing:</i>                      You pay \$16 per prescription.</p> <p><i>Preferred cost sharing:</i>                      You pay \$0 per prescription.</p> <p><b>Tier 2 Generic:</b>  <i>Standard cost sharing:</i>                      You pay \$20 per prescription. Additional coverage for Select Insulins not available.</p> <p><i>Preferred cost sharing:</i>                      You pay \$10 per prescription. Additional coverage for Select Insulins not available.</p>

Stage	2022 (this year)	2023 (next year)
	<p><b>Tier 3 Preferred Brand:</b>  <i>Standard cost sharing:</i>                      You pay \$47 per prescription. You pay \$35 per prescription for Select Insulins.</p> <p><i>Preferred cost sharing:</i>                      You pay \$47 per prescription. You pay \$35 per prescription for Select Insulins.</p>	<p><b>Tier 3 Preferred Brand:</b>  <i>Standard cost sharing:</i>                      You pay \$47 per prescription. You pay no more than \$35 for a one-month supply of Select Insulins.</p> <p><i>Preferred cost sharing:</i>                      You pay \$47 per prescription. You pay no more than \$35 for a one-month supply of Select Insulins.</p>
	<p><b>Tier 4 Non-Preferred Drug:</b>  <i>Standard cost sharing:</i>                      You pay \$100 per prescription.</p> <p><i>Preferred cost sharing:</i>                      You pay \$100 per prescription.</p>	<p><b>Tier 4 Non-Preferred Drug:</b>  <i>Standard cost sharing:</i>                      You pay \$100 per prescription.</p> <p><i>Preferred cost sharing:</i>                      You pay \$100 per prescription.</p>
	<p><b>Tier 5 Specialty:</b>  <i>Standard cost sharing:</i>                      28% of the total cost.</p> <p><i>Preferred cost sharing:</i>                      28% of the total cost.</p>	<p><b>Tier 5 Specialty:</b>  <i>Standard cost sharing:</i>                      33% of the total cost.</p> <p><i>Preferred cost sharing:</i>                      33% of the total cost.</p>
	<p><b>Tier 6 \$0 Part D Vaccines:</b>  <i>Standard cost sharing:</i>                      You pay \$0 per prescription.</p> <p><i>Preferred cost sharing:</i>                      You pay \$0 per prescription.</p>	<p><b>Tier 6 \$0 Part D Vaccines:</b>  <i>Standard cost sharing:</i>                      You pay \$0 per prescription.</p> <p><i>Preferred cost sharing:</i>                      You pay \$0 per prescription.</p>

Stage	2022 (this year)	2023 (next year)
	<p>Once your total drug costs have reached \$4,430, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Once your total drug costs have reached \$4,660, you will move to the next stage (the Coverage Gap Stage).</p> <p>Providence Medicare Cottonwood + Rx (HMO-POS) offers additional gap coverage for Select Insulins. During the Coverage Gap stage, your out-of-pocket costs for Select Insulins will be not more than \$35 for a one-month supply.</p>

**SECTION 3 Administrative Changes**

Administrative changes may be strictly informational, with little to no impact on your benefits, or they may change how you access your care and which services and prescription drugs are available to you. The table below lists the administrative changes we are making for next year.

Description	2022 (this year)	2023 (next year)
Advair Diskus®	Generic Cost-share	Preferred Brand Cost-share
Humulin N®, Humulin R®, and Humulin 70-30® insulin vials	<ul style="list-style-type: none"> <li>Generic Cost-share</li> <li>\$10-20 for Select Insulins per month</li> </ul>	<ul style="list-style-type: none"> <li>Preferred Brand Cost-share</li> <li>You pay no more than \$35 for a one-month supply of Select Insulins</li> </ul>

Description	2022 (this year)	2023 (next year)
<p>Plan Benefit Package (PBP)</p> <p>PBP refers to the set of benefits offered by a Medicare Advantage Plan. Each Medicare Advantage Plan has a unique PBP number to help differentiate it from others. Even though your plan’s PBP number is changing next year, that does not mean all of your plan’s benefits are changing. We describe which benefits are changing in Section 2 of this document.</p>	<p>047</p>	<p>062</p>
<p>Service area</p>	<p>The service area for this plan is Snohomish County in Washington.</p>	<p>The service area for this plan is Benton, Franklin, Snohomish, Spokane, and Walla Walla counties in Washington.</p>
<p>Supplemental Benefit in the Coverage Gap</p>	<p>There is no Supplemental Benefit in the Coverage Gap.</p>	<p>You have a Supplemental Benefit in the Coverage Gap for Tier 6 \$0 Part D Vaccines. You will continue to pay your \$0 Tier 6 cost share while in the Coverage Gap.</p>
<p>Tier 1 Prescription Drug Coverage</p>	<p>Tier 1 Preferred Generic:</p> <ul style="list-style-type: none"> <li>Some drugs in Tier 1 for 2023 were not included in Tier 1 for 2022.</li> </ul>	<p>Tier 1 Preferred Generic:</p> <ul style="list-style-type: none"> <li>More drugs are available on this tier (such as warfarin, hydrochlorothiazide (HCTZ), omeprazole, tamsulosin, naproxen)</li> </ul>

## SECTION 4 Deciding Which Plan to Choose

### Section 4.1 – If you want to stay in Providence Medicare Cottonwood + Rx (HMO-POS)

**To stay in our plan, you don't need to do anything.** If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our Providence Medicare Cottonwood + Rx (HMO-POS).

### Section 4.2 – If you want to change plans

We hope to keep you as a member next year, but if you want to change for 2023, follow these steps:

#### Step 1: Learn about and compare your choices

- You can join a different Medicare health plan,
- *OR--* You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 2.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder ([www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare)), read the *Medicare & You 2023* handbook, call your State Health Insurance Assistance Program (see Section 6), or call Medicare (see Section 8.2).

As a reminder, Providence Health Assurance offers other Medicare health plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

#### Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Providence Medicare Cottonwood + Rx (HMO-POS).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Providence Medicare Cottonwood + Rx (HMO-POS).
- To **change to Original Medicare without a prescription drug plan**, you must either:
  - Send us a written request to disenroll. Contact Customer Service if you need more information on how to do so.
  - – *or* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.



## SECTION 5 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2023.

### Are there other times of the year to make a change?

In certain situations, changes are also allowed at other times of the year. Examples include people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area.

If you enrolled in a Medicare Advantage plan for January 1, 2023, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) between January 1 and March 31, 2023.

If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

## SECTION 6 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Washington, the SHIP is called Statewide Health Insurance Benefits Advisors (SHIBA).

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. SHIBA counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call SHIBA at 1-800-562-6900 (TTY 360-586-0241). You can learn more about SHIBA by visiting their website ([www.insurance.wa.gov/shiba](http://www.insurance.wa.gov/shiba)).

## SECTION 7 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. To see if you qualify, call:

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
- The Social Security Office at 1-800-772-1213 between 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
- Your State Medicaid Office (applications).
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Early Intervention Program (EIP). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the Early Intervention Program (EIP) at 1-877-376-9316.

## SECTION 8 Questions?

### Section 8.1 – Getting Help from Providence Medicare Cottonwood + Rx (HMO-POS)

Questions? We're here to help. Please call Customer Service at 503-574-8000 or 1-800-603-2340. (TTY only, call 711.) We are available for phone calls 8 a.m. to 8 p.m. (Pacific Time), seven days a week. Calls to these numbers are free.

#### **Read your 2023 *Evidence of Coverage* (it has details about next year's benefits and costs)**

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2023. For details, look in the 2023 *Evidence of Coverage* for Providence Medicare Cottonwood + Rx (HMO-POS). The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at [www.ProvidenceHealthAssurance.com/EOC](http://www.ProvidenceHealthAssurance.com/EOC). You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

#### **Visit our Website**

You can also visit our website at [www.ProvidenceHealthAssurance.com](http://www.ProvidenceHealthAssurance.com). As a reminder, our website has the most up-to-date information about our provider network (*Provider and Pharmacy Directory*) and our list of covered drugs (Formulary/Drug List).

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## Section 8.2 – Getting Help from Medicare

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To get information directly from Medicare:

### **Call 1-800-MEDICARE (1-800-633-4227)**

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

### **Visit the Medicare Website**

Visit the Medicare website ([www.medicare.gov](http://www.medicare.gov)). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare).

### **Read *Medicare & You 2023***

Read the *Medicare & You 2023* handbook. Every fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this document, you can get it at the Medicare website (<https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

## 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。