Pre-Enrollment Checklist

Providence Medicare Advantage Plans

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. 7 days a week, October 1st through March 31st, and 8 a.m. to 8 p.m. Monday through Friday, April 1st through September 30th. Closed Memorial Day, Independence Day, and Labor Day.

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** to view a copy of the EOC or call **503-574-8000** or **1-800-603-2340 (TTY: 711)** to request one.
- 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). The Providence Medicare Pine + Rx (HMO) and the Providence Medicare Sycamore + Rx (HMO) plans include a Part B Buydown. The Medicare Part B Buydown, also known as Part B premium reduction, will reduce your monthly Part B premium by $24 for Pine and $10 for Sycamore. Providence Medicare Advantage Plans will pay the Social Security Administration (SSA) directly. If you pay your Part B medical premium through your Social Security benefit, your monthly Social Security check will increase by $24 for Pine and $10 for Sycamore. If you pay your Part B premium directly to Medicare, your monthly premium payment will be reduced by $24 for Pine and $10 for Sycamore.
- Benefits, premiums, and/or copayments/co-insurance may change January 1, 2027.
- 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.