2025

Benefit Highlights

Providence Medicare Reverence (HMO-POS)
Providence Medicare Focus Medical (HMO)

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

Providence Medicare Advantage Plans
— Part C

	Providence Medicare Reverence (HMO-POS)		Providence Medicare Focus Medical (HMO)
Monthly premium	$25		$140
	In-network	**Out-of-network**	**In-network**
Medical deductible	$0	$0	$0
Out-of-pocket Maximum	$5,000	No maximum	$3,800
Benefits	**You pay**		**You pay**
Doctor office visit (PCP)	$15	$25	$0
Specialist visit	$30	$50	$20
Preventive care	$0	30%	$0
Inpatient hospital	1-6 days: $300 7-90 days: $0	30%	1-5 days: $250 6-90 days: $0
Skilled nursing facility	1-20 days: $0 21-100 days: $214	30%	1-20 days: $0 21-100 days: $214
Outpatient surgery - Ambulatory	$250	30%	$200
Outpatient surgery - Hospital	$250	30%	$250
Diabetic supplies	$0	30%	$0
Lab	$0	30%	$0
X-ray	$15	30%	$0
Diagnostic radiology	20%	30%	15%
Outpatient diagnostic tests & procedures	20%	30%	20%
Chiropractic	$20/18 visits	Not Covered	$20/18 visits
Acupuncture	$20/18 visits	Not Covered	$20/18 visits
Naturopathy	$20/6 visits	Not Covered	$20/6 visits
Therapy: PT, OT, ST	$30	30%	$20
Durable medical equipment	20%	30%	20%
Home health	$0	30%	$0
Telehealth - Primary**	$0	N/A	$0
Telehealth - Specialist**	$30	N/A	$20
Worldwide Coverage	**In-network**	**Out-of-network**	**In-network**
Urgent care	$25	N/A	$25
Emergency room*	$125	N/A	$125
Ambulance - Ground no transport	$50	$50	$50
Ambulance - Ground emergency transport	$275	$275	$275
Ambulance - Air	$275	$275	$275

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

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

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

2025 Optional Supplemental Dental Benefits

	In-network	Out-of-network*	In-network	Out-of-network*
Benefits include: Preventive (See EOC Chapter 4) and Comprehensive Dental	**Basic**		**Enhanced**	
Monthly premium	$37.50		$53.50	
Annual deductible[1]	$50	$150	$50	$150
Annual maximum	$1,000/Every year		$1,500/Every year	
Waiting periods	None		None	
Provider network	Delta Dental Medicare Advantage		Delta Dental Medicare Advantage	
Out-of-network reimbursement	None		None	
	In-network	**Out-of-network**	**In-network**	**Out-of-network**
Bitewing X-rays[2]	$0	20%	$0	20%
Panoramic & other diagnostic X-rays[3]	$0	20%	$0	20%
Simple extractions	50%	60%	50%	60%
Basic fillings	30%	60%	30%	60%
Dentures	50%	60%	50%	60%
Crowns and bridges	50%	60%	50%	60%
Oral surgery	Not Covered	Not Covered	50%	60%
Endodontics (root canals)	Not Covered	Not Covered	50%	60%
Periodontics (deep cleaning)	Not Covered	Not Covered	50%	60%

***Important notes:** Limitations and exclusions apply. Please refer to your Evidence of Coverage for a complete list of covered dental services. Members are encouraged to use an in-network Dental provider. Out-of-network dentists may charge more than the amount allowed by Providence Medicare Advantage Plans.

[1] Deductibles are waived for diagnostic and preventive services
[2] Bitewing or Periapical X-rays – one bitewing series or one bitewing series plus periapical as needed (up to 10) per calendar year
[3] Full mouth and Panoramic X-ray – limited to once every 5 years

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

Dental, hearing, vision, and more

	Providence Medicare Reverence (HMO-POS)	Providence Medicare Focus Medical (HMO)
Flexible Benefit Card Over-the-counter items	$75/Every three months	$75/Every three months
Preventive dental	$0 In-network, 20% Out-of-network	$0
Routine eye exam (one per year)	$0	$0
Prescription eyeglasses or contact lenses*	$250/Every year	$250/Every year
Routine hearing exam (one per year)**	$0	$0
Hearing aids (two per year)**	$399-$699	$399-$699
Meal delivery after inpatient hospital stay	14 days/28 meals	14 days/28 meals
Personal Emergency Response System	$0	$0
Fitness center membership	$0	$0
Wigs for hair loss related to chemotherapy	$0	$0

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

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

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.

Want to learn more?

Here's how to connect with us.

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

1-888-804-5927 (TTY: 711)

8 a.m. to 5 p.m. (Pacific Time) Monday – Friday

Check us out online for more information or to enroll at

TheProvidenceAdvantage.com/EnrollGuide25

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Providence
Medicare Advantage Plans