Hedicare Advantage Plans

# 2025 Benefit Highlights

Providence Medicare Extra + Rx (HMO)

Benton, Linn counties in Oregon

Medicare can be complex.

# We're here to keep it from getting confusing.

Whatever your healthcare needs are, Providence offers a Medicare Advantage plan that has you covered. Explore the plan options in your area, and don't hesitate to call us if you have questions. Providence Medicare Advantage experts are ready and waiting to help you.

#### **Have questions?**

We are always here to help.

Call us at **1-833-513-2122 (TTY: 711)** 8 a.m. to 5 p.m. (Pacific Time) Monday – Friday



## **Providence Medicare Advantage Plans** – Part C

	Providence Medicare Extra + Rx (HMO)
Monthly premium with prescription drug coverage	\$161
	In-network
Medical deductible	\$0
Out-of-pocket Maximum	\$4,000
Benefits	You pay
Doctor office visit (PCP)	\$0
Specialist visit	\$20
Preventive care	\$0
Inpatient hospital	1-5 days: \$250 6-90 days: \$0
Skilled nursing facility	1-20 days: \$0 21-100 days: \$214
Outpatient surgery - Ambulatory	\$100
Outpatient surgery - Hospital	\$150
Diabetic supplies	\$0
Lab	\$0
X-ray	\$0
Diagnostic radiology	15%
Outpatient diagnostic tests & procedures	20%
Therapy: PT, OT, ST	\$20
Durable medical equipment	20%
Home health	\$0
Telehealth - Primary**	\$0
Telehealth - Specialist**	\$20
Worldwide Coverage	In-network
Urgent care	\$25
Emergency room*	\$125
Ambulance - Ground no transport	\$50
Ambulance - Ground emergency transport	\$275
Ambulance - Air	\$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/noncontracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

## Pharmacy Coverage – Part D

Tier 3, 4, and 5 drugs.

	Providence Medicare Extra + Rx (HMO)		
Annual deductible	\$0		
Part D Insulin	\$35		
	30-day	100-day	
Preferred generic	\$0 \$0 Mail order	\$0 \$0 Mail order	
Generic	\$10 \$0 Mail order	\$30 \$0 Mail order	
Preferred brand	\$40	\$120	
Non-preferred drugs	\$90	\$180	
Specialty drugs	33%	N/A	

Mail order for maintenance medications, get up to a 100-day supply shipped right to you from our in-network mail order pharmacies. Copays listed are for Preferred Network pharmacies only; other pharmacy copays may cost more.

For all Part D insulin products, you will pay no more than \$35 per month. For all ACIP-recommended Part D Vaccines, you will have no cost-share. The Formulary and pharmacy network may change at any time. You will receive notice when necessary.

Stage 1: Rx Deductible	Stage 2: Initial Coverage	Stage 3: Catastrophic Coverage
This stage only applies to plans with a Part D deductible. You stay in this stage until you have met your Part D deductible for your	You stay in this stage until your out-of-pocket costs reach \$2,000, then you move to Stage 3.	In this stage, you pay nothing for your covered Part D drugs.

# Dental, hearing, vision, and more

	Providence Medicare Extra + Rx (HMO)
Flexible Benefit Card	
Over-the-counter items	\$160/Every three months
Preventive dental	\$0
Routine eye exam (one per year)	\$0
Prescription eyeglasses or contact lenses*	\$250/Every year
Routine hearing exam (one per year)**	\$0
Hearing aids (two per year)**	\$699-\$999
Meal delivery after inpatient hospital stay	14 days/28 meals
Personal Emergency Response System	\$0
Fitness center membership	\$0
Wigs for hair loss related to chemotherapy	\$0
Non-emergent medical transportation (one way)	24/Every year

\*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.

# **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 <sup>1</sup>	\$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 <sup>2</sup>	<b>In-network</b> \$0	Out-of-network 20%	<b>In-network</b> \$0	Out-of-network 20%
Bitewing X-rays <sup>2</sup> Panoramic & other diagnostic X-rays <sup>3</sup>				
Panoramic & other	\$0	20%	\$0	20%
Panoramic & other diagnostic X-rays <sup>3</sup>	\$0 \$0	20% 20%	\$0 \$0	20% 20%
Panoramic & other diagnostic X-rays <sup>3</sup> Simple extractions	\$0 \$0 50%	20% 20% 60%	\$0 \$0 50%	20% 20% 60%
Panoramic & other diagnostic X-rays <sup>3</sup> Simple extractions Basic fillings	\$0 \$0 50% 30%	20% 20% 60% 60%	\$0 \$0 50% 30%	20% 20% 60% 60%
Panoramic & other diagnostic X-rays <sup>3</sup> Simple extractions Basic fillings Dentures	\$0 \$0 50% 30% 50%	20% 20% 60% 60% 60%	\$0 \$0 50% 30% 50%	20% 20% 60% 60% 60%
Panoramic & other diagnostic X-rays <sup>3</sup> Simple extractions Basic fillings Dentures Crowns and bridges	\$0 \$0 50% 30% 50% 50%	20% 20% 60% 60% 60% 60%	\$0 \$0 50% 30% 50% 50%	20% 20% 60% 60% 60% 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.

<sup>1</sup> Deductibles are waived for diagnostic and preventive services

<sup>2</sup> Bitewing or Periapical X-rays – one bitewing series or one bitewing series plus periapical as needed (up to 10) per calendar year <sup>3</sup> 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.



## Want to learn more?

Here's how to connect with us.



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

### 1-833-513-2122 (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/SA3EnrollGuide

