



2025

Benefit Highlights

Providence Medicare Pine + Rx (HMO)

Providence Medicare Cottonwood + Rx (HMO-POS)

Benton, Franklin, Snohomish, Spokane, Walla Walla counties in Washington

Partners in care with providers you trust



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 **1-888-804-5193 (TTY: 711)**

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



Providence Medicare Advantage Plans

— Part C

	Providence Medicare Pine + Rx (HMO)	Providence Medicare Cottonwood + Rx (HMO-POS)	
Monthly premium with prescription drug coverage	\$0	\$37	
Part B Buydown***	\$16	N/A	
	In-network	In-network	Out-of-network
Medical deductible	\$0	\$0	\$0
Out-of-pocket Maximum	\$6,000	\$5,500	No maximum
Benefits	You pay	You pay	
Doctor office visit (PCP)	\$0	\$0	\$25
Specialist visit	\$45	\$35	\$50
Preventive care	\$0	\$0	30%
Inpatient hospital	1-4 days: \$395 5-90 days: \$0	1-6 days: \$325 7-90 days: \$0	30%
Skilled nursing facility	1-20 days: \$0 21-100 days: \$214	1-20 days: \$0 21-100 days: \$214	30%
Outpatient surgery - Ambulatory	\$250	\$250	30%
Outpatient surgery - Hospital	\$310	\$290	30%
Diabetic supplies	\$0	\$0	30%
Lab	\$0	\$0	30%
X-ray	\$0	\$0	30%
Diagnostic radiology	20%	20%	30%
Outpatient diagnostic tests & procedures	20%	20%	30%
Chiropractic	\$20/18 visits	\$20/18 visits	Not Covered
Acupuncture	\$20/18 visits	\$20/18 visits	Not Covered
Naturopathy	\$20/6 visits	\$20/6 visits	Not Covered
Therapy: PT, OT, ST	\$40	\$35	30%
Durable medical equipment	20%	20%	30%
Home health	\$0	\$0	30%
Telehealth - Primary**	\$0	\$0	N/A
Telehealth - Specialist**	\$45	\$35	N/A
Worldwide Coverage	In-network	In-network	Out-of-network
Urgent care	\$25	\$25	N/A
Emergency room*	\$125	\$125	N/A
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.

***The Medicare Part B Buydown, also known as Part B premium reduction, is a benefit that will reduce your monthly Part B premium by \$16. 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 \$16. If you pay your Part B premium directly to Medicare, your monthly premium payment will be reduced by \$16.

Pharmacy coverage

– Part D

	Providence Medicare Pine + Rx (HMO)		Providence Medicare Cottonwood + Rx (HMO-POS)	
Annual deductible	\$195 (waived on tier 1 & 2)		\$0	
Part D Insulin	\$35		\$35	
	30-day	100-day	30-day	100-day
Preferred generic	\$0 \$0 Mail order	\$0 \$0 Mail order	\$0 \$0 Mail order	\$0 \$0 Mail order
Generic	\$10 \$0 Mail order	\$30 \$0 Mail order	\$10 \$0 Mail order	\$30 \$0 Mail order
Preferred brand	\$40	\$120	\$40	\$120
Non-preferred drugs	\$100	\$300	\$100	\$300
Specialty drugs	30%	N/A	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	Stage 2	Stage 3
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 Tier 3, 4, and 5 drugs.	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 Pine + Rx (HMO)	Providence Medicare Cottonwood + Rx (HMO-POS)
Flexible Benefit Card		
Over-the-counter items	\$105/Every three months	\$70/Every three months
Flex Dental	\$400/Every year	\$875/Every year
Preventive dental	\$0	\$0 In-network, 20% Out-of-network
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)**	\$699-\$999	\$699-\$999
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. Other Providers are available in our network.

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.



Want to learn more?
Here's how to connect with us.



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

1-888-804-5193 (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/SA4EnrollGuide

