

2022

# Medicare Advantage Plan Comparison

Providence Medicare Timber + Rx (HMO)

Providence Medicare Bridge 2 + Rx (HMO-POS)

Providence Medicare Choice + Rx 002 (HMO-POS)

Providence Medicare Extra + Rx 002 (HMO)

#### **Service Area 2**

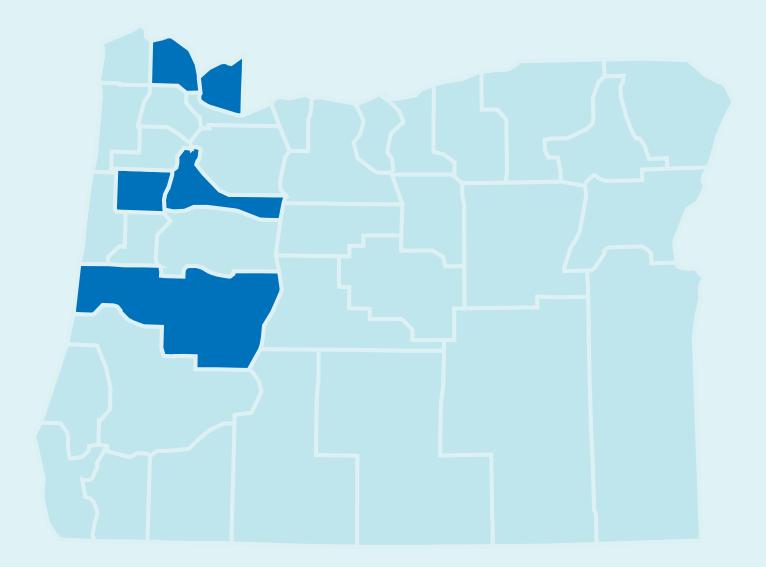
Columbia, Lane, Marion, Polk counties in Oregon and Clark County in Washington

## **2022 Providence Medicare**

# **Service Area Map**

Columbia, Lane, Marion, and Polk counties in Oregon and Clark County in Washington

- + Providence Medicare Timber + Rx (HMO)
- + Providence Medicare Bridge 2 + Rx (HMO-POS)
- + Providence Medicare Choice + Rx 002 (HMO-POS)
- + Providence Medicare Extra + Rx 002 (HMO)



Visit **ProvidenceHealthAssurance.com** for more information and to find other plans available in your area.



### One plan. Many advantages.

# Providence Medicare Advantage Plans

Providence Medicare Advantage Plans come with a host of cost-saving health and wellness perks to give you more, save you money, and help you on your journey to True Health.



#### **Fitness Membership**

A no-cost Standard Fitness
Network membership
through Silver&Fit™ lets you
work out in the gym. You can
also work out at home using
a Home Fitness Kit.



#### **Insulin Benefit**

Most plans now offer predictable and affordable access to insulin. You will pay no more than a \$35 copay on Select Insulin.



Now with preventive dental benefits included and additional optional benefits as needed to supplement your coverage.



#### **OTC Allowance**

Most plans now offer a quarterly over-the-counter allowance to purchase health and wellness items.



#### **\$0 Rx Deductible**

Some plans offer \$0 deductible as well as reduced costs for 90-day supplies at preferred and mail-order pharmacies.



#### **Vision Coverage**

On any plan, you'll get allowances for routine eye exams and for vision hardware like eyeglasses and contact lenses.

### Have questions? We are always here to help.

Call us at **1-833-949-0263 (TTY: 711)** 8 a.m. to 8 p.m. (Pacific Time), seven days a week (Oct. 1 – Dec. 7) and Monday – Friday (Dec. 8 – Sept. 30)

Providence Medicare Advantage Plans is an HMO, HMO-POS and HMO SNP with Medicare and Oregon Health Plan contracts. Enrollment in Providence Medicare Advantage Plans depends on contract renewal.

# Providence Medicare Advantage Plans - Part C

	Providence Medicare Timber + Rx (HMO)  Providence Medicare Bridge 2 + Rx (HMO-POS)			
Monthly premium with prescription drug coverage	\$0	\$40		
	In-network	In-network	Out-of-network	
Medical deductible	\$0	\$0	\$0	
Out-of-pocket maximum	\$5,500	\$4,900	\$10,000combined	
Benefits	You pay	You	і рау	
Doctor office visit (PCP)	\$0	\$0	\$25	
Specialist visit	\$40	\$35 \$50 no referral	\$50	
Preventive care	\$0	\$0	30%	
Inpatient hospital	Days 1-4: \$450/day Day 5 and beyond: \$0/day	Days 1-6: \$325/day Day 7 and beyond: \$0/day	30%	
Skilled nursing facility	Days 1-20: \$0 Days 21-100: \$184/day	Days 1-20: \$0 Days 21-100: \$160/day	30%	
Outpatient surgery	\$400 Ambulatory \$450 Hospital	\$250 Ambulatory \$375 Hospital	30%	
Diabetic supplies	\$0 - 20%	\$0 - 20%	30%	
Lab	\$0	\$0	30%	
X-ray	\$15	\$10	30%	
Outpatient diagnostic tests & procedures	20%	20%	30%	
Alternative care Chiropractic Acupuncture Naturopathy	(\$500 maximum) \$20 \$40 \$40	(\$500 maximum) \$20 \$35 \$35	No coverage	
Therapy: PT, OT, ST	\$40	\$35	30%	
Durable medical equipment	20%	20%	30%	
Home health	\$0	\$0	30%	
Telehealth	\$0 - \$40	\$0 - \$35	\$0 - \$50	
	Worldwide coverage	Worldwide cov	erage	
Urgent care	\$50	\$50		
Emergency room*	\$90	\$90		
Ambulance (ground)	\$250 one way	\$250 one way		

<sup>\*</sup>Copay waived if you are admitted to the hospital within 24 hours for the same condition.

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 Providence Medicare Advantage Plans 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.

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# Providence Medicare Advantage Plans - Part C

	Providence Mo Choice + Rx 002	Providence Medicare Extra + Rx 002 (HMO)		
Monthly premium with prescription drug coverage	\$92	\$173		
	In-network	Out-of-network	In-network	
Medical deductible	<b>\$</b> O	\$0	<b>\$</b> O	
Out-of-pocket maximum	\$4,500	\$10,000 combined	\$3,400	
Benefits	You	pay	You pay	
Doctor office visit (PCP)	\$15	\$25	\$0	
Specialist visit	\$30 \$50 no referral	\$50	\$20	
Preventive care	\$0	30%	\$0	
Inpatient hospital	Days 1-6: \$300/day Day 7 and beyond: \$0/day	30%	Days 1-5: \$250/day Day 6 and beyond: \$0/day	
Skilled nursing facility	Days 1-20: \$0 Days 21-100: \$160/day	30%	Days 1-20: \$0 Days 21-100: \$150/day	
Outpatient surgery	\$250 Ambulatory \$250 Hospital	30%	\$100 Ambulatory \$150 Hospital	
Diabetic supplies	\$0 - 20%	30%	\$0 - 20%	
Lab	\$0	30%	\$0	
X-ray	\$15	30%	\$0	
Outpatient diagnostic tests & procedures	20%	30%	20%	
Alternative care Chiropractic Acupuncture Naturopathy	No coverage	No coverage	No coverage	
Therapy: PT, OT, ST	\$30	30%	\$20	
Durable medical equipment	20%	30%	20%	
Home health	\$0	30%	\$0	
Telehealth	\$0 - \$30	\$0 - \$50	\$0 - \$20	
	Worldwide coverage		Worldwide coverage	
Urgent care	\$50	\$50		
Emergency room*	\$90	\$70		
Ambulance (ground)	\$250 one	\$250 one way		

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 Providence Medicare Advantage Plans 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.

<sup>\*</sup>Copay waived if you are admitted to the hospital within 24 hours for the same condition.

# Pharmacy coverage - Part D

	Medicar	dence re Timber (HMO)	Medicare	dence e Bridge 2 MO-POS)	Medicar	dence re Choice (HMO-POS)	Medicar	dence e Extra + 2 (HMO)
Annual deductible††	\$1	50	\$	0	\$2	40	\$	0
	30-day	90-day	30-day	90-day	30-day	90-day	30-day	90-day
Preferred generic	\$0	\$0	\$0	\$0	\$4	\$8	\$0	\$0
Generic	\$10	\$10	\$10	\$10	\$13	\$31.20	\$10	\$10
Preferred brand	\$47	\$141	\$47	\$141	\$47	\$112.80	\$45	\$90
Non-preferred drugs	\$100	\$300	\$100	\$300	\$100	\$240	\$90	\$180
Specialty drugs	29%	Not available	33%	Not available	28%	Not available	33%	Not available
Vaccines	\$0	Not available	\$0	Not available	\$0	Not available	\$0	Not available
Select Insulin	\$35 max. on Select Insulin							

<sup>&</sup>lt;sup>††</sup>Deductible is waived on all generic tiers (Tier 1 and Tier 2) as well as Tier 6 vaccines. For Extra + Rx 002 (HMO), your Phase 2 Coverage gap cost share for Preferred generic drugs at a Preferred Network Pharmacy or Mail Order Pharmacy will be \$0. All other cost-shares will be 25%. Copays listed are for Preferred Network pharmacies only; other pharmacy copays may cost more.

Initial coverage	Coverage gap	Catastrophic coverage
Phase 1	Phase 2	Phase 3
When the total paid by you and the plan reaches \$4,430, Phase 2 begins.	You pay only 25% of the costs of brand- name drugs and 25% of the costs of generic drugs. You stay in this stage until your out-of-pocket costs reach \$7,050. After that, Phase 3 begins.	You pay whichever of these is larger: either 5% coinsurance for the costs of the drug or \$3.95 copay for generic drugs; \$9.85 copay for brand-name or specialty drugs.

# Dental, hearing, vision and more

	Providence Medicare Timber + Rx (HMO)	Providence Medicare Bridge 2 + Rx (HMO-POS)	Providence Medicare Choice + Rx 002 (HMO-POS)	Providence Medicare Extra + Rx 002 (HMO)
Preventive dental	\$15	\$15	\$15	\$15
Routine eye exams	Up to \$75 allowance per year	Up to \$75 allowance per year	Up to \$75 allowance per year	Up to \$75 allowance per year
Prescription eyeglasses or contact lenses*	\$100 allowance per year	\$150 allowance per year	\$220 allowance per year	\$215 allowance per year
Routine hearing exam (one per year)**	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Hearing aids (two per year)	\$699 or \$999 per hearing aid	\$699 or \$999 per hearing aid	\$699 or \$999 per hearing aid	\$699 or \$999 per hearing aid
Over-the-counter allowance	No coverage	\$50 per quarter	No coverage	\$175 per quarter
Post discharge meals	\$0 - two meals per day for 14 days	\$0 - two meals per day for 14 days	\$0 – two meals per day for 14 days	\$0 - two meals per day for 14 days
Medical alert system	\$0	\$0	\$0	\$0
Fitness center membership***	\$0	\$0	\$0	\$0

<sup>\*</sup>You are responsible for any cost above the allowance for routine eye exams, prescription eyeglasses or contact lenses.

<sup>\*\*</sup>You must see a TruHearing provider. Other charges and limits may apply.

<sup>\*\*\*</sup>Premium fitness network is available for an additional cost per month.

# **2022 Optional Supplemental Dental Benefits**

#### Plans that include Basic or Enhanced option:

Providence Medicare Timber + Rx (HMO), Bridge 2 + Rx (HMO-POS), Choice + Rx 002 (HMO-POS), Extra + Rx 002 (HMO)

Benefits include: Preventive (See EOC Chapter 4) and Comprehensive Dental	Ва	sic	Enhanced		
Monthly premium	\$32	2.50	\$45.10		
Plan benefits	member member		In-network member responsibility	Out-of-network member responsibility*	
Office visit copay	No c	opay	No copay		
Annual deductible <sup>1</sup>	\$50	\$150	\$50	\$150	
Annual maximum	\$1,0	000	\$1,	500	
Waiting periods	No	ne	None		
Provider network	Any license	ed dentist <sup>2</sup>	Any licensed dentist <sup>2</sup>		
Out-of-network reimbursement	Maximum allo	wable charge	Maximum allowable charge		
<b>Diagnostic and Preventive S</b>	ervices				
Oral examinations <sup>3</sup>	\$0	20%	\$0	20%	
Bitewing X-rays <sup>4</sup>	<b>\$</b> O	20%	\$0	20%	
Panoramic and other diagnostic X-rays <sup>5</sup>	\$0 20%		\$0	20%	
<b>Comprehensive Dental Servi</b>	ices				
Basic fillings and simple extractions	50%	60%	50%	60%	
Dentures <sup>6</sup>	50%	60%	50%	60%	
Crowns and bridges <sup>7</sup>	50%	60%	50%	60%	
Oral surgery	Not covered		50%	60%	
Endodontics (root canals)	Not co	overed	50%	60%	
Periodontics (deep cleaning)	Not co	overed	50%	60%	

<sup>\*</sup>Important notes: Members must use a Medicare contracted provider. Out-of-network dentists may charge more than the amount allowed by Providence Medicare Advantage Plans. If this happens, they may send members a "balance bill" for the difference between their charged amount and the amount paid by the plan.

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

<sup>&</sup>lt;sup>2</sup> Seeking care from a participating in-network dentist will reduce out-of-pocket costs and prevent a balance bill

<sup>&</sup>lt;sup>3</sup> Oral Examination – limited to two per calendar year (you can have two basic cleanings, or one cleaning and one problem-focused visit per calendar year)

<sup>&</sup>lt;sup>4</sup> Bitewing or Periapical X-rays – limited to two per calendar year

<sup>&</sup>lt;sup>5</sup> Panoramic X-ray – limited to once every 60 months

<sup>&</sup>lt;sup>6</sup> \$250 lifetime denture benefit

<sup>&</sup>lt;sup>7</sup> Crown/bridge max. (Basic) – \$100 per tooth per year; crown/bridge max. (Enhanced) – \$500 per year



A division of Providence Health Assurance

# We all deserve True Health

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

1-833-949-0263 (TTY: 711)

8 a.m. to 8 p.m. (Pacific Time) seven days a week (Oct. 1 – Dec. 7); Monday – Friday (Dec. 8 – Sept. 30)



**Enroll online at** 

#### ProvidenceHealthAssurance.com

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