



2021 MEDICARE ADVANTAGE PLAN



SUMMARY OF BENEFITS

*Serving Members in **Marion & Polk Counties***

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ATRIO Health Plans has PPO and HMO-SNP plans with a Medicare contract. Enrollment in ATRIO Health Plans depends on contract renewal. Out-of-network/non-contracted providers are under no obligation to treat ATRIO Health Plan members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. 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.

2021 Summary of Benefits

January 1, 2021 – December 31, 2021

About the Summary of Benefits and Who Can Join

This is a summary of drug and health services covered by **ATRIO Silver Rx (Willamette) (PPO)** and **ATRIO Gold Rx (Willamette) (PPO)**. The benefit information provided does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please view the Evidence of Coverage at atriohp.com. Our service area includes the following county in Oregon: **Marion and Polk counties**.

Which doctors, hospitals and pharmacies can I use?

ATRIO Health Plans has a network of doctors, hospitals, pharmacies, and other providers. If you use the providers in our network, you may pay less for your covered services. But if you want to, you can also use providers that are not in our network. You must generally use network pharmacies to fill your prescription drugs.

You can see our plan's Formulary (Part D prescription drug list), Provider Directory and Pharmacy Directory at our website, atriohp.com.

Tips for comparing your Medicare choices

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at <http://www.medicare.gov> or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY/TDD users should call 1-877-486-2048.

Pre-Enrollment Checklist

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 1-877-672-8620

Understanding the Benefits	
<input type="checkbox"/>	Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services that you routinely see a doctor. Visit atriohp.com or call 1-877-672-8620 to view a copy of the EOC.
<input type="checkbox"/>	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.
<input type="checkbox"/>	Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
Understanding Important Rules	
<input type="checkbox"/>	In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
<input type="checkbox"/>	Benefits, premiums and/or copayments/co-insurance may change on January 1, 2022.
<input type="checkbox"/>	Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situations, non-contracted providers may deny care. In addition, you will pay a higher co-pay for services received by non-contracted providers.

Monthly Premium, Deductibles, and Limits on How Much You Pay for Covered Services

	ATRIO Silver Rx (Willamette) (PPO) H7006-003	ATRIO Gold Rx (Willamette) (PPO) H7006-001
Plan Premium	\$75 per month. In addition, you must keep paying your Medicare Part B premium.	\$190 per month. In addition, you must keep paying your Medicare Part B premium.
Plan Deductible	\$100	This plan does not have a deductible
Out-of-Pocket Limits	\$4,500 for services you receive from in-network providers. \$6,500 for services you receive from any provider. Your limit for services received from in-network providers will count toward this limit.	\$3,900 for services you receive from in-network providers. \$6,000 for services you receive from any provider. Your limit for services received from in-network providers will count toward this limit.

Covered Medical and Hospital Benefits

Note: Services marked with * may require prior authorization.

	ATRIO Silver Rx (Willamette) (PPO) H7006-003	ATRIO Gold Rx (Willamette) (PPO) H7006-001
Inpatient Hospital Care (Acute) * Our plan covers an unlimited number of days for an inpatient hospital (acute) stay.	In-network: <ul style="list-style-type: none"> \$325 copay per day for days 1-6 \$0 copay per day for days 7-90 \$0 copay per day for days 91 and beyond Out-of-network: <ul style="list-style-type: none"> \$325 copay per day for days 1-6 \$0 copay per day for days 7-90 	In-network: <ul style="list-style-type: none"> \$320 copay per day for days 1-6 \$0 copay per day for days 7-90 \$0 copay per day for days 91 and beyond Out-of-network: <ul style="list-style-type: none"> \$320 copay per day for days 1-6 \$0 copay per day for days 7-90
Outpatient Hospital *	Outpatient hospital: In-network: \$325 copay Out-of-network: \$425 copay	Outpatient hospital: In-network: \$175 copay Out-of-network: \$325 copay
Ambulatory Surgery Center *	Ambulatory surgery center: In-network: \$175 copay Out-of-network: \$225 copay	Ambulatory surgery center: In-network: \$150 copay Out-of-network: \$225 copay
Doctor's Office Visits	Primary care physician: In-network: \$15 copay Out-of-network: \$35 copay Specialist: In-network: \$35 copay Out-of-network: \$50 copay	Primary care physician: In-network: \$15 copay Out-of-network: \$30 copay Specialist: In-network: \$20 copay Out-of-network: \$40 copay
Preventive Care	You pay nothing for Medicare covered preventive services. Any additional preventive services approved by Medicare during the contract year will be covered. Our plan also covers an Annual Physical Exam at no cost.	

Summary of Benefits: January 1, 2021 – December 31, 2021

	ATRIO Silver Rx (Willamette) (PPO) H7006-003	ATRIO Gold Rx (Willamette) (PPO) H7006-001
Emergency Care Worldwide emergency/urgent coverage.	\$90 copay	\$90 copay
Urgently Needed Services Worldwide emergency/urgent coverage, see “Emergency Care”.	\$25 copay	\$25 copay
Diagnostic Tests, Lab and Radiology Services, and X-rays *	<p>Diagnostic tests and procedures: In-network: \$15 copay Out-of-network: 30% of the cost</p> <p>Lab Services In-network: \$0 copay Out-of-network: \$0 copay</p> <p>Diagnostic radiology services (such as MRIs, CT scans): In-network: 20% of the cost Out-of-network: 30% of the cost</p> <p>Outpatient x-rays: In-network: \$15 copay Out-of-network: 30% of the cost</p>	<p>Diagnostic tests and procedures: In-network: \$10 copay Out-of-network: 30% of the cost</p> <p>Lab Services In-network: \$0 copay Out-of-network: \$0 copay</p> <p>Diagnostic radiology services (such as MRIs, CT scans): In-network: 15% of the cost Out-of-network: 30% of the cost</p> <p>Outpatient x-rays: In-network: \$10 copay Out-of-network: 30% of the cost</p>
Hearing Services Medicare-covered: Exam to diagnose and treat hearing and balance issues.	<p>Medicare-covered: In-network: \$35 copay Out-of-network: \$50 copay</p>	<p>Medicare-covered: In-network: \$15 copay Out-of-network: \$50 copay</p>
Dental Services * Medicare-covered: Limited dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth).	<p>Medicare-covered Dental Services only. Preventive dental services are an optional supplemental benefit that are covered with an additional premium. See the Optional Supplemental Benefits section for details.</p>	<p>Medicare-covered Dental Services. Preventive dental services: In-network: \$15 copay Out-of-network: \$15 copay</p> <ul style="list-style-type: none"> • Up to 2 oral exams every calendar year • Up to 2 Prophylaxis (cleanings) every calendar year • Up to 2 Fluoride treatments every calendar year • Up to 1 dental x-ray every calendar year <p>Our plan pays up to \$500 every year for preventive dental services from any provider.</p>

Summary of Benefits: January 1, 2021 – December 31, 2021

	ATRIO Silver Rx (Willamette) (PPO) H7006-003	ATRIO Gold Rx (Willamette) (PPO) H7006-001
Vision Services Medicare-covered: Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening).	Medicare-covered Vision Services only. Routine vision services are an optional supplemental benefit that are covered with an additional premium. See the Optional Supplemental Benefits section for details.	Medicare-covered Vision Services. Routine eye exam: 1 routine vision exam every calendar year. In-network: \$15 copay Out-of-network: \$15 copay Our plan pays up to \$150 every two calendar years for eyewear from any provider.
Mental Health Services *	Inpatient mental health care: In-network: <ul style="list-style-type: none"> \$275 copay per day for days 1-6 \$0 copay per day for days 7-90 Out-of-network: <ul style="list-style-type: none"> \$300 copay per day for days 1-6 \$0 copay per day for days 7-90 Outpatient group and individual therapy visit: In-network: \$35 copay Out-of-network: 50% of the cost	Inpatient mental health care: In-network: <ul style="list-style-type: none"> \$275 copay per day for days 1-6 \$0 copay per day for days 7-90 Out-of-network: <ul style="list-style-type: none"> \$300 copay per day for days 1-6 \$0 copay per day for days 7-90 Outpatient group and individual therapy visit: In-network: \$20 copay Out-of-network: 50% of the cost
Skilled Nursing Facility (SNF) *	In-Network: <ul style="list-style-type: none"> \$0 copay per day for days 1-20 \$125 copay per day for days 21-100 Out-of-network: \$125 copay per day for days 1-100	In-Network: <ul style="list-style-type: none"> \$0 copay per day for days 1-20 \$125 copay per day for days 21-100 Out-of-network: \$125 copay per day for days 1-100
Rehabilitation Services *	Occupational, Physical and Speech/Language Therapy visit: In-network: \$35 copay Out-of-network: 50% of the cost	Occupational, Physical and Speech/Language Therapy visit: In-network: \$20 copay Out-of-network: 50% of the cost
Ambulance *	In-network: 20% of the cost Out-of-network: 20% of the cost	In-network: 15% of the cost Out-of-network: 15% of the cost
Transportation	Not Covered	Not Covered
Medicare Part B Drugs *	In-network: 20% of the cost Out-of-network: 50% of the cost	In-network: 20% of the cost Out-of-network: 50% of the cost
Foot Care Medicare-covered: Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions.	Medicare-covered: In-network: \$35 copay Out-of-network: 50% of the cost	Medicare-covered: In-network: \$20 copay Out-of-network: 50% of the cost Routine foot care: In-network: \$15 copay Out-of-network: 50% of the cost Our plan pays up to \$500 every calendar year for routine foot care.

Summary of Benefits: January 1, 2021 – December 31, 2021

	ATRIO Silver Rx (Willamette) (PPO) H7006-003	ATRIO Gold Rx (Willamette) (PPO) H7006-001
Medical Equipment and Supplies *	DME, Prosthetic/Medical supplies: In-network: 17% of the cost Out-of-network: 30% of the cost Diabetic supplies and services: In-network: 0% of the cost Out-of-network: 20% of the cost	DME, Prosthetic/Medical supplies: In-network: 15% of the cost Out-of-network: 50% of the cost Diabetic supplies and services: In-network: 0% of the cost Out-of-network: 20% of the cost
Wellness Programs	Fitness Benefit: \$500 maximum plan benefit coverage every calendar year.	Fitness Benefit: \$500 maximum plan benefit coverage every calendar year.
Chiropractic Services Medicare-covered: Manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position).	Medicare-covered Chiropractic Services only.	Medicare-covered Chiropractic Services only.

Optional Supplemental Benefits

The chart below describes the optional supplemental benefit package offered.

Premium	\$33
Preventive Dental	In-network and out-of-network: \$35 copay for a single office visit that includes: <ul style="list-style-type: none"> • Cleaning (for up to 2 every year) • Dental x-ray(s) (for up to 1 every year) • Fluoride treatment (for up to 2 every year) • Oral exam (for up to 2 every year) Our plan pays up to \$500 every calendar year for preventive dental services from any provider.
Routine Vision Exam	In-network and out-of-network: \$35 copay for 1 routine vision exam every calendar year.
Routine Eyewear	Our plan pays up to \$100 every two calendar years for eyewear from any provider.

Prescription Drug Benefits

Deductible Stage

The Part D Deductible applies only to drugs in tiers 3, 4 and 5.

ATRIO Silver Rx (Willamette) (PPO) H7006-003	ATRIO Gold Rx (Willamette) (PPO) H7006-001
The Part D deductible is \$200	The Part D deductible is \$0

Initial Coverage Stage

You pay the following until your total yearly drug costs reach \$4,130.

ATRIO Silver Rx (Willamette) (PPO)			ATRIO Gold Rx (Willamette) (PPO)		
Standard Retail Cost Sharing			Standard Retail Cost Sharing		
Tier	30-day supply	90-day supply	Tier	30-day supply	90-day supply
Tier 1 (Preferred Generic)	\$6 copay	\$12 copay	Tier 1 (Preferred Generic)	\$4 copay	\$8 copay
Tier 2 (Generic)	\$15 copay	\$30 copay	Tier 2 (Generic)	\$10 copay	\$20 copay
Tier 3 (Preferred Brand)	\$40 copay	\$80 copay	Tier 3 (Preferred Brand)	\$35 copay	\$70 copay
Tier 4 (Non-Preferred Drug)	\$85 copay	\$170 copay	Tier 4 (Non-Preferred Drug)	\$75 copay	\$150 copay
Tier 5 (Specialty Tier)	29% of the cost	Not Available	Tier 5 (Specialty Tier)	33% of the cost	Not Available
Tier 6 (Select Care Drugs)	\$0	\$0	Tier 6 (Select Care Drugs)	\$0	\$0

Coverage Gap Stage

Most Medicare drug plans have a coverage gap (also called the "donut hole"). The coverage gap begins after the total yearly drug cost reaches \$4,130.

After you enter the coverage gap, you pay 25% of the plan's cost for covered brand name drugs and 25% of the plan's cost for covered generic drugs until your costs total \$6,550, which is the end of the coverage gap.

Catastrophic Coverage Stage

After your yearly out-of-pocket drug costs reach \$6,550, you pay the greater of:

- 5% of the cost, or
- \$3.70 copay for generic and a \$9.20 copayment for all other drugs.



**MARION & POLK
COUNTY OFFICE**

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1(877)672-8620

TTY/TDD: 1(800)735-2900

OFFICE HOURS

Daily, 8 a.m. - 5 p.m. Pacific

**CUSTOMER
SERVICE HOURS**

Daily, 8 a.m. - 8 p.m. Pacific

You may be able to get Extra Help to pay for your prescription drug premiums and costs. To see if you qualify for Extra Help, Call:

- 1(800)MEDICARE
TTY/TDD users should call
1(877)486-2048, 24 hours a
day/7 days a week.
- The Social Security Office at
1(800)772-1213 between 7 a.m.
and 7 p.m., Monday through
Friday. TTY/TDD users should
call 1(800)325-0778, or your
Medicaid Office.

ATRIO Health Plans has PPO and HMO
D-SNP plans with a Medicare contract.
Enrollment in ATRIO Health Plans
depends on contract renewal.

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