



2027

Summary of Benefits

Klamath County, Oregon

ATRIO Choice Rx (PPO)

H6743-001

ATRIO Prime Rx (PPO)

H6743-030

ATRIO Freedom (PPO)

H6743-031

January 1 - December 31, 2027

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 (TTY 711).

Understanding the Benefits

- ☐ The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit atriohp.com or call 1-877-672-8620 (TTY 711) to view a copy of the EOC.
- ☐ 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.
- ☐ 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.
- ☐ Review the formulary to make sure your drugs are covered.

Understanding Important Rules

- ☐ 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.
- ☐ Benefits, premiums and/or copayments/co-insurance may change on January 1, 2028.
- ☐ Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you will pay a higher copay for services received by non-contracted providers.

About the Summary of Benefits and Who Can Join

This is a summary of ATRIO Health Plans health and drug services covered by ATRIO Choice Rx (PPO), ATRIO Prime Rx (PPO), and ATRIO Freedom (PPO). The benefit information provided does not list every service that we cover or list every limitation or exclusion. For a complete list of services we cover, please view the Evidence of Coverage at atriohp.com. To join an ATRIO Health Plans Medicare Advantage Plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.

Our plans and service areas:

H6743-001 ATRIO Choice Rx (PPO) includes these Counties in Oregon: Klamath

H6743-030 ATRIO Prime Rx (PPO) includes these Counties in Oregon: Klamath

H6743-031 ATRIO Freedom (PPO) includes these Counties in Oregon: Klamath

ATRIO is not available in these Klamath County zip codes: 97425, 97731, 97733, 97737 and 97739.

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. If you use providers that are not in our network, you may pay a higher out-of-pocket cost. You must generally use network pharmacies to fill your prescription drugs (if you choose a plan that includes drug coverage). 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 [Medicare.gov](https://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 users should call 1-877-486-2048.

(Services marked with an * may require prior authorization)

	ATRIO Choice Rx (PPO) H6743001 Klamath	ATRIO Prime Rx (PPO) H6743030 Klamath	ATRIO Freedom (PPO) H6743031 Klamath
Monthly Plan Premium <i>(includes both medical and drugs)</i>	\$26	\$139	\$0
Part B Premium Reduction	Not available	Not available	This plan offers a \$25 give back every month in your Social Security check.
Deductible	No deductible for medical. See prescription drug coverage for Part D deductible.	No deductible for medical. See prescription drug coverage for Part D deductible.	No deductible for medical.
Maximum Out-of-Pocket <i>(does not include Part D prescription drugs)</i>	From in-network providers: \$7,150 From in-network and out-of-network providers combined: \$10,750	From in-network providers: \$4,450 From in-network and out-of-network providers combined: \$6,700	From in-network providers: \$7,150 From in-network and out-of-network providers combined: \$9,000

(Services marked with an * may require prior authorization)

	ATRIO Choice Rx (PPO) H6743001 Klamath	ATRIO Prime Rx (PPO) H6743030 Klamath	ATRIO Freedom (PPO) H6743031 Klamath
Inpatient Hospital coverage	In-Network \$435 copay each day for days 1 to 7 and \$0 copay each day for days 8 to 90 for Medicare-covered hospital care.* Out-of-Network \$550 copay each day for days 1 to 7 and \$0 copay each day for days 8 to 90 for Medicare-covered hospital care.	In-Network \$425 copay each day for days 1 to 7 and \$0 copay each day for days 8 to 90 for Medicare-covered hospital care.* Out-of-Network \$550 copay each day for days 1 to 7 and \$0 copay each day for days 8 to 90 for Medicare-covered hospital care.	In-Network \$425 copay each day for days 1 to 7 and \$0 copay each day for days 8 to 90 for Medicare-covered hospital care.* Out-of-Network \$475 copay each day for days 1 to 7 and \$0 copay each day for days 8 to 90 for Medicare-covered hospital care.
Outpatient Hospital coverage Outpatient hospital services Outpatient hospital observation services	In-Network \$500 copay* Out-of-Network \$600 copay In-Network \$500 copay per stay* Out-of-Network \$600 copay	In-Network \$350 copay* Out-of-Network \$450 copay In-Network \$350 copay per day* Out-of-Network \$450 copay	In-Network 20% coinsurance* Out-of-Network 30% coinsurance In-Network \$275 copay per day* Out-of-Network 30% coinsurance

(Services marked with an * may require prior authorization)

	ATRIO Choice Rx (PPO) H6743001 Klamath	ATRIO Prime Rx (PPO) H6743030 Klamath	ATRIO Freedom (PPO) H6743031 Klamath
Ambulatory Surgical Center (ASC)	In-Network \$225 copay*	In-Network \$225 copay*	In-Network 20% coinsurance*
	Out-of-Network \$225 copay	Out-of-Network \$325 copay	Out-of-Network 30% coinsurance
Doctor Visits			
Primary Care Providers	In-Network \$0 copay	In-Network \$0 copay	In-Network \$10 copay
	Out-of-Network \$60 copay	Out-of-Network \$30 copay	Out-of-Network \$50 copay
Specialists	In-Network \$60 copay	In-Network \$35 copay	In-Network \$45 copay
	Out-of-Network \$75 copay	Out-of-Network \$50 copay	Out-of-Network \$65 copay
Preventive Care (e.g., flu vaccine, diabetic screenings)	In-Network \$0 copay	In-Network \$0 copay	In-Network \$0 copay
	Out-of-Network \$0 copay	Out-of-Network \$0 copay	Out-of-Network \$0 copay
Emergency care	\$130 copay Copay is waived if you are admitted to a hospital within 24 hours.	\$150 copay Copay is waived if you are admitted to a hospital within 24 hours.	\$125 copay Copay is waived if you are admitted to a hospital within 24 hours.
Urgently needed services	\$50 copay Copay is waived if you are admitted to a hospital within 24 hours.	\$65 copay Copay is waived if you are admitted to a hospital within 24 hours.	\$50 copay Copay is waived if you are admitted to a hospital within 24 hours.

(Services marked with an * may require prior authorization)

	ATRIO Choice Rx (PPO) H6743001 Klamath	ATRIO Prime Rx (PPO) H6743030 Klamath	ATRIO Freedom (PPO) H6743031 Klamath
Diagnostic Services/Labs/Imaging			
Diagnostic tests and procedures	In-Network \$0 - \$350 copay*	In-Network \$0 - \$250 copay*	In-Network \$0 - \$20 copay*
	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance	Out-of-Network 30% coinsurance
Lab services	In-Network \$0 copay*	In-Network \$0 copay*	In-Network \$20 copay*
	Out-of-Network 15% coinsurance	Out-of-Network \$0 copay	Out-of-Network 15% coinsurance
Diagnostic radiology services (e.g. MRI, CAT Scan)	In-Network 0% - 20% coinsurance*	In-Network 0% - 20% coinsurance*	In-Network 0% - 20% coinsurance*
	Out-of-Network 30% coinsurance	Out-of-Network 50% coinsurance	Out-of-Network 30% coinsurance
Outpatient X-rays	In-Network \$30 copay*	In-Network \$15 copay*	In-Network \$20 copay*
	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance
Therapeutic Radiology	In-Network 20% coinsurance*	In-Network 20% coinsurance*	In-Network 20% coinsurance*
	Out-of-Network 30% coinsurance	Out-of-Network 50% coinsurance	Out-of-Network 30% coinsurance

(Services marked with an * may require prior authorization)

	ATRIO Choice Rx (PPO) H6743001 Klamath	ATRIO Prime Rx (PPO) H6743030 Klamath	ATRIO Freedom (PPO) H6743031 Klamath
Hearing services			
Medicare-covered exam to diagnose and treat hearing and balance issues	In-Network \$45 copay	In-Network \$15 copay	In-Network \$45 copay
	Out-of-Network \$50 copay	Out-of-Network 50% coinsurance	Out-of-Network \$50 copay
Routine hearing exam and hearing aids (services not covered by Medicare) must be administered by a TruHearing provider for in-network copays	In-Network \$0 copay Limited to 1 visit every year*	In-Network \$0 copay Limited to 1 visit every year*	In-Network \$0 copay Limited to 1 visit every year*
Routine hearing exam	Out-of-Network 80% coinsurance	Out-of-Network 80% coinsurance	Out-of-Network 80% coinsurance
Fitting-evaluation(s) for hearing aids	In-Network \$0 copay Unlimited visits every year*	In-Network \$0 copay Unlimited visits every year*	In-Network \$0 copay Unlimited visits every year*
	Out-of-Network 80% coinsurance	Out-of-Network 80% coinsurance	Out-of-Network 80% coinsurance
Hearing aids			
○ All types	In-Network \$699 - \$999 copay Limited to 2 hearing aids every year*	In-Network \$699 - \$999 copay Limited to 2 hearing aids every year*	In-Network \$699 - \$999 copay Limited to 2 hearing aids every year*
	Out-of-Network 80% coinsurance	Out-of-Network 80% coinsurance	Out-of-Network 80% coinsurance

(Services marked with an * may require prior authorization)

	ATRIO Choice Rx (PPO) H6743001 Klamath	ATRIO Prime Rx (PPO) H6743030 Klamath	ATRIO Freedom (PPO) H6743031 Klamath
Dental services [†] Benefit does not roll over	In-Network \$45 copay for each Medicare-covered service. Out-of-Network \$65 copay for each Medicare-covered service. \$200 allowance every six months [†] loaded to your Flex Card, for all additional preventive and comprehensive dental services. Excludes cosmetic procedures.	In-Network \$15 copay for each Medicare-covered service. Out-of-Network \$15 copay for each Medicare-covered service. \$300 allowance every six months [†] loaded to your Flex Card, for all additional preventive and comprehensive dental services. Excludes cosmetic procedures.	In-Network \$45 copay for each Medicare-covered service. Out-of-Network \$45 copay for each Medicare-covered service. \$300 allowance every six months [†] loaded to your Flex Card, for all additional preventive and comprehensive dental services. Excludes cosmetic procedures.
Vision care Medicare-covered exam to diagnose and treat diseases and conditions of the eye For people with diabetes, screening for diabetic retinopathy is covered once per year.	In-Network \$45 copay Out-of-Network \$65 copay In-Network \$45 copay Out-of-Network \$65 copay	In-Network \$15 copay Out-of-Network \$15 copay In-Network \$15 copay Out-of-Network \$15 copay	In-Network \$45 copay Out-of-Network \$45 copay In-Network \$45 copay Out-of-Network \$45 copay

(Services marked with an * may require prior authorization)

	ATRIO Choice Rx (PPO) H6743001 Klamath	ATRIO Prime Rx (PPO) H6743030 Klamath	ATRIO Freedom (PPO) H6743031 Klamath
Routine eye exam (services not covered by Medicare) must be administered by a VSP provider for in-network copays	In-Network \$0 copay Limited to 1 visit every year	In-Network \$0 copay Limited to 1 visit every year	In-Network \$0 copay Limited to 1 visit every year
	Out-of-Network 80% coinsurance	Out-of-Network 80% coinsurance	Out-of-Network 80% coinsurance
Additional routine eyewear	In-Network \$150 combined allowance every year for contact lenses or eyeglass frames and lenses.	In-Network \$200 combined allowance every year for contact lenses or eyeglass frames and lenses.	In-Network \$150 combined allowance every year for contact lenses or eyeglass frames and lenses.
	Out-of-Network 80% coinsurance	Out-of-Network 80% coinsurance	Out-of-Network 80% coinsurance

(Services marked with an * may require prior authorization)

	ATRIO Choice Rx (PPO) H6743001 Klamath	ATRIO Prime Rx (PPO) H6743030 Klamath	ATRIO Freedom (PPO) H6743031 Klamath
Mental Health Services			
Inpatient visit	In-Network \$450 copay each day for days 1 to 5 and \$0 copay each day for days 6 to 90 for Medicare-covered hospital care. \$0 copay for an additional 60 lifetime reserve days.*	In-Network \$325 copay each day for days 1 to 8 and \$0 copay each day for days 9 to 90 for Medicare-covered hospital care. \$0 copay for an additional 60 lifetime reserve days.*	In-Network \$290 copay each day for days 1 to 7 and \$0 copay each day for days 8 to 90 for Medicare-covered hospital care. \$0 copay for an additional 60 lifetime reserve days.*
	Out-of-Network \$550 copay each day for days 1 to 5 and \$0 copay each day for days 6 to 90 for Medicare-covered hospital care.	Out-of-Network \$450 copay each day for days 1 to 8 and \$0 copay each day for days 9 to 90 for Medicare-covered hospital care.	Out-of-Network \$475 copay each day for days 1 to 7 and \$0 copay each day for days 8 to 90 for Medicare-covered hospital care.

(Services marked with an * may require prior authorization)

	ATRIO Choice Rx (PPO) H6743001 Klamath	ATRIO Prime Rx (PPO) H6743030 Klamath	ATRIO Freedom (PPO) H6743031 Klamath
Skilled nursing facility (SNF) care	In-Network \$10 copay each day for days 1 to 20 and \$214 copay each day for days 21 to 100 for Medicare-covered skilled nursing facility care.* Out-of-Network \$300 copay each day for days 1 to 100 for Medicare-covered skilled nursing facility care.	In-Network \$20 copay each day for days 1 to 20 and \$203 copay each day for days 21 to 100 for Medicare-covered skilled nursing facility care.* Out-of-Network \$500 copay each day for days 1 to 100 for Medicare-covered skilled nursing facility care.	In-Network \$10 copay each day for days 1 to 20 and \$203 copay each day for days 21 to 100 for Medicare-covered skilled nursing facility care.* Out-of-Network \$203 copay each day for days 1 to 100 for Medicare-covered skilled nursing facility care.
Physical Therapy	In-Network \$50 copay* Out-of-Network 50% coinsurance	In-Network \$35 copay* Out-of-Network 50% coinsurance	In-Network \$45 copay* Out-of-Network 50% coinsurance
Ambulance services Ground Ambulance	In-Network \$350 copay <i>Prior Authorization required for non-emergent transportation.</i> Out-of-Network \$350 copay	In-Network \$275 copay <i>Prior Authorization required for non-emergent transportation.</i> Out-of-Network \$275 copay	In-Network \$275 copay <i>Prior Authorization required for non-emergent transportation.</i> Out-of-Network \$275 copay

(Services marked with an * may require prior authorization)

	ATRIO Choice Rx (PPO) H6743001 Klamath	ATRIO Prime Rx (PPO) H6743030 Klamath	ATRIO Freedom (PPO) H6743031 Klamath
Air Ambulance	In-Network \$350 copay <i>Prior Authorization required for non-emergent transportation.</i> Out-of-Network \$350 copay	In-Network \$275 copay <i>Prior Authorization required for non-emergent transportation.</i> Out-of-Network \$275 copay	In-Network \$275 copay <i>Prior Authorization required for non-emergent transportation.</i> Out-of-Network \$275 copay
Transportation (additional routine)	Not covered	Not covered	Not covered
Medicare Part B drugs			
Chemotherapy/Radiation drugs	In-Network 0% - 20% coinsurance* Out-of-Network 50% coinsurance	In-Network 0% - 20% coinsurance* Out-of-Network 50% coinsurance	In-Network 0% - 20% coinsurance* Out-of-Network 50% coinsurance
Other Part B drugs	In-Network 0% - 20% coinsurance* Out-of-Network 50% coinsurance	In-Network 0% - 20% coinsurance* Out-of-Network 50% coinsurance	In-Network 0% - 20% coinsurance* Out-of-Network 50% coinsurance

Additional Benefits

(Services marked with an * may require prior authorization)

	ATRIO Choice Rx (PPO) H6743001 Klamath	ATRIO Prime Rx (PPO) H6743030 Klamath	ATRIO Freedom (PPO) H6743031 Klamath
Annual routine physical exam	In-Network \$0 copay Out-of-Network \$0 copay	In-Network \$0 copay Out-of-Network \$0 copay	In-Network \$0 copay Out-of-Network \$0 copay
Chiropractic, Acupuncture & Naturopathy Services (Supplemental routine services) †Benefit does not roll over	\$200 allowance every six months†, loaded to your Flex Card, for combined routine chiropractic, acupuncture and naturopathy services.	\$100 allowance every six months†, loaded to your Flex Card, for combined routine chiropractic, acupuncture and naturopathy services.	\$100 allowance every six months†, loaded to your Flex Card, for combined routine chiropractic, acupuncture and naturopathy services.
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)	In-Network \$15 copay Out-of-Network \$15 copay	In-Network \$15 copay Out-of-Network \$15 copay	In-Network \$15 copay Out-of-Network \$15 copay
Durable medical equipment (DME) and related supplies DME supplies are not eligible for Flex Card OTC spend	In-Network 20% coinsurance* Out-of-Network 50% coinsurance	In-Network 20% coinsurance* Out-of-Network 50% coinsurance	In-Network 20% coinsurance* Out-of-Network 30% coinsurance

(Services marked with an * may require prior authorization)

	ATRIO Choice Rx (PPO) H6743001 Klamath	ATRIO Prime Rx (PPO) H6743030 Klamath	ATRIO Freedom (PPO) H6743031 Klamath
Fitness program †Benefit does not roll over	\$175 allowance every six months† available through reimbursement for gym membership fees and fitness classes.	\$150 allowance every six months† available through reimbursement for gym membership fees and fitness classes.	\$100 allowance every six months† available through reimbursement for gym membership fees and fitness classes.
Meal benefit	\$0 copay for up to 2 meals per day for 14 days (28 meals per episode) (inpatient or SNF direct admissions/post hospital).*	\$0 copay for up to 2 meals per day for 14 days (28 meals per episode) (inpatient or SNF direct admissions/post hospital).*	\$0 copay for up to 2 meals per day for 14 days (28 meals per episode) (inpatient or SNF direct admissions/post hospital).*
Outpatient rehabilitation services Services provided by an occupational therapist	In-Network \$50 copay* Out-of-Network 50% coinsurance	In-Network \$30 copay* Out-of-Network 50% coinsurance	In-Network \$45 copay* Out-of-Network 50% coinsurance
Over-the-counter (OTC) Benefit †Benefit does not roll over	\$20 every three months†, loaded to your Flex Card for select OTC items. Find eligible OTC products using our Flex Card app on your smartphone. DME items are not eligible OTC products.	\$60 every three months†, loaded to your Flex Card for select OTC items. Find eligible OTC products using our Flex Card app on your smartphone. DME items are not eligible OTC products.	\$25 every three months†, loaded to your Flex Card for select OTC items. Find eligible OTC products using our Flex Card app on your smartphone. DME items are not eligible OTC products.

(Services marked with an * may require prior authorization)

	ATRIO Choice Rx (PPO) H6743001 Klamath	ATRIO Prime Rx (PPO) H6743030 Klamath	ATRIO Freedom (PPO) H6743031 Klamath
Partial hospitalization services and Intensive outpatient services	In-Network \$55 copay per day Out-of-Network 50% coinsurance per day	In-Network 20% coinsurance per day Out-of-Network 50% coinsurance per day	In-Network 20% coinsurance per day Out-of-Network 50% coinsurance per day
Welcome to Medicare preventive visit	In-Network \$0 copay Out-of-Network \$0 copay	In-Network \$0 copay Out-of-Network \$0 copay	In-Network \$0 copay Out-of-Network \$0 copay
Worldwide emergency coverage	\$140 copay	\$500 copay	\$125 copay

Prescription Drug Coverage	ATRIO Choice Rx (PPO) H6743001 Klamath	ATRIO Prime Rx (PPO) H6743030 Klamath	ATRIO Freedom (PPO) H6743031 Klamath
Stage 1: Annual Prescription Deductible			
Deductible	\$350 for Tier 3, Tier 4, Tier 5 Part D prescription drugs. For all other drugs, you will not have to pay any deductible and will start receiving coverage immediately.	This plan has no deductible for Part D drugs, this payment stage doesn't apply.	Not Available
Stage 2: Initial Coverage (after you pay your deductible, if applicable)			
Standard Retail cost-sharing (31-day/100-day supply)			
Tier 1 (Preferred Generic)	\$0/\$0 copay	\$0/\$0 copay	Not Available
Tier 2 (Generic)	\$10/\$20 copay	\$8/\$16 copay	Not Available
Tier 3* (Preferred Brand)	\$47/\$94 copay	\$47/\$94 copay	Not Available
Tier 4* (Non-Preferred Drug)	\$100/\$200 copay	\$100/\$200 copay	Not Available
Tier 5* (Specialty Tier)	28% coinsurance/Not Available	33% coinsurance/Not Available	Not Available
Tier 6 (Select Care Drugs)	\$0/\$0 copay	\$0/\$0 copay	Not Available
Stage 3: Catastrophic Coverage			
After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$2,400, you pay nothing.			

Cost-sharing may differ based on point-of-service (mail-order, retail, Long Term Care (LTC)), home infusion, whether the pharmacy is in our standard network, or whether the prescription is a short-term (31-day supply) or long term (100-day supply).

- Save one month's copay by switching to a 90-day supply at a network retail or mail-order pharmacy. Ask your doctor about a 100-day supply and save even more (restrictions apply).
- If you reside in a long-term facility, you pay the same as at a retail pharmacy. If you choose mail-order, you pay the same as a retail 90-day supply at an in-network pharmacy. You may get drugs from an out-of-network pharmacy but may pay more than you pay at an in-network pharmacy.
- What you pay for vaccines - our plan covers most Part D vaccines at no cost to you, even if you haven't met your deductible. Please call ATRIO Member Services for more information.
- What you pay for insulin - our plan covers select insulin products, for which you will pay no more than \$35 for a one-month supply no matter what tier it is on, and even if you haven't met your deductible.

ATRIO Health Plans are PPO, PPO C-SNP and HMO D-SNP plans with Medicare and Oregon Health Plan contracts. Enrollment in ATRIO Health Plans depends on contract renewal.

Out-of-network/non-contracted providers are under no obligation to treat ATRIO Health Plans 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 Member Services number at 1-877-672-8620 (TTY 711), Daily 8 a.m. to 8 p.m. local time or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.