

2026 Medicare Advantage

Summary of Benefits

ATRIO Choice Rx (PPO), ATRIO Prime Rx (PPO), and ATRIO Support Rx (PPO C-SNP)

Service area coverage for Marion and Polk Counties

H7006-007, H5995-004, H7006-022

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	e 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 <u>atriohp.com</u> or call 1-877-672-8620 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.
Un	derstanding 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, 2027.
	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 co-pay 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 (HMO), and ATRIO Support Rx (PPO C-SNP). 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:

H7006007000 ATRIO Choice Rx (PPO) includes these Counties in Oregon: Marion and Polk.

H5995004000 ATRIO Prime Rx (HMO) includes these Counties in Oregon: Marion and Polk.

H7006022000 ATRIO Support Rx (PPO C-SNP) includes these Counties in Oregon: Marion and Polk.

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 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.

	ATRIO Choice Rx (PPO) H7006007 Marion, Polk	ATRIO Prime Rx (HMO) H5995004 Marion, Polk	ATRIO Support Rx (PPO C-SNP) H7006022 Marion, Polk
Monthly Plan Premium (includes both medical and drugs)	\$0	\$0	\$0
Part B Premium Reduction	Not available	Not available	This plan offers a \$20 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. See prescription drug coverage for Part D deductible.
Maximum Out-of-Pocket (does not include Part D prescription drugs)	From in-network providers: \$6,750 From in-network and out-of-network providers combined: \$9,900	From in-network providers: \$4,500	From in-network providers: \$4,900 From in-network and out-of-network providers combined: \$4,900

	ATRIO Choice Rx (PPO) H7006007 Marion, Polk	ATRIO Prime Rx (HMO) H5995004 Marion, Polk	ATRIO Support Rx (PPO C-SNP) H7006022 Marion, Polk
Inpatient Hospital coverage	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.* 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.	In-Network \$350 copay each day for days 1 to 5 and \$0 copay each day for days 6 to 90 for Medicare-covered hospital care.*	In-Network \$375 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 \$3,000 copay each day for days 1 to 2 and \$0 copay each day for days 3 to 90 for Medicare-covered hospital care.
Outpatient Hospital coverage			
Outpatient hospital services	In-Network \$450 copay* Out-of-Network \$550 copay	In-Network \$350 copay*	In-Network \$375 copay* Out-of-Network 50% coinsurance
Outpatient hospital observation services	In-Network \$450 copay per day* Out-of-Network \$550 copay	In-Network \$350 copay per day*	In-Network \$375 copay per stay* Out-of-Network 50% coinsurance

	ATRIO Choice Rx	ATRIO Prime Rx	ATRIO Support Rx
	(PPO)	(HMO)	(PPO C-SNP)
	H7006007	H5995004	H7006022
	Marion, Polk	Marion, Polk	Marion, Polk
Ambulatory Surgical Center (ASC)	In-Network	In-Network	In-Network
	\$225 copay*	\$225 copay*	\$225 copay*
	Out-of-Network \$325 copay		Out-of-Network 50% coinsurance
Doctor Visits			
Primary Care Providers	In-Network	In-Network	In-Network
	\$0 copay	\$0 copay	\$0 copay
	Out-of-Network \$50 copay		Out-of-Network \$50 copay
Specialists	In-Network	In-Network	In-Network
	\$40 copay	\$40 copay	\$0 - \$40 copay
	Out-of-Network \$65 copay		Out-of-Network 50% coinsurance
Preventive Care (e.g., flu vaccine, diabetic screenings)	In-Network	In-Network	In-Network
	\$0 copay	\$0 copay	\$0 copay
	Out-of-Network \$0 copay		Out-of-Network \$0 copay
Emergency care	\$130 copay	\$120 copay	\$125 copay
	Copay is waived if	Copay is waived if	Copay is waived if
	you are admitted	you are admitted	you are admitted
	to a hospital within	to a hospital within	to a hospital within
	24 hours.	24 hours.	24 hours.

	ATRIO Choice Rx (PPO) H7006007 Marion, Polk	ATRIO Prime Rx (HMO) H5995004 Marion, Polk	ATRIO Support Rx (PPO C-SNP) H7006022 Marion, Polk
Urgently needed services	\$50 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.	\$50 copay Copay is waived if you are admitted to a hospital within 24 hours.
Diagnostic Services/Labs/Imaging			
Diagnostic tests and procedures	In-Network \$0 - \$150 copay*	In-Network \$0 - \$50 copay*	In-Network \$0 - \$20 copay*
	Out-of-Network 30% coinsurance		Out-of-Network 30% coinsurance
Lab services	In-Network \$0 copay*	In-Network \$0 copay*	In-Network \$0 copay*
	Out-of-Network \$20 copay		Out-of-Network \$20 copay
Diagnostic radiology services (e.g. MRI, CAT Scan)	In-Network \$0 - \$150 copay*	In-Network 0% - 20% coinsurance*	In-Network \$0 - \$20 copay*
	Out-of-Network 30% coinsurance		Out-of-Network 50% coinsurance
Outpatient X-rays	In-Network \$15 copay*	In-Network \$20 copay*	In-Network \$0 copay*
	Out-of-Network \$20 copay		Out-of-Network \$20 copay

	ATRIO Choice Rx (PPO) H7006007 Marion, Polk	ATRIO Prime Rx (HMO) H5995004 Marion, Polk	ATRIO Support Rx (PPO C-SNP) H7006022 Marion, Polk
Therapeutic Radiology	In-Network 20% coinsurance*	In-Network 20% coinsurance*	In-Network 20% coinsurance*
	Out-of-Network 30% coinsurance		Out-of-Network 50% coinsurance
Hearing services			
Medicare-covered exam to diagnose and treat hearing and balance issues	In-Network \$45 copay	In-Network \$0 copay	In-Network \$45 copay
	Out-of-Network \$65 copay		Out-of-Network \$65 copay
Routine hearing exam and hearing aids (services not covered by Medicare) must be administered by an Amplifon provider for in-network copays			
Routine hearing exam	In-Network \$0 copay	In-Network \$0 copay	In-Network \$0 copay
	Limited to 1 visit every year*	Limited to 1 visit every year	Limited to 1 visit every year*
	Out-of-Network \$65 copay		Out-of-Network 50% coinsurance
Fitting-evaluation(s) for hearing aids	In-Network \$0 copay Unlimited visits	In-Network \$0 copay Unlimited visits	In-Network \$0 copay Unlimited visits
	every year*	every year	every year*
	Out-of-Network		Out-of-Network
	50% coinsurance		50% coinsurance

	ATRIO Choice Rx (PPO) H7006007 Marion, Polk	ATRIO Prime Rx (HMO) H5995004 Marion, Polk	ATRIO Support Rx (PPO C-SNP) H7006022 Marion, Polk
Hearing aids All types Dental services Benefit does not roll over	In-Network \$699 - \$999 copay Limited to 2 hearing aids every year* Out-of-Network \$699 - \$999 copay* In-Network \$0 copay for each Medicare-covered service. Out-of-Network \$0 copay for each Medicare-covered service. \$300 allowance every three months† loaded to your Flex card, for all additional preventive and comprehensive dental services. Excludes cosmetic procedures.	In-Network \$699 - \$999 copay Limited to 2 hearing aids every year In-Network \$0 copay for each Medicare-covered service. \$200 allowance every three months† loaded to your Flex card, for all additional preventive and comprehensive dental services. Excludes cosmetic procedures.	In-Network \$699 - \$999 copay Limited to 2 hearing aids every year* Out-of-Network \$699 - \$999 copay* In-Network \$0 copay for each Medicare-covered service. Out-of-Network 50% coinsurance 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.

	ATRIO Choice Rx (PPO) H7006007 Marion, Polk	ATRIO Prime Rx (HMO) H5995004 Marion, Polk	ATRIO Support Rx (PPO C-SNP) H7006022 Marion, Polk
Vision care			
Medicare-covered exam to diagnose and treat diseases and conditions of the eye	In-Network \$45 copay	In-Network \$0 copay	In-Network \$45 copay
	Out-of-Network \$65 copay		Out-of-Network \$65 copay
For people with diabetes, screening for diabetic retinopathy is covered once per	In-Network \$45 copay	In-Network \$0 copay	In-Network \$45 copay
year.	Out-of-Network \$65 copay		Out-of-Network \$65 copay
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 Out-of-Network 50% coinsurance	In-Network \$0 copay Limited to 1 visit every year	In-Network \$0 copay Limited to 1 visit every year Out-of-Network 50% coinsurance
Additional routine eyewear	\$200 allowance every year for eyeglasses (lenses and frames) and \$100 allowance every year for contact lenses.	\$150 allowance every year for eyeglasses (lenses and frames) and \$100 allowance for contact lenses.	\$200 allowance every year for eyeglasses (lenses and frames) and \$100 allowance every year for contact lenses.

	ATRIO Choice Rx (PPO) H7006007 Marion, Polk	ATRIO Prime Rx (HMO) H5995004 Marion, Polk	ATRIO Support Rx (PPO C-SNP) H7006022 Marion, Polk
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.* Out-of-Network \$550 copay each day for days 1 to 5 and \$0 copay each day for days 6 to 90 for	In-Network \$350 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 \$350 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.* Out-of-Network \$3,000 copay each day for days 1 to 2 and \$0 copay each day for days 3 to 90 for
	Medicare-covered hospital care.		Medicare-covered hospital care.

	ATRIO Choice Rx	ATRIO Prime Rx	ATRIO Support Rx
	(PPO)	(HMO)	(PPO C-SNP)
	H7006007	H5995004	H7006022
	Marion, Polk	Marion, Polk	Marion, Polk
Skilled nursing facility (SNF) care	In-Network \$10 copay each day for days 1 to 20 and \$150 copay each day for days 21 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.*	In-Network \$0 copay each day for days 1 to 20 and \$150 copay each day for days 21 to 100 for Medicare-covered skilled nursing facility care.*
	Out-of-Network \$200 copay each day for days 1 to 100 for Medicare-covered skilled nursing facility care.		Out-of-Network \$200 copay each day for days 1 to 100 for Medicare-covered skilled nursing facility care.
Physical Therapy	In-Network	In-Network	In-Network
	\$20 copay* Out-of-Network 50% coinsurance	\$35 copay*	\$20 copay* Out-of-Network 50% coinsurance

	ATRIO Choice Rx (PPO) H7006007 Marion, Polk	ATRIO Prime Rx (HMO) H5995004 Marion, Polk	ATRIO Support Rx (PPO C-SNP) H7006022 Marion, Polk
Ambulance services			
Ground Ambulance	In-Network \$250 copay Prior Authorization required for non-emergent transportation.	In-Network \$300 copay Prior Authorization required for non-emergent transportation.	In-Network \$250 copay Prior Authorization required for non-emergent transportation.
	Out-of-Network \$250 copay		Out-of-Network \$250 copay
Air Ambulance	In-Network \$250 copay Prior Authorization required for non-emergent transportation.	In-Network \$300 copay Prior Authorization required for non-emergent transportation.	In-Network \$250 copay Prior Authorization required for non-emergent transportation.
	Out-of-Network \$250 copay		Out-of-Network \$250 copay

	ATRIO Choice Rx (PPO) H7006007 Marion, Polk	ATRIO Prime Rx (HMO) H5995004 Marion, Polk	ATRIO Support Rx (PPO C-SNP) H7006022 Marion, Polk
Transportation (additional routine) Must use SafeRide for covered trips	In-Network \$0 copay Routine transportation for up to 24 trips every year. A trip is considered one-way transportation by taxi, van, medical transport, or rideshare services to a plan approved health-related location.	In-Network \$0 copay Routine transportation for up to 12 trips every year. A trip is considered one-way transportation by taxi, van, or rideshare services to a plan approved health-related location.	In-Network \$0 copay Routine transportation for up to 24 trips every year. A trip is considered one-way transportation by taxi, van, medical transport, or rideshare services to a plan approved health-related location.
Medicare Part B drugs			
Chemotherapy/Radiation drugs	In-Network 0% - 20% coinsurance* Out-of-Network 50% coinsurance	In-Network 0% - 20% 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*	In-Network 0% - 20% coinsurance* Out-of-Network 50% coinsurance

Additional Benefits

	ATRIO Choice Rx	ATRIO Prime Rx	ATRIO Support Rx
	(PPO)	(HMO)	(PPO C-SNP)
	H7006007	H5995004	H7006022
	Marion, Polk	Marion, Polk	Marion, Polk
Annual routine physical exam	In-Network	In-Network	In-Network
	\$0 copay	\$0 copay	\$0 copay
	Out-of-Network \$0 copay		Out-of-Network \$0 copay
Chiropractic, Acupuncture & Naturopathy Services (Supplemental routine services) †Benefit does not roll over	\$200 allowance	\$100 allowance	\$200 allowance
	every six months [†] ,	every six months [†] ,	every six months [†] ,
	loaded to your Flex	loaded to your Flex	loaded to your Flex
	Card, for combined	Card, for combined	Card, for combined
	routine	routine	routine
	chiropractic,	chiropractic,	chiropractic,
	acupuncture and	acupuncture and	acupuncture and
	naturopathy	naturopathy	naturopathy
	services.	services.	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	In-Network	In-Network
	\$15 copay Out-of-Network \$15 copay	\$15 copay	\$15 copay Out-of-Network \$15 copay
Durable medical equipment (DME) and related supplies	In-Network 20% coinsurance*	In-Network 20% coinsurance*	In-Network 20% coinsurance*
DME supplies are not eligible for Flex Card OTC spend	Out-of-Network 50% coinsurance		Out-of-Network 50% coinsurance

	ATRIO Choice Rx	ATRIO Prime Rx	ATRIO Support Rx
	(PPO)	(HMO)	(PPO C-SNP)
	H7006007	H5995004	H7006022
	Marion, Polk	Marion, Polk	Marion, Polk
Fitness program †Benefit does not roll over	\$225 allowance	\$175 allowance	\$225 allowance
	every six months [†] ,	every six months [†] ,	every six months [†] ,
	loaded to your Flex	loaded to your Flex	loaded to your Flex
	Card, for gym	Card, for gym	Card, for gym
	membership fees	membership fees	membership fees
	and fitness classes.	and fitness classes.	and fitness classes.
Meal benefit	\$0 copay for up to	\$0 copay for up to	\$0 copay for up to
	2 meals per day for	2 meals per day for	2 meals per day for
	14 days (28 meals	14 days (28 meals	14 days (28 meals
	per episode)	per episode)	per episode)
	(inpatient or SNF	(inpatient or SNF	(inpatient or SNF
	direct admissions/	direct admissions/	direct admissions/
	post hospital).*	post hospital).*	post hospital).*
Outpatient diagnostic tests and therapeutic services and supplies	In-Network 20% coinsurance* Out-of-Network 30% coinsurance	In-Network 20% coinsurance*	In-Network 20% coinsurance* Out-of-Network 50% coinsurance
Outpatient rehabilitation services Services provided by an	In-Network	In-Network	In-Network
	\$20 copay*	\$35 copay*	\$20 copay*
occupational therapist	Out-of-Network 50% coinsurance		Out-of-Network 50% coinsurance

	ATRIO Choice Rx (PPO) H7006007 Marion, Polk	ATRIO Prime Rx (HMO) H5995004 Marion, Polk	ATRIO Support Rx (PPO C-SNP) H7006022 Marion, Polk
Over-the-counter (OTC) Benefit †Benefit does not roll over	\$34 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.	\$40 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.	\$40 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.
Partial hospitalization services and Intensive outpatient services	In-Network \$55 copay per day Out-of-Network 50% coinsurance per day	In-Network \$55 copay per day	In-Network \$55 copay per day Out-of-Network 50% coinsurance per day
Personal emergency response system (PERS)	\$0 copay for wearable medical alert system and monitoring through LifeStation, including wristwatch option with heart monitor and step counter.*	Not covered.	\$0 copay for wearable medical alert system and monitoring through LifeStation, including wristwatch option with heart monitor and step counter.*

	ATRIO Choice Rx (PPO) H7006007 Marion, Polk	ATRIO Prime Rx (HMO) H5995004 Marion, Polk	ATRIO Support Rx (PPO C-SNP) H7006022 Marion, Polk
Welcome to Medicare preventive visit	In-Network \$0 copay Out-of-Network	In-Network \$0 copay	In-Network \$0 copay Out-of-Network
Worldwide emergency coverage	\$0 copay \$300 copay	\$120 copay	\$0 copay Not covered

Prescription Drug Coverage	ATRIO Choice Rx (PPO) H7006007 Marion, Polk	ATRIO Prime Rx (HMO) H5995004 Marion, Polk	ATRIO Support Rx (PPO C-SNP) H7006022 Marion, Polk
Stage 1: Annual Pres	scription Deductible		
Deductible	\$200 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.	\$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.
	*Part D deductible applies.	* Part D deductible applies.	
Stage 2: Initial Cove	rage (after you pay your d	eductible, if applicable)	
Standard Retail cost	-sharing (31-day/100-day	supply)	
Tier 1 (Preferred Generic)	\$0/\$0 copay	\$5/\$10 copay	\$0/\$0 copay
Tier 2 (Generic)	\$8/\$16 copay	\$20/\$40 copay	\$8/\$16 copay
Tier 3* (Preferred Brand)	\$47/\$94 copay	\$47/\$94 copay	\$47copay/Not Available
Tier 4* (Non-Preferred Drug)	\$100/\$200 copay	\$100/\$200 copay	\$100/\$200 copay
Tier 5* (Specialty Tier)	30% coinsurance/Not Available	27% coinsurance/Not Available	33% coinsurance/Not Available
Tier 6 (Select Care Drugs)	\$0/\$0 copay	\$0/\$0 copay	\$0/\$0 copay

Prescription Drug Coverage	ATRIO Choice Rx (PPO) H7006007 Marion, Polk	ATRIO Prime Rx (HMO) H5995004 Marion, Polk	ATRIO Support Rx (PPO C-SNP) H7006022 Marion, Polk
-------------------------------	---	--	---

Stage 3: Catastrophic Coverage

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$2,100, 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 is a PPO, HMO, PPO C-SNP and HMO D-SNP 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.