



## 2024 Medicare Advantage



Saint Mary's ATRIO Choice Rx, Select Rx, and Freedom (PPO)

## Service area coverage for Washoe County

Plan IDs include: H7006-010, H7006-011, H7006-016

January 1, 2024 - December 31, 2024





## Get to know Saint Mary's ATRIO

Our community-based Medicare Advantage plans start at \$0 with extra benefits to fit your health and your budget!





## The Saint Mary's ATRIO Advantage

At Saint Mary's ATRIO Health Plans you're not just another face in the crowd. We're committed to helping improve each of our member's health and wellness, across all of the communities we serve.

Saint Mary's ATRIO Medicare Advantage plans offer coverage and cost sharing options that meet your needs. Most of our plans combine medical and prescription coverage into one plan, with extra benefits such as a Flex Card for dental care, fitness, and select over the counter items, plus routine vision and hearing, and much more! And we're always focused on providing you excellent service and support, so you can focus on your life – not your health and drug coverage.

This 2024 Saint Mary's ATRIO Enrollment Kit has everything you need to compare your Saint Mary's ATRIO Medicare Advantage plan options, see the value of our extra benefits, and complete the enrollment process. Come join us and find out why more and more of your neighbors are choosing Saint Mary's ATRIO for their Medicare Advantage coverage each year.

## Thank you for considering Saint Mary's ATRIO Health Plans!

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

Y0084\_MKG\_EKPPOSM\_2024\_M

#### atriohp.com

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You'll find oh so much to love about Saint Mary's ATRIO



# **Original Medicare**

Original Medicare is offered by the federal government and has two "Parts":

**Medicare Part A** is hospital insurance, and generally covers in-patient hospital care, skilled nursing facility, hospice, and home health care.

**Medicare Part B** is medical insurance that covers doctor's office visits, diagnostic lab and x-rays, outpatient services like surgery, flu shots, some medications, and more.

**Part D Prescription Drug Coverage** is not included with Original Medicare and is offered by private insurance companies. Note if you do not enroll in a Part D plan when you first become eligible for Medicare, you may have to pay a "late enrollment penalty" (LEP) for each month you delayed your Part D coverage. This LEP must be paid monthly for as long you are in a Part D plan.

#### **Medicare Advantage**

Medicare Advantage (MA) Plans (sometimes called "Part C") are offered by private companies and combine Medicare Part A and Part B coverage together with other benefits Medicare doesn't cover – like dental, vision, and hearing. Many also offer Part D coverage, bringing all these benefits into a single plan!

Like most MA plans, Saint Mary's ATRIO Health Plans has networks of participating doctors, hospitals, pharmacies, and other care providers. Our members can visit any provider they choose,\* but usually pay less with those in our networks. You do not have to choose a Primary Care Physician (PCP), but we encourage you to! A network PCP helps coordinate your care and get the most out of your benefits.

**MA Eligibility:** To join an Saint Mary's ATRIO MA plan you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. If you are enrolled in one our plans you must continue to pay your monthly Medicare Part B premium.

\*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-ofnetwork services. atriohp.com

# Drug Coverage

Like most MA plans with drug coverage, Saint Mary's ATRIO Health Plans has a "formulary" or list of drugs covered by the plan. The formulary offers a wide selection of Medicare-approved, cost-effective generic and brand name options. Each drug is on one of six drug "tiers." Your cost-share usually increases by tier, up to the highest cost-sharing tier 5 (tier 6 drugs have \$0 copays).

Tier 1: Preferred Generic – low-cost generic drugs

Tier 2: Generic – most generic drugs and select brand drugs

**Tier 3: Preferred Brand** – preferred-brand and some high-cost generic drugs

**Tier 4: Non-Preferred Brand** – non-preferred brand and some high-cost generic drugs (approved non-formulary exception drugs are on this tier)

Tier 5: Specialty – specialty drugs (limited to a one-month supply)

**Tier 6: Select Care Drugs** – some important drugs at a \$0 copay, like some insulins, Part D vaccines, and selected generic ACE/ARB, anti-diabetic drugs, and statins for treatment of chronic conditions

The formulary also covers some over the counter (OTC) drugs, with a prescription from your doctor, at no cost to you.

#### What if my drug is not on the formulary?

If you can't find your drug, call Customer Service or ask your pharmacist for a list of other drug options. You can also talk to your doctor about a different drug on the formulary, or you may submit a "Coverage Determination" request for a formulary exception. Visit <u>atriohp.com</u> for more information or you can ask your doctor to submit one for you.

### What are the types of formulary drug restrictions?

Prior Authorization (PA) – an approval needed before getting the drug
Quantity Limits (QL) – a limit on how much of the drug you can get at a time
Step Therapy (ST) – a need to try another drug(s) for the same condition first
Part B vs. D Review – a check if the drug is covered under Part B or Part D

# Oh so many ways to save



## **\$0 Drug Deductible and \$0 Tier 1, 2, and 6 \*Drugs**

\*Deductible and drug costs may vary by plan - see included Summary of Benefits for more information on your plan's drug costs. Note Freedom PPO plans do not include Part D drug coverage

## Top 100 Most Commonly Prescribed Medications

Drug Name	Strength / Dosage	Dosage Form	Drug Tier
Acyclovir	400 Mg	Tablet	2
Albuterol Sulfate Hfa	90 Mcg	Hfa Aer Ad	2
Alendronate Sodium	70 Mg	Tablet	1
Allopurinol	100 Mg	Tablet	1
Alprazolam	0.5 Mg	Tablet	1
Amiodarone Hcl	200 Mg	Tablet	1
Amlodipine Besylate	5 Mg	Tablet	1
Amoxicillin	500 Mg	Capsule	1
Amoxicillin-clavulanate Potassium	875-125 Mg	Tablet	1
Anoro Ellipta	62.5-25mcg	Blst W/Dev	3
Atenolol	25 Mg	Tablet	1
Atorvastatin Calcium	40 Mg	Tablet	6
Azithromycin	250 Mg	Tablet	1
Baclofen	10 Mg	Tablet	2
Bumetanide	2 Mg	Tablet	2
Bupropion XI	150 Mg	Tab Er 24h	2
Carvedilol	3.125 Mg	Tablet	1
Celecoxib	200 Mg	Capsule	2
Cephalexin	500 Mg	Capsule	1
Chlorthalidone	25 Mg	Tablet	2
Ciprofloxacin Hcl	500 Mg	Tablet	1
Citalopram Hbr	20 Mg	Tablet	1
Clonazepam	0.5 Mg	Tablet	1
Clonidine Hcl	0.1 Mg	Tablet	1
Clopidogrel	75 Mg	Tablet	1
Cyclobenzaprine Hcl	10 Mg	Tablet	1
Doxycycline	100 Mg	Tab or Capsule	2
Duloxetine Hcl	60 Mg	Capsule Dr	2
Eliquis	5 Mg	Tablet	3
Escitalopram Oxalate	10 Mg	Tablet	1
Ezetimibe	10 Mg	Tablet	1
Famotidine	20 Mg	Tablet	1
Finasteride	5 Mg	Tablet	1
Fluconazole	150 Mg	Tablet	2





Drug Name	Strength / Dosage	Dosage Form	Drug Tier
Fluoxetine Hcl	20 Mg	Capsule	1
Fluticasone Propionate	50 Mcg	Spray Susp	1
Fluticasone-salmeterol			
(Generic Advair Disk) or Wixela Inhaler	250-50 Mcg	Blst W/Dev	2
Furosemide	20 Mg	Tablet	1
Gabapentin	300 Mg	Capsule	1
Glimepiride	4 Mg	Tablet	6
Glipizide	5 Mg	Tablet	6
Hydrochlorothiazide	25 Mg	Tablet	1
Hydrocodone-acetaminophen	5 Mg-325mg	Tablet	2
Hydroxychloroquine Sulfate	200 Mg	Tablet	2
Hydroxyzine Hcl	25 Mg	Tablet	1
Ibuprofen	800 Mg	Tablet	1
Isosorbide Mononitrate Er	30 Mg	Tab Er 24h	1
Jardiance	10 Mg	Tablet	3
Levothyroxine Sodium	50 Mcg	Tablet	1
Lisinopril	20 Mg	Tablet	6
Lisinopril-hydrochlorothiazide	20-12.5 Mg	Tablet	6
Lorazepam	1 Mg	Tablet	1
Losartan Potassium	50 Mg	Tablet	6
Meloxicam	15 Mg	Tablet	1
Metformin Hcl	500 Mg	Tablet	6
Metformin Hcl Er	500 Mg	Tab Er 24h	6
Methotrexate	2.5 Mg	Tablet	2
Methylprednisolone	4 Mg	Tab Ds Pk	2
Metoprolol Succinate	25 Mg	Tab Er 24h	1
Metoprolol Tartrate	25 Mg	Tablet	1
Montelukast Sodium	10 Mg	Tablet	1
Morphine Sulfate Er	15 Mg	Tablet Er	2
Nitrofurantoin Mono-macro	100 Mg	Capsule	2
Nitroglycerin	0.4 Mg	Tab Subl	2
Insulin Aspart	100/MI (3)	Insulin Pen	6
Olmesartan Medoxomil	20 Mg	Tablet	6



## Top 100 Most Commonly Prescribed Medications

Drug Name	Strength / Dosage	Dosage Form	Drug Tier
Omeprazole	20 Mg	Capsule Dr	1
Ondansetron or ODT	4 Mg	Tab or Tab Rapids	2
Oxybutynin Chloride	5 Mg	Tablet	2
Oxycodone Hcl	10 Mg	Tablet	2
Oxycodone-acetaminophen	5 Mg-325mg	Tablet	2
Pantoprazole Sodium	40 Mg	Tablet Dr	1
Pioglitazone Hcl	15 Mg	Tablet	6
Potassium Chloride	10 Meq	Tablet Er	2
Pravastatin Sodium	40 Mg	Tablet	6
Prednisone	20 Mg	Tablet	1
Pregabalin	150 Mg	Capsule	2
Progesterone	100 Mg	Capsule	2
Quetiapine Fumarate	25 Mg	Tablet	2
Rosuvastatin Calcium	10 Mg	Tablet	6
Semglee (Yfgn) Pen	100/MI (3)	Insulin Pen	6
Sertraline Hcl	100 Mg	Tablet	1
Shingrix	50 Mcg/0.5	Kit	6
Simvastatin	20 Mg	Tablet	6
Sod Sulf-potassium Sulf-mag Sulf	17.5-3.13g	Soln Recon	3
Spiriva Respimat	2.5 Mcg	Mist Inhaler	3
Spironolactone	25 Mg	Tablet	1
Sulfamethoxazole-trimethoprim	800-160 Mg	Tablet	1
Tamsulosin Hcl	0.4 Mg	Capsule	1
Tizanidine Hcl	4 Mg	Tablet	2
Torsemide	20 Mg	Tablet	2
Tramadol Hcl	50 Mg	Tablet	1
Trazodone Hcl	50 Mg	Tablet	1
Trelegy Ellipta	100-62.5	Blst W/Dev	3
Triamterene-hydrochlorothiazid	37.5-25 Mg	Tablet	1
Trulicity	1.5 Mg/0.5	Pen Injector	3
Venlafaxine Hcl Er	150 Mg	Cap Er 24h	1
Warfarin Sodium	5 Mg	Tablet	1
Xarelto	20 Mg	Tablet	3
Zolpidem Tartrate	10 Mg	Tablet	1

## 2024 Benefits at a Glance

**2024 Benefits at a Glance** Saint Mary's ATRIO Medicare Advantage Plans Washoe County, NV



#### **Medical Benefits**

	Choice F H700	<b>y's ATRIO</b> Rx (PPO) 6-010	Select F H700	y's ATRIO Rx (PPO) 6-011	Freedor H700	y's ATRIO n (PPO) 6-016
Plan Costs		of network		of network		of network
Monthly premium		60		39		50
Plan deductible		50 65 500		50 60 FF0		50 62,400
Annual out-of-	\$3,500	\$5,500 Combined	\$2,550	\$2,550	\$3,400	\$3,400
pocket maximum	In network	Combined Out of	In network	Combined Out of	In network	Combined Out of
Doctor Office Visits	In network	network	In network	network	In network	network
Primary care provider (PCP)	\$0	\$50	\$0	\$50	\$0	\$50
Specialist	\$25	\$50	\$25	\$50	\$25	\$50
Telehealth	\$0	Not Covered	\$0	Not Covered	\$0	Not Covered
Inpatient Care	In network	Out of network	In network	Out of network	In network	Out of network
Inpatient hospital care	\$0–\$200 per day 1–5**; \$0 days 6–90	\$300 per day 1–5; \$0 days 6–90	\$0-\$150 per day 1- 5**; \$0 days 6-90	50% per stay	\$0–\$100 per day 1–5**; \$0 days 6–90	50% per stay
Skilled nursing facility (SNF)	\$0 per day 1–20; \$170 per day 21–100	50% per stay	\$0 per day 1–20; \$170 per day 21–100	50% per stay	\$0 per day 1–20; \$100 per day 21–100	50% per stay
Outpatient Services	In network	Out of network	In network	Out of network	In network	Out of network
Outpatient hospital	\$0-\$350	50%	\$0-\$350	50%	\$0-\$350	50%
Ambulatory surgery center	\$25	50%	\$25	50%	\$25	50%
Home health care	\$0	50%	\$0	50%	\$0	50%
Diabetes supplies	\$0	50%	\$0	50%	\$0	50%
Durable medical equipment	20%	50%	20%	50%	20%	50%
Lab Services and Other Tests	In network	Out of network	In network	Out of network	In network	Out of network
Laboratory tests	\$0	50%	\$0	50%	\$0	\$0
Diagnostic imaging (MRI/CT/PET)	\$0-\$60	50%	\$0-\$60	50%	\$0-\$60	50%
X-rays	\$0	50%	\$0	50%	\$0	50%
Emergency Services	In network	Out of network	In network	Out of network	In network	Out of network
Ambulance		800		300		300
Emergency room*	•	.35		20		.25
Urgent care **\$0 at Saint Mary's		65		30	•	30

\$0 at Saint Mary's preferred hospitals; copay applies for stays at other in network hospitals \*Coverage is worldwide. Copay waived if admitted within 24 hours for the same condition

## 2024 Benefits at a Glance **2024 Benefits at a Glance** Saint Mary's ATRIO Medicare Advantage Plans

#### Washoe County, NV

#### Supplemental Benefits



Extra BenefitsH7006-010H7006-011H7006-016Annual physical exam\$0 for 1 every year\$0 for 1 every year\$0 for 1 every year\$0 for 1 every yearRoutine chiropractic and acupuncture servicesNot coveredUp to 30 combined in- network visits per year for routine chiropractic and acupuncture servicesUp to 30 combined in- network visits per year for routine chiropractic and acupuncture servicesUp to 30 combined in- network visits per year for routine chiropractic and acupuncture servicesFitness benefit\$480 annual allowance for gym membership fees and classes on Flex Card\$550 annual allowance for gym membership fees and classes on Flex Card\$550 annual allowance for gym membership fees and classes on Flex Card\$0 for wearable medical alert system through LifeStation, including wristwatch option with heart monitor and step counter\$0 for wearable medical alert system through LifeStation, including wristwatch option with heart monitor and step counter\$0 for 1 every yearPreventive & comprehensive dental services\$2,500 annual allowance on Flex Card\$4,000 annual allowance on Flex Card\$2,500 annual allowance on Flex CardRoutine eyewear\$0 for 1 every year (In network only)\$150 allowance for frames and lenses, or \$100 allowance for contact lenses per year\$0 for 1 every year (In network only)Routine hearing exam\$0 for 1 every year\$0 for 1 every year\$0 for 1 every yearRoutine hearing exam\$0 for 1 every year\$0 for 1 every yearS0 for 1 every year\$1,500 annual allowan	Supplemental	Saint Mary's ATRIO Choice Rx (PPO)	Saint Mary's ATRIO Select Rx (PPO)	Saint Mary's ATRIO Freedom (PPO)
Annual physical exam\$0 for 1 every year\$0 for 1 every year\$0 for 1 every yearRoutine chiropractic and acupuncture servicesNot coveredUp to 30 combined in- network visits per year for routine chiropractic and acupuncture services (copays may apply)Up to 30 combined in- network visits per year 	Extra Benefits			• • •
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Hearing aidsthrough Amplifonthrough Amplifonthrough AmplifonMealsUp to 2 meals per day for 14 days after a qualifying health eventUp to 2 meals per day for 14 days after a qualifying health eventUp to 2 meals per day for 14 days after a qualifying health eventUp to 2 meals per day for 14 days after a qualifying health event		\$0 for 1 every year	\$0 for 1 every year	\$0 for 1 every year
Meals14 days after a qualifying health event14 days after a qualifying health event14 days after a qualifying health event	Hearing aids			\$1,500 annual allowance through Amplifon
	Meals	14 days after a qualifying	14 days after a qualifying	14 days after a qualifying
TransportationUp to 24 one-way trips per year to plan- approved, health-related locationsUp to 24 one-way trips 	Transportation	approved, health-related	approved, health-related	approved, health-related
Over the counter (OTC) items\$150 quarterly allowance on Flex Card\$150 quarterly allowance on Flex Card\$150 quarterly allowance on Flex Card				

See the "Extra Benefits" section of the Enrollment Kit for a more detailed overview

## 2024 Benefits at a Glance

Saint Mary's ATRIO Medicare Advantage Plans 🛄 Health Plans

Washoe County, NV

#### **Prescription Drug Benefits**



Prescription Dr					
	Saint Mary's ATRIO Choice Rx (PPO) H7006-010		Saint Mary's ATRIO Select Rx (PPO) H7006-011		Saint Mary's ATRIO Freedom (PPO) H7006-016
Drug deductible	¢	50	Ç	50	
Drug Tiers	30-day supply	90-day supply	30-day supply	90-day supply	
<b>Tier 1</b> Preferred Generic	\$0	\$0	\$0	\$0	
<b>Tier 2</b> Generic	\$12	\$24	\$0	\$0	
Tier 3* Preferred Brand	\$47	\$94	\$35	\$70	
<b>Tier 4*</b> Non-Preferred Drugs	\$100	\$200	\$100	\$200	
<b>Tier 5*</b> Specialty Drugs	33%	N/A	33%	N/A	
<b>Tier 6</b> Select Care Drugs	\$0	\$0	\$0	\$0	Plan does not include drug coverage
Coverage Gap Stage: When the total paid by you and the plan reaches \$5,030, you move to the Coverage Gap Stage	for most brand name and generic drugs		name and for most brand name and		
Catastrophic Coverage Stage: After you have paid \$8,000 out of pocket, you move to the Catastrophic Coverage Stage	You pay nothing through the end of the year		You pay nothing through the end of the year		

\*Part D deductible applies

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 may apply) Note you will not pay more than \$35 for a one-month supply of insulin, even if you have a deductible, you are in the Coverage Gap, or if you have an insulin pump and your insulin is covered under Part B. \$0 for adult vaccines recommended by the Centers for Disease Control, such as Shingles vaccine.

ATRIO Health Plans is a PPO, HMO 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 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 outof-network services. H7006\_MKG\_BAAG\_NVSM-2\_2024\_M 14

# **Additional Benefits**

When you choose Saint Mary's ATRIO, you get extra benefits that Original Medicare does not cover. This includes:

Every Saint Mary's ATRIO Medicare Advantage plan features the Flex Card: a special debit card preloaded with dollars for dental, fitness, and select over-the-counter items



## Saint Mary's ATRIO Flex Card

**So flexible!** Just swipe your Flex Card to pay for eligible items or services, and the amount will be deducted from your card's balance.

See included 'Summary of Benefits' for plan allowances and more information on all additional benefits



## Dental

**Smile!** You receive an annual allowance to spend on dental care. **You choose your dentist and how to spend your dental funds**, up to your Saint Mary's ATRIO plan's Flex Card allowance, on dental services including routine preventive care (like office visits, oral exams cleanings, fluoride treatments and x-rays) and comprehensive care (like diagnostic or restorative services, tooth extractions, or oral surgeries).



## Fitness

**No Sweat!** You receive an annual allowance to spend on gym membership fees and fitness classes. You choose your gym and how to spend your Flex Card fitness funds.



## **Over the Counter (OTC)**

**Running low?** You receive an allowance to spend on select healthrelated OTC items each quarter. **Use your Flex Card to get what you need by catalog, online or on the app, by phone, or at participating retailers.** 

(OTC allowances do not "roll over" – be sure to spend them before the end of each quarter!)







### Vision

Don't miss a thing! No cost for routine eye exam each year, plus an allowance for eyeglasses (frames and lenses) or for contact lenses each year (depending on your plan).

*Must use VSP Vision Care® providers for supplemental exams and eyewear benefits.* 



#### Hearing

Sounds good! No cost for a routine hearing exam each year, plus an annual hearing aid allowance of \$1,500 to spend on a broad selection of high-quality devices.

Must use Amplifon<sup>®</sup> providers for supplemental exams and hearing aid benefits.



### **Alternative Therapies**

What a relief! Up to 30 combined visits for supplemental chiropractic and acupuncture services each year (depending on your plan; copays may apply).

Must use American Specialty Health® providers for in-network Medicarecovered and supplemental chiropractic and acupuncture services.



#### **Transportation (Non-Emergency)** Need a lift? No cost for up to 12 or 24 one-way rides each year (depending on your plan) to your doctor, pharmacy, gym, or other

plan-approved, health-related location.

Must use SafeRide<sup>®</sup> providers for in-network non-emergency transportation.

# **Additional Benefits**



### Meals

Dinner on us! No cost for up to 28 meals (2 per day for 14 days) after each hospital or SNF stay or with some Home Health services. Meals are delivered to your home and can be tailored to your specific health or dietary needs.

Must use Mom's Meals® for in-network meal delivery benefit.



## **Wearable Devices**

**Peace of mind.** No cost for a wearable medical alert system, including pendant and wristwatch options that include a heart rate monitor and walking step counter.

*Must use LifeStation® providers for in-network medical alert system benefit.* 



### Virtual Visits (Telehealth)

Skip the trip. No cost for online and telephonic visits with a doctor from the comfort of home. (Note not all care can be provided virtually or telephonically; you may be referred to a provider in person.)

*Must use Teladoc<sup>®</sup> providers for in-network virtual visit and telehealth benefits.* 



Worldwide Emergency and Urgent Care Let's go! Travel with confidence knowing you have coverage for emergency and urgent care anywhere you go!



## **Contact & Access Information**

Visit <u>atriohp.com</u> for more information on additional benefits, or contact the appropriate service provider directly using the contact information below.

#### Flex Card – Incomm

To check balances, report a lost card, request a new card, or have other questions, call 1-833-287-3622 (TTY 711), Monday — Friday, 5 a.m. to 8 p.m. PST

#### **Hearing – Amplifon**

To find a provider near you and schedule an appointment, please call 1-866-375-0563 (TTY 711), Monday — Friday 8 a.m. to 5 p.m., PST

#### Vision – VSP Vision Care

To find a VSP Advantage network eye doctor, call 1-844-344-0572 (TTY 1-800-428-4833), daily from 8 a.m. to 8 p.m., local time

#### **OTC - Convey**

To place an order or for more information call 1-855-253-5768 (TTY 711). Catalogs can be found online at atriohp.com

#### Virtual Visits & Telemedicine – Teladoc

To find a provider and schedule and appointment, call 1-800-teladoc (835-2362), 24 hours a day, 7 days a week

#### **Transportation – SafeRide**

To schedule a ride, call 1-888-617-0467 (TTY 711), Monday — Saturday, 6 a.m. to 6 p.m., local time

#### **Chiropractic and Acupuncture Services – American Specialty Health**

To find a provider and schedule an appointment, call 1-800-678-9133 (TTY 711): October 1st to March 31st 5 a.m. to 10 p.m. (PST), 7 days a week April 1st to September 30th, 5 a.m. to 8 p.m. (PST), Monday — Friday

#### Wearable Alerts – LifeStation

For help or questions call LifeStation Customer Service at 1-888-809-3112, Monday — Friday from 5 a.m. to 8 p.m. PST

atriohp.com





## 2024 Medicare Advantage SUMMARY OF BENEFITS

Saint Mary's ATRIO Choice Rx, Select Rx, and Freedom (PPO)

Service area coverage for Washoe County

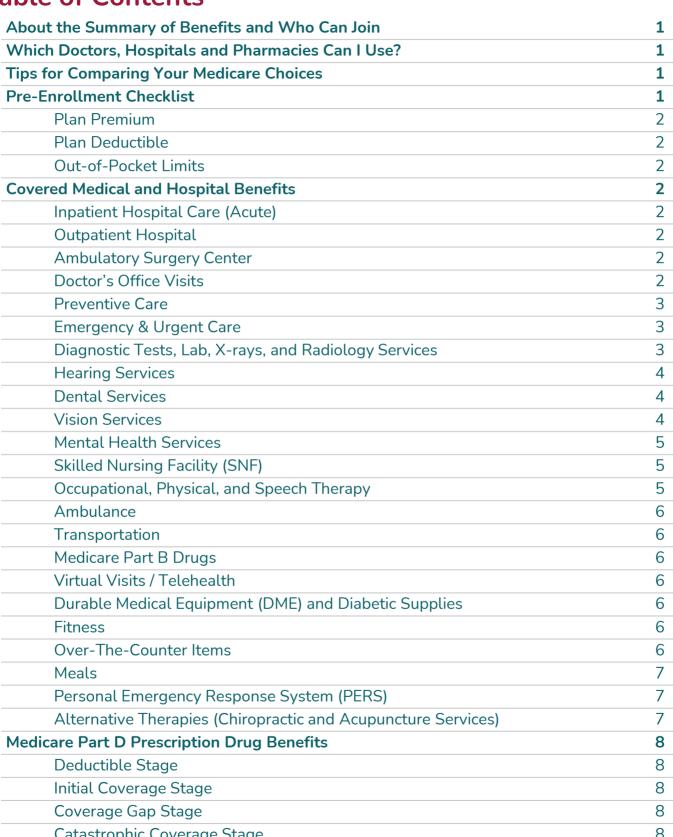
Plan IDs include: H7006-010, H7006-011, H7006-016

January 1, 2024 - December 31, 2024

January 1, 2024 – December 31, 2024

### **Table of Contents**

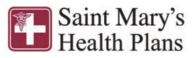
Initial Coverage Stage	8
Coverage Gap Stage	8
Catastrophic Coverage Stage	8
*Out-of-network / non-contracted providers are under no obligation to treat Plan me emergency situations. Please call our customer service number or see your Evider information, including the cost sharing that applies to out-of-network services.	





Saint Mary's Health Plans

January 1, 2024 – December 31, 2024





#### About the Summary of Benefits and Who Can Join

This is a summary of Saint Mary's ATRIO Health Plans' health and drug services covered by **Saint Mary's ATRIO Choice Rx (PPO), Saint Mary's ATRIO Select Rx (PPO), and Saint Mary's ATRIO Freedom (PPO)**. The benefit information provided does not show every service that we cover or every limitation or exclusion. For a complete list of services we cover, please view the Evidence of Coverage at <u>atriohp.com</u>. To join a Saint Mary's 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 service area for these plans includes Washoe County in Nevada**.

#### Which Doctors, Hospitals and Pharmacies Can I Use?

Saint Mary's 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, <u>atriohp.com</u>.

#### **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 <u>medicare.gov</u> 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.

#### **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), daily from 8 a.m. to 8 p.m. local time.

Ur	iderstanding 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 <u>atriohp.com</u> or call <b>1-877-672- 8620</b> (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.					
	If you choose a plan that includes drug coverage, 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.					
Ur	Understanding Important Rules					
	In addition to your monthly plan premium (if applicable), 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, 2025.					
	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.					
ATF	RIO Health Plans is a PPO, HMO and HMO D-SNP with Medicare and Oregon Health Plan contracts.					
Fnr	ollment in ATRIO Health Plans depends on contract renewal					

H7006 SB SMNVW 2024 M H7006-010, H7006-011, H7006-016

January 1, 2024 – December 31, 2024





Washbe County, I	Saint Mary's ATRIO Choice Rx (PPO) H7006-010	Saint Mary's ATRIO Select Rx (PPO) H7006-011	Saint Mary's ATRIO Freedom (PPO) H7006-016		
Plan Premium	\$0 per month	\$39 per month	\$0 per month		
	You must also co	ntinue to pay your Medicar	e Part B premium		
Plan Deductible	\$0 per year	\$0 per year	\$0 per year		
Out-of-Pocket Maximums What you pay for in-network services also applies to any out-of-pocket limits	<ul> <li>In-network:</li> <li>\$3,500 for services received from in- network providers</li> <li>Combined:</li> <li>\$5,500 for services received from any provider</li> </ul>	<ul> <li>In-network:</li> <li>\$2,550 for services received from in- network providers</li> <li>Combined:</li> <li>\$2,550 for services received from any provider</li> </ul>	<ul> <li>In-network:</li> <li>\$3,400 for services received from in- network providers</li> <li>Combined</li> <li>\$3,400 for services received from any provider</li> </ul>		
Covered Medical an	d Hospital Benefits (Servi	ces marked with * may req	uire prior authorization)		
Inpatient Hospital Care (Acute) *	<ul> <li>In-network:</li> <li>\$0 per stay (with Saint Mary's)</li> <li>\$200 copay per day for days 1-5; \$0 days 6-90</li> <li>Out-of-network:</li> <li>\$300 copay per day for days 1-5; \$0 days 6-90</li> </ul>	<ul> <li>In-network:</li> <li>\$0 per stay (with Saint Mary's)</li> <li>\$150 copay per day for days 1-5; \$0 days 6-90</li> <li>Out-of-network:</li> <li>50% per stay</li> </ul>	<ul> <li>In-network:</li> <li>\$0 per stay (with Saint Mary's)</li> <li>\$100 copay per day for days 1-5; \$0 days 6-90</li> <li>Out-of-network:</li> <li>50% per stay</li> </ul>		
Outpatient Hospital Services *	In-network: • \$0-\$350 copay Out-of-network: • 50% coinsurance	In-network: • \$0-\$350 copay Out-of-network: • 50% coinsurance	In-network: • \$0-\$350 copay Out-of-network: • 50% coinsurance		
Ambulatory Surgery Center Services *	In-network: • \$25 copay Out-of-network: • 50% coinsurance	<ul> <li>In-network:</li> <li>\$25 copay</li> <li>Out-of-network:</li> <li>50% coinsurance</li> </ul>	In-network: • \$25 copay Out-of-network: • 50% coinsurance		
Doctor's Office	Primary Care Physician (PCP)				
Visits	In-network: • \$0 copay Out-of-network: • \$50 copay	In-network: • \$0 copay Out-of-network: • \$50 copay	In-network: • \$0 copay Out-of-network: • \$50 copay		
	Specialists				
	In-network: • \$25 copay Out-of-network: • \$50 copay	In-network: • \$25 copay Out-of-network: • \$50 copay	In-network: • \$25 copay Out-of-network: • \$50 copay		

January 1, 2024 – December 31, 2024





	Saint Mary's ATRIO Choice Rx (PPO) H7006-010	Saint Mary's ATRIO Select Rx (PPO) H7006-011	Saint Mary's ATRIO Freedom (PPO) H7006-016		
Preventive Care	<ul> <li>You pay nothing for Medicare covered preventive services</li> <li>Our plan also covers a supplemental Annual Physical Exam at no cost</li> </ul>				
Emergency Care Worldwide emergent / urgent care coverage	In- and Out-of-network: • \$135 copay (waived if admitted within 24 hours for the same condition)	In- and Out-of-network: • \$120 copay (waived if admitted within 24 hours for the same condition)	<ul> <li>In- and Out-of-network:</li> <li>\$125 copay</li> <li>(waived if admitted within 24 hours for the same condition)</li> </ul>		
Urgent Care	<ul> <li>In- and Out-of-network:</li> <li>\$65 copay</li> <li>(waived if admitted within 24 hours for the same condition)</li> </ul>	In- and Out-of-network: • \$30 copay (waived if admitted within 24 hours for the same condition)	<ul> <li>In- and Out-of-network:</li> <li>\$30 copay</li> <li>(waived if admitted within 24 hours for the same condition)</li> </ul>		
Diagnostic Tests,	Diagnostic Radiology Ser	<b>vices *</b> (such as MRIs, CT s	cans)		
Lab, X-Rays, and Diagnostic / Therapeutic Radiology Services *	apeutic ology • 50% coinsurance	In-network: • \$0-\$60 copay Out-of-network: • 50% coinsurance	In-network: • \$0-\$60 copay Out-of-network: • 50% coinsurance		
Services	Other Diagnostic Tests and Procedures *				
	In-network: • \$0 copay Out-of-network: • 50% coinsurance	In-network: • \$0 copay Out-of-network: • 50% coinsurance	In-network: • \$0 copay Out-of-network: • 50% coinsurance		
	Lab Services *				
	In-network: • \$0 copay Out-of-network: • 50% coinsurance	In-network: • \$0 copay Out-of-network: • 50% coinsurance	<ul><li>In- and Out-of-network:</li><li>\$0 copay</li></ul>		
	<b>Therapeutic Radiology Services</b> * (such as radiation treatment for cancer)				
	In-network: • \$20 copay Out-of-network: • 50% coinsurance	In-network: • \$20 copay Out-of-network: • 50% coinsurance	In-network: • \$20 copay Out-of-network: • 50% coinsurance		
	Outpatient X-Rays				
	In-network: • \$0 copay Out-of-network: • 50% coinsurance	In-network: • \$0 copay Out-of-network: • 50% coinsurance	In-network: • \$0 copay Out-of-network: • 50% coinsurance		

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Washee County, I	Saint Mary's ATRIO Choice Rx (PPO) H7006-010	Saint Mary's ATRIO Select Rx (PPO) H7006-011	Saint Mary's ATRIO Freedom (PPO) H7006-016		
Hearing Services	Hearing Exams (Medicare	Hearing Exams (Medicare-covered and supplemental he			
Exams to diagnose and treat hearing and balance issues, and an annual routine exam	<ul> <li>In-network:</li> <li>\$0 copay</li> <li>Out-of-network:</li> <li>50% coinsurance</li> <li>In- and Out-of-network:</li> <li>\$0 copay for one routine exam per year</li> </ul>	<ul> <li>In-network:</li> <li>\$0 copay</li> <li>Out-of-network:</li> <li>50% coinsurance</li> <li>In- and Out-of-network:</li> <li>\$0 copay for one routine exam per year</li> </ul>	<ul> <li>In-network:</li> <li>\$0 copay</li> <li>Out-of-network:</li> <li>50% coinsurance</li> <li>In- and Out-of-network:</li> <li>\$0 copay for one routine exam per year</li> </ul>		
	Hearing Aids				
Amplifon provider must be used for hearing aid benefits	<ul><li>In-network:</li><li>Up to \$1,500 allowance per year</li></ul>	<ul><li>In-network:</li><li>Up to \$1,500 allowance per year</li></ul>	<ul><li>In-network:</li><li>Up to \$1,500 allowance per year</li></ul>		
Dental Services	Dental Care (Medicare-co	vered and supplemental de	ental care)		
Limited dental services (does not include services in connection with care, treatment, filling, removal, or replacement of teeth)	<ul> <li>In-network:</li> <li>\$0 copay</li> <li>Out-of-network:</li> <li>50% coinsurance</li> <li>In- and Out-of-network:</li> <li>Up to \$2,500     allowance per year on     Flex Card for     preventive and     comprehensive services     at any dental provider</li> </ul>	<ul> <li>In-network:</li> <li>\$0 copay</li> <li>Out-of-network:</li> <li>50% coinsurance</li> <li>In- and Out-of-network:</li> <li>Up to \$4,000 allowance per year on Flex Card for preventive and comprehensive services at any dental provider</li> </ul>	<ul> <li>In-network:</li> <li>\$15 copay</li> <li>Out-of-network:</li> <li>50% coinsurance</li> <li>In- and Out-of-network:</li> <li>Up to \$2,500 allowance per year on Flex Card for preventive and comprehensive services at any dental provider</li> </ul>		
Vision Services	Vision Exams (Medicare-c	overed and supplemental v	vision care)		
Exams to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening)	<ul> <li>In-network:</li> <li>\$0 copay</li> <li>Out-of-network:</li> <li>50% coinsurance</li> <li>In-network:</li> <li>\$0 copay for annual exam</li> <li>Out-of-network:</li> <li>50% coinsurance for annual exam</li> </ul>	<ul> <li>In-network:</li> <li>\$0 copay</li> <li>Out-of-network:</li> <li>50% coinsurance</li> <li>In-network:</li> <li>\$0 copay for annual exam</li> <li>Out-of-network:</li> <li>50% coinsurance for annual exam</li> </ul>	<ul> <li>In-network:</li> <li>\$0 copay</li> <li>Out-of-network:</li> <li>50% coinsurance</li> <li>In-network:</li> <li>\$0 copay for annual exam</li> <li>Out-of-network:</li> <li>50% coinsurance for annual exam</li> </ul>		

January 1, 2024 – December 31, 2024





Washee county, I	Saint Mary's ATRIO Choice Rx (PPO) H7006-010	Saint Mary's ATRIO Select Rx (PPO) H7006-011	Saint Mary's ATRIO Freedom (PPO) H7006-016	
Vision Services (Continued)	Eyewear			
Eyeglasses includes lenses and framesIn- and Out-of-network:• Up to \$150 allowance for eyeglasses or \$100 for contact lenses, per year		<ul> <li>In- and Out-of-network:</li> <li>Up to \$200 allowance for eyeglasses or \$100 for contact lenses, per year</li> </ul>	<ul> <li>In- and Out-of-network:</li> <li>Up to \$200 allowance for eyeglasses or \$100 for contact lenses, per year</li> </ul>	
Mental Health	Inpatient Mental Health (	Care *		
Services *	In-network:In-network:• \$300 copay per day for days 1-5; \$0 days 6-90• \$100 copay per day for days 1-5; \$0 days 6-90Out-of-network:• 50% per stay• 50% per stay• 50% per stay		<ul> <li>In-network:</li> <li>\$100 copay per day for days 1-5; \$0 days 6-90</li> <li>Out-of-network:</li> <li>50% per stay</li> </ul>	
	Outpatient Group and Inc	lividual Therapy Visits		
No cost for individual virtual visit / telehealth sessions in-network with Teladoc	<ul> <li>In-network:</li> <li>\$10 copay</li> <li>Out-of-network:</li> <li>50% coinsurance</li> </ul>	<ul> <li>In-network:</li> <li>\$10 copay</li> <li>Out-of-network:</li> <li>50% coinsurance</li> </ul>	<ul> <li>In-network:</li> <li>\$10 copay</li> <li>Out-of-network:</li> <li>50% coinsurance</li> </ul>	
Skilled Nursing Facility (SNF) *	<ul> <li>In-network:</li> <li>\$0 copay per day for days 1–20;</li> <li>\$170 per day 21-100</li> <li>Out-of-network:</li> <li>50% per stay</li> </ul>	<ul> <li>In-network:</li> <li>\$0 copay per day for days 1–20;</li> <li>\$170 per day 21-100</li> <li>Out-of-network:</li> <li>50% per stay</li> </ul>	<ul> <li>In-network:</li> <li>\$0 days 1–20;</li> <li>\$100 per day 21-100</li> <li>Out-of-network:</li> <li>50% per stay</li> </ul>	
Occupational, Physical, and Speech Therapy *	<ul> <li>In-network:</li> <li>\$0 copay</li> <li>Out-of-network:</li> <li>50% coinsurance</li> </ul>	<ul> <li>In-network:</li> <li>\$0 copay</li> <li>Out-of-network:</li> <li>50% coinsurance</li> </ul>	<ul> <li>In-network:</li> <li>\$0 copay</li> <li>Out-of-network:</li> <li>50% coinsurance</li> </ul>	

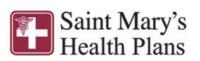
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	Saint Mary's ATRIO Choice Rx (PPO) H7006-010	Saint Mary's ATRIO Select Rx (PPO) H7006-011	Saint Mary's ATRIO Freedom (PPO) H7006-016		
Ambulance *In- and Out-of-network: • \$300 copayAuthorization required for non- emergent transportation• \$300 copay		In- and Out-of-network: • \$300 copay	In- and Out-of-network: • \$300 copay		
<b>Transportation *</b> Must use SafeRide for covered trips	24 one-way trips per year to plan-approved, health-related locations	24 one-way trips per year to plan-approved, health-related locations	24 one-way trips per year to plan-approved, health-related locations		
Medicare Part B Drugs *	<ul> <li>In-network:</li> <li>0%-20% coinsurance</li> <li>Out-of-network:</li> <li>50% coinsurance</li> </ul>	<ul> <li>In-network:</li> <li>0%-20% coinsurance</li> <li>Out-of-network:</li> <li>50% coinsurance</li> </ul>	<ul> <li>In-network:</li> <li>0%-20% coinsurance</li> <li>Out-of-network:</li> <li>50% coinsurance</li> </ul>		
<b>Virtual Visits / Telehealth</b> Must use Teladoc for covered visits	In-network: • \$0 copay Out-of-network: • Not covered	In-network: • \$0 copay Out-of-network: • Not covered	In-network: • \$0 copay Out-of-network: • Not covered		
Durable Medical	Medical Equipment, Prosthetic Devices, and Medical Supplies				
Equipment (DME) and Supplies, and Diabetic Supplies *	<ul> <li>In-network:</li> <li>20% coinsurance</li> <li>Out-of-network:</li> <li>50% coinsurance</li> </ul>	<ul> <li>In-network:</li> <li>20% coinsurance</li> <li>Out-of-network:</li> <li>50% coinsurance</li> </ul>	<ul> <li>In-network:</li> <li>20% coinsurance</li> <li>Out-of-network:</li> <li>50% coinsurance</li> </ul>		
	Diabetes Supplies				
	In-network: • \$0 copay Out-of-network: • 50% coinsurance	<ul> <li>In-network:</li> <li>\$0 copay</li> <li>Out-of-network:</li> <li>50% coinsurance</li> </ul>	In-network: • \$0 copay Out-of-network: • 50% coinsurance		
<b>Fitness</b> Covers gym membership fees / classes	\$480 annual allowance on Flex Card	e \$550 annual allowance \$550 annual allow on Flex Card on Flex Card			
Over the Counter (OTC) Items	\$150 quarterly allowance on Flex Card for select OTC items	\$150 quarterly allowance on Flex Card for select OTC items	\$150 quarterly allowance on Flex Card for select OTC items		

January 1, 2024 – December 31, 2024





	Saint Mary's ATRIO Choice Rx (PPO) H7006-010	Saint Mary's ATRIO Select Rx (PPO) H7006-011	Saint Mary's ATRIO Freedom (PPO) H7006-016
<b>Meals</b> After inpatient stay and some Home Health services	Up to 2 meals per day for 14 days (28 meals total per stay)	Up to 2 meals per day for 14 days (28 meals total per stay)	Up to 2 meals per day for 14 days (28 meals total per stay)
Personal Emergency Response System (PERS) Must use LifeStation for PERS benefit	<ul> <li>In-network:</li> <li>\$0 for wearable alert, including wristwatch option with heart monitor and step counter</li> </ul>	<b>In-network:</b> • \$0 for wearable alert, including wristwatch option with heart monitor and step counter	<b>In-network:</b> • \$0 for wearable alert, including wristwatch option with heart monitor and step counter
Chiropractic Services Manipulation of the spine to correct subluxation Must use ASH for in-network benefits	<ul> <li>In-network:</li> <li>\$10 copay</li> <li>Out-of-network:</li> <li>50% coinsurance</li> </ul>	<ul> <li>In-network:</li> <li>\$10 copay</li> <li>Out-of-network:</li> <li>50% coinsurance</li> </ul>	<ul> <li>In-network:</li> <li>\$10 copay</li> <li>Out-of-network:</li> <li>50% coinsurance</li> </ul>
Alternative       Not Covered         Therapies       Chiropractic and         Acupuncture       Services)         Must use ASH for       Not Covered         n-network benefits       Not Covered		<ul> <li>In-network:</li> <li>\$20 copay</li> <li>Out-of-network:</li> <li>50% coinsurance</li> <li>Up to 30 combined visits for routine chiropractic and acupuncture services, per year</li> </ul>	<ul> <li>In-network:</li> <li>\$20 copay</li> <li>Out-of-network:</li> <li>50% coinsurance</li> <li>Up to 30 combined visits for routine chiropractic and acupuncture services, per year</li> </ul>

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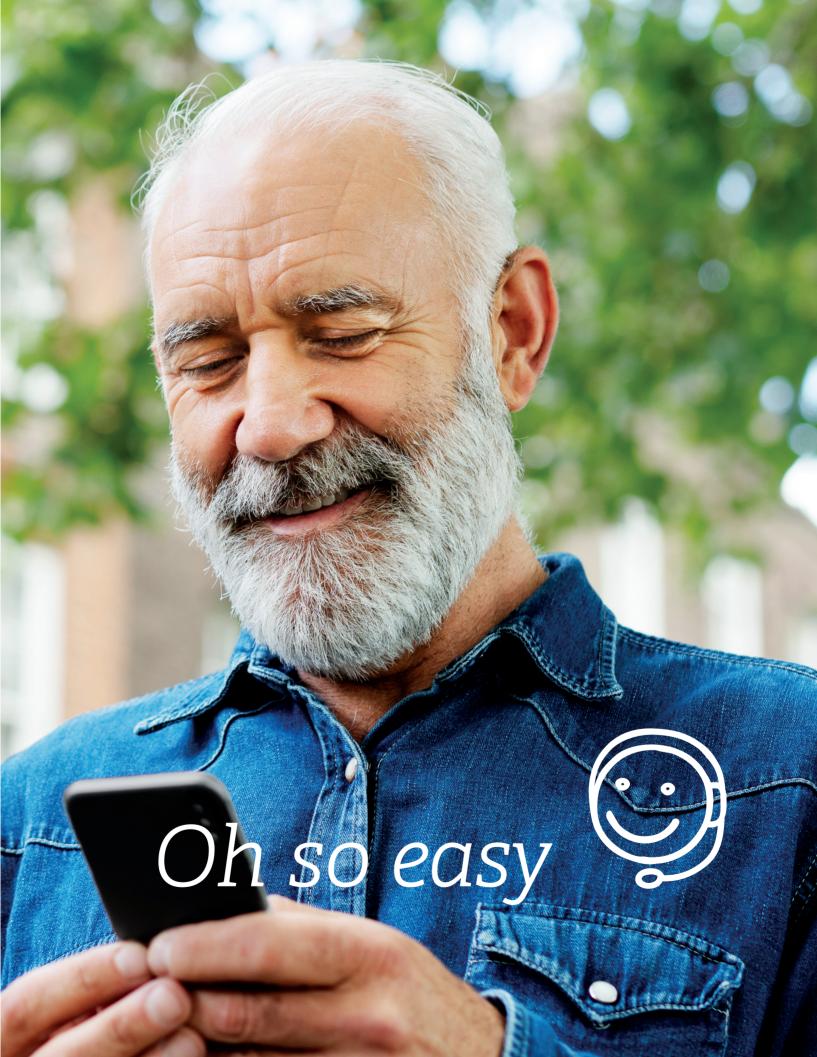




	Choice f	y's ATRIO Rx (PPO) 6-010	Select F	ry's ATRIO Rx (PPO) 96-011	Saint Mary's ATRIO Freedom (PPO) H7006-016
Medicare Part D Pre	scription Dru	ıg Benefits			
Drug Deductible	¢	50	\$0		
Drug Tiers	30-day supply	90-day supply	30-day supply	90-day supply	
<b>Tier 1</b> Preferred Generic	\$0	\$0	\$0	\$0	
<b>Tier 2</b> Generic	\$12	\$24	\$0	\$0	
<b>Tier 3*</b> Preferred Brand	\$47	\$94	\$35	\$70	
<b>Tier 4*</b> Non-Preferred Drugs	\$100	\$200	\$100	\$200	This plan does not cover
<b>Tier 5*</b> Specialty Drugs	33%	Not Available	33%	Not Available	prescription drugs
<b>Tier 6</b> Select Care Drugs	\$0	\$0	\$0	\$0	
Coverage Gap Stage					
When the total paid by you and the plan reaches \$5,030, you move to the Coverage Gap Stage. There is a 75% discount for most brand name and generic drugs in this stage.					
Catastrophic Coverage Stage					
After you have paid \$8,000 out of pocket, you move to the Catastrophic Coverage Stage. You pay nothing through the end of the year.					

\*The Part D deductible applies to drugs in this tier

- 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 may apply).
- If you reside in a long-term facility, you pay the same as at a retail pharmacy. If you choose mailorder, 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 or have reached the coverage gap. Please call Customer Service 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 or have reached the coverage gap



# How to Enroll

It's easy to enroll in an Saint Mary's ATRIO Medicare Advantage Plan. Choose one of the 5 ways listed below.



## Online

Go online and complete an online enrollment form! atriohp.com



## **By Phone**

Call us and one of our advisors can assist you in completing your enrollment. 1-888-201-8818 (TTY 711)



## In Person

Visit your nearest Saint Mary's ATRIO Health Plans office and one of our advisors can help you with your enrollment. Find an office: atriohp.com or call 1-888-201-8818 (TTY 711)



## At Your Home

We can send a local advisor to your home or provide a virtual appointment to help you complete your enrollment.

1-888-201-8818 (TTY 711)



## Mail or Fax

Complete the paper Enrollment Form found in this kit and mail or fax the form to us at: **Mail:** Fax: Saint Mary's ATRIO Health Plans 1-602-975-4071 338 Jericho Turnpike #135 Syosset, NY 11791

# 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), daily from 8 a.m. to 8 p.m. local time.

## **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 <u>atriohp.com</u> or call 1-877-672-8620 (TTY 711) daily from 8 a.m. to 8 p.m. local time 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.



If you choose a plan that includes drug coverage, review the Pharmacy Directory to make sure the pharmacy you use for any prescription medicine 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 (if applicable), 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 co-payments/coinsurance may change on January 1 of each year.



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 situation, non-contracted providers may deny care. In addition, you may pay a higher copay for services received by non-contracted providers.

## Scope of Sales Appointment Confirmation

The Centers for Medicare and Medicaid Services requires agents to document the scope of a marketing appointment prior to any face-to-face sales meeting to ensure understanding of what will be discussed between the agent and the Medicare beneficiary (or their authorized representative). All information provided on this form is confidential and should be completed by each person with Medicare or his/her authorized representative.

Please initial below beside the type of product(s) you want the agent to discuss
Medicare Advantage Plans (further indicate below with initials)
Stand-alone Medicare Prescription Drug Plans
Dental / Vision / Hearing Products
Critical Illness and Accident Products
Medicare Supplement (Medigap) Products
<b>Medicare Preferred Provider Organization (PPO) Plan:</b> A Medicare Advantage Plan that provides all Original Medicare Part A and Part B health coverage and sometimes covers Part D prescription drug coverage. PPOs have network doctors and hospitals, but you can also use out-of-network providers, usually at a higher cost.
<b>Medicare Health Maintenance Organization (HMO):</b> A Medicare Advantage Plan that provides all Original Medicare Part A and Part B health coverage and sometimes covers Part D prescription drug coverage. In most HMOs, you can only get your care from doctors or hospitals in the plan's network (except in emergencies).
<b>Medicare Special Needs Plan (SNP):</b> A Medicare Advantage Plan that has a benefit package designed for people with special health care needs. Examples of the specific groups served include people who have both Medicare and Medicaid, people who reside in nursing homes, and people who have certain chronic medical conditions.
Medicare Prescription Drug Plan (PDP): A stand-alone drug plan that adds prescription drug coverage to Original Medicare, some Medicare Cost Plans, some Medicare Private-Fee-for-Service Plans, and Medicare Medical Savings Account Plans.
<b>Medicare Private Fee-For-Service (PFFS) Plan:</b> A Medicare Advantage Plan in which you may go to any Medicare-approved doctor, hospital and provider that accepts the plan's payment, terms and conditions and agrees to treat you – not all providers will. If you join a PFFS Plan that has a network, you can see any of the network providers who have agreed to always treat plan members. You will usually pay more to see out-of-network providers.
<b>Medicare Medical Savings Account (MSA) Plan:</b> MSA Plans combine a high deductible health plan with a bank account. The plan deposits money from Medicare into the account. You can use it to pay your medical expenses until your deductible is met.
<b>Medicare Cost Plan:</b> In a Medicare Cost Plan, you can go to providers both in and out of network. If you get services outside of the plan's network, your Medicare-covered services will be paid for under Original Medicare but you will be responsible for Medicare coinsurance and deductibles.

#### By signing this form, you agree to a meeting with a sales agent to discuss the types of products you initialed.

- The person who will discuss the products is either employed or contracted by a • Medicare plan. They <u>do not</u> work directly for the Federal government. This individual may also be paid based on your enrollment in a plan.
- Signing this form does NOT obligate you to enroll in a plan, affect your current enrollment, or enroll you in a Medicare plan.

#### Beneficiary or Authorized Representative Signature and Signature Date:

SIGNED:	DATE:	

If you are the authorized representative, please sign above and print below:

Representative's Name: \_\_\_\_\_

Your Relationship to the Beneficiary:

#### TO BE COMPLETED BY AGENT:

Agent Name:	Agent Phone:			
Beneficiary Name:	Beneficiary Phone (Optional):			
Beneficiary Address (Optional):				
Initial Method of Contact:				
Agent's Signature:				
Plan(s) the Agent Represented During this Meeting:				
Date Appointment Completed:				
[Plan Use Only]				

\*Scope of Appointment documentation is subject to CMS record retention requirements\*

Agent: Please Note - If the beneficiary signed the form at the time of appointment, provide explanation why SOA was not documented prior to meeting:

## **2024** MEDICARE ADVANTAGE & MEDICARE ADVANTAGE PRESCRIPTION DRUG ENROLLMENT FORM

#### Who can use this form?

People with Medicare who want to join a Medicare Advantage Plan. To join a plan, you must:

- Be a United States citizen or be lawfully present in the U.S.
- · Live in the plan's service area

**Important**: To join a Medicare Advantage Plan, you must also have both:

- Medicare Part A (Hospital Insurance)
- Medicare Part B (Medical Insurance)

#### When do I use this form?

You can join a plan:

- Between October 15 December 7 each year (for coverage starting January 1)
- Within 3 months of first getting Medicare
- In certain situations where you're allowed to join or switch plans

Visit Medicare.gov to learn more about when you can sign up for a plan.

#### Individuals experiencing homelessness

If you want to join a plan but have no permanent residence, a Post Office Box, an address of a shelter or clinic, or the address where you receive mail (e.g., social security checks) may be considered your permanent residence address.

#### Note: You must complete all items in Section 1. The items in Section 2 are optional - you can't be denied coverage because you don't fill them out.

#### **Reminders:**

 If you want to join a plan during fall open enrollment (October 15–December 7), the plan must get your completed form by December 7.

Saint Mary's Health Plans

• Your plan will send you a bill for the plan's premium. You can choose to sign up to have your premium payments deducted from your bank account or your monthly Social Security (or Railroad Retirement Board) benefit.

#### What happens next?

Send your completed and signed form to: <u>Mail</u>: <u>Fax</u>: (602) 975-4071 Saint Mary's ATRIO Health Plans 338 Jericho Turnpike #135, Syosset, NY 11791

Once they process your request to join, they'll contact you.

#### How do I get help with this form?

Call Saint Mary's ATRIO Health Plans at 1-877-672-8620 (TTY 711)

Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. En español: Llame a Saint Mary's ATRIO Health Plans al 1-877-672- 8620 (TTY 711) o a Medicare gratis al 1-800-633-4227 y oprima el 2 para asistencia en español y un representante estará disponible para asistirle.

#### What do I need to complete this form?

- Your Medicare Number (the number on your red, white, and blue Medicare card)
- Your permanent address and phone number

OMB No. 0938-1378 Expires: 7/31/2024

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1378. The time required to complete this information is estimated to average 20 minutes per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

#### IMPORTANT

Do not send this form or any items with your personal information (such as claims, payments, medical records, etc.) to the PRA Reports Clearance Office. Any items we get that aren't about how to improve this form or its collection burden (outlined in OMB 0938-1378) will be destroyed. It will not be kept, reviewed, or forwarded to the plan. See "What happens next?" on this page to send your completed form to the plan.



3

2024	MEDICARE ADVANTAGE & ADVANTAGE PRESCRIPT ENROLLMENT FORM (WASHOE COUNTY)			Mary's h Plans
Section 1: All	l fields on this page are require	•		
	SELECT THE PL	AN YOU WANT	r to join:	
	escription Drug Plan options:			
Saint Ma	ary's ATRIO Choice Rx (PPO): \$	60 / mo. (H7006-	-010-000)	
Saint Ma	ary's ATRIO Select Rx (PPO): \$3	39 / mo. (H7006	-011-000)	
Medical ONL	Y Plan options:			
Saint Ma	ary's ATRIO Freedom (PPO): \$0	) / mo. (H7006-0	16-000)	
First Name:	Last Na	me:		Middle Initial:
				(Optional
Birth Date:	( <i>MM / DD / YYYY</i> ) Sex: 🗖 M	F Home F	hone Numbe	r:
Cell Phone N	umber: E	Ξmail:		
us, and by pro	hat by providing your email addre widing your cell phone number, y plicable. We will always give you	ou are agreeing	g to receive tex	t message notifications
Permanent P	hysical Address: (Do NOT enter	r a PO Box)		
Street Addres	\$S:			Apt. #:
City:	County:		State:	Zip Code:
Mailing Addro	e <b>ss</b> : (If different from your perma	nent residence	address (PO B	lox allowed)):
Street Addres	SS:			Apt. #:
City:	County:		State:	Zip Code:
	Your Mec	dicare informat	ion	
Fill out this info card from you	out your red, white, and blue Me ormation as it appears on your M r letter from Social Security or the	e <b>dicare card to</b> ledicare card – ( e Railroad Retire	o <b>complete thi</b> s OR – attach a ement Board	
Medicare Nur	nber:	102 1021)		must have Medicara
			Part	must have Medicare A or Part B (or both)
Hospital (Par	t A) Effective Date:		te	o join a Medicare
Medical (Part	B) Effective Date:		Pre	scription Drug Plan.
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#### 2024 MEDICARE ADVANTAGE & MEDICARE ADVANTAGE PRESCRIPTION DRUG ENROLLMENT FORM (WASHOE COUNTY)





#### Paying your plan premiums

You can pay your monthly plan premium (including any late enrollment penalty that you currently have or may owe) by mail, Electronic Funds Transfer (EFT), credit card, over the phone or on our website each month. You can also choose to pay your premium by having it automatically taken out of your Social Security or Railroad Retirement Board (RRB) benefit each month.

If you have to pay a Part D-Income Related Monthly Adjustment Amount (Part D-IRMAA), you must pay this extra amount in addition to your plan premium. The amount is usually taken out of your Social Security benefit, or you may get a bill from Medicare (or the RRB). DO NOT pay ATRIO Health Plans the Part D-IRMAA.

People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If you qualify, Medicare could pay for 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify won't have a coverage gap or a late enrollment penalty. Even if you have Extra Help now you may need to reapply for recertification. Many people are eligible for these savings and don't even know it. For more information about this Extra Help, contact your local Social Security office, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. You can also apply for Extra Help online at <u>www.socialsecurity.gov/prescriptionhelp</u>. If you qualify for Extra Help with your Medicare prescription drug coverage costs, Medicare will pay all or part of your plan premium. If Medicare pays only a portion of this premium, we will bill you for the amount that Medicare does not cover. If you don't select a payment option, you will receive a bill/invoice each month.

#### Please select a payment option and follow any further instructions for full set-up:

- Receive a bill/invoice monthly
- Automatic Electronic Funds Transfer (EFT) from your bank account for EFT, visit <u>atriohp.com/nevada</u> to sign up on our premium portal
- Credit Card for credit card payment, visit <u>atriohp.com/nevada</u> to sign up on our premium portal
- Automatic deduction from your monthly Social Security or Railroad Retirement Board (RRB)

benefit check. I get my benefits from: Social Security Railroad Retirement Board (The Social Security/RRB deduction may take two or more months to begin after Social Security or RRB approves the deduction. In most cases, if Social Security or RRB accepts your request for automatic deduction, the first deduction from your Social Security or RRB benefit check will include all premiums due from your enrollment effective date up to the point withholding begins. If Social Security or RRB does not approve your request for automatic deduction or approves deductions to begin after the enrollment effective date, we will send you a bill for your monthly premiums.)

### IMPORTANT: Read and Sign Below

- I must keep both Hospital (Part A) and Medical (Part B) to stay in this plan. I must keep paying my Part B premium if I have one, unless Medicaid or someone else pays for it
- By joining this Medicare Advantage Plan, I acknowledge that ATRIO Health Plans will share my
  information with Medicare, who may use it to track my enrollment, to make payments, and for other
  purposes allowed by Federal law that authorize the collection of this information (see Privacy Act
  Statement below)
- I understand that I can be enrolled in only one MA or Part D plan at a time and that enrollment in this plan will automatically end my enrollment in another MA or Part D plan (exceptions apply for MA PFFS, MA MSA plans)

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#### 2024 MEDICARE ADVANTAGE & MEDICARE ADVANTAGE PRESCRIPTION DRUG ENROLLMENT FORM (WASHOE COUNTY)





- I understand that when my ATRIO coverage begins, I must get all of my medical and prescription drug benefits (If I selected a plan with prescription drug coverage) from ATRIO. Benefits and services provided by ATRIO and contained in my ATRIO "Evidence of Coverage" document (also known as a member contract or subscriber agreement) will be covered. Neither Medicare nor ATRIO will pay for benefits or services that are not covered.
- The information on this enrollment form is correct to the best of my knowledge. I understand that if I intentionally provide false information on this form, I will be disenrolled from the plan.
- I understand that my signature (or the signature of the person legally authorized to act on my behalf) on this application means that I have read and understand the contents of this application. If signed by an authorized representative, this signature certifies that:
  - 1. This person is authorized under State law to complete this enrollment, and
  - 2. Documentation of this authority is available upon request by Medicare

Signature:		Foday's Date:
If you are the authori	and fill out these fields below:	
Name:	Address:	
City:		State:Zip Code:
Cell Phone Number:	Relationship to E	nrollee:
SECTION 2:	A few questions to help us manag	e your plan <i>(optional)</i>
1. List your Primary Care Ph	ysician (PCP), clinic or health center	
2. Select one if you prefer pl	an information in another language o	r an accessible format:
Spanish	arge Print  Dther:	
Please contact ATRIO at 1-8	877-672-8620 (TTY 711) if you need i ve. Our office hours are daily, 8:00 a.	nformation in an accessible format
3. Do you or your spouse wo	ork? 🔲 Yes 🔲 No	
4. Do you have other prescri this plan?	ption drug or medical coverage (like	group, VA, TRICARE) in addition to
If yes, please list your other	coverage and your ID number for this	s coverage:
Name of other coverage:	Member number for this coverage	e: Group number for this coverage:

# **MEDICARE ADVANTAGE & MEDICARE** ADVANTAGE PRESCRIPTION DRUG **ENROLLMENT FORM**





(WASHOE COUNTY)

2024

SECTION 2 continued: A few	v questions to help us mana	ge your plan <i>(optional)</i>		
Answering these questions is your choice. You can't be denied coverage because you don't fill them out.				
Are you Hispania Lating/a or Spaniah				
Are you Hispanic, Latino/a, or Spanish of No, not of Hispanic, Latino/a, or Spanic, Latino, Latino, Latino, Latino, Latino, Latino, Latino, Latino, Latino,		han		
Yes, Mexican, Mexican American,		erto Rican		
Yes, another Hispanic, Latino/a, o		e not to answer		
What's your race? Select all that apply:				
American Indian or Alaska Native	—	Black or African American		
Chinese	E Filipino	Guamanian or Chamorro		
Japanese	Korean	Native Hawaiian		
Other Asian	Other Pacific Islander	🔲 Samoan		
Vietnamese	White	I choose not to answer		
SECTION 3: For licer	nsed sales representative / a	gency use only		
Staff member / Agent / Broker must con	nplete:			
Name (if assisted in enrollment):		Writing ID#:		
Initial receipt date:	Proposed effective dat	e of coverage:		
☐ IEP (MA-PD enrollees) ☐ ICEP	(MA enrollees) 🔲 IEP (MA-	PD enrollees eligible for 2 <sup>nd</sup> IEP)		
OEP (Jan 1 – Mar 31) 🔲 OEP (				
SEP (Dual LIS change of status) SEP (change in residence) SEP (loss of EGHP coverage)				
SEP (Chronic) SEP (dual LIS maintaining) SEP (SEP reason):				
AEP (October 15 – December 7) OEPI				
Licensed Sales Representative Signatu		Date		
Please mail or fax this completed form to:				
Saint Mary's ATRIO Health Plans				
	38 Jericho Turnpike #135			

The Centers for Medicare & Medicaid Services (CMS) collects information from Medicare plans to track beneficiary enrollment in Medicare Advantage (MA) Plans, improve care, and for the payment of Medicare benefits. Sections 1851 and 1860D-1 of the Social Security Act and 42 CFR §§ 422.50 and 422.60 authorize the collection of this information. CMS may use, disclose and exchange enrollment data from Medicare beneficiaries as specified in the System of Records Notice (SORN) "Medicare Advantage Prescription Drug (MARx)", System No. 09-70-0588. Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.

H7006 END ENRNVW 2024 C

# Attestation of Eligibility for an Enrollment Period

**Typically, you may enroll in a Medicare Advantage plan only during the annual enrollment period from October 15 through December 7 of each year.** There are exceptions that may allow you to enroll in a Medicare Advantage plan outside of this period.

Please read the following statements carefully and check the box if the statement applies to you. By checking any of the following boxes you are certifying that, to the best of your knowledge, you are eligible for an Enrollment Period. If we later determine that this information is incorrect, you may be disenrolled.

- □ I am new to Medicare
- □ I am enrolled in a Medicare Advantage plan and want to make a change during the Medicare Advantage Open Enrollment Period (MA OEP).
- □ I recently moved outside of the service area for my current plan, or I recently moved, and this plan is a new option for me. I moved on (*insert date*) \_\_\_\_\_
- □ I recently was released from incarceration. I was released on (insert date)
- □ I recently returned to the United States after living permanently outside of the U.S. I returned to the U.S. on (*insert date*) \_\_\_\_\_
- I recently obtained lawful presence status in the United States. I got this status on (insert date) \_\_\_\_\_\_
- I recently had a change in my Medicaid (newly got Medicaid, had a change in level of Medicaid assistance, or lost Medicaid) on (insert date)
- I recently had a change in my Extra Help paying for Medicare prescription drug coverage (newly got Extra Help, had a change in the level of Extra Help, or lost Extra Help) on (*insert date*)
- I have both Medicare and Medicaid (or my state helps pay for my Medicare premiums) or I get Extra Help paying for my Medicare prescription drug coverage, but I haven't had a change.

	I am moving into, live in, or recently moved out of a Long-Term Care Facility (for example, a nursing home or long-term care facility). I moved/will move into/out of the facility on ( <i>insert date</i> )
	I recently left a PACE program on (insert date)
	I recently involuntarily lost my creditable prescription drug coverage (coverage as good as Medicare's). I lost my drug coverage on ( <i>insert date</i> )
	I am leaving employer or union coverage on (insert date)
	I belong to a pharmacy assistance program provided by my state.
	My plan is ending its contract with Medicare, or Medicare is ending its contract with my plan.
	I was enrolled in a plan by Medicare (or my state) and I want to choose a different plan. My enrollment in that plan started on ( <i>insert date</i> )
	I was enrolled in a Special Needs Plan (SNP) but I have lost the special needs qualification required to be in that plan. I was disenrolled from the SNP on (insert date)
	I was affected by an emergency or major disaster (as declared by the Federal Emergency Management Agency (FEMA) or by a Federal, state or local government entity. One of the other statements here applied to me, but I was unable to make my enrollment request because of the disaster.
lf noi Heal see i	ne of these statements applies to you or you're not sure, please contact ATRIO th Plans at <b>1-877-672-8620 (TTY 711)</b> daily from 8 a.m. to 8 p.m. local time to f you are eligible to enroll.

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# Scope of Sales Appointment Confirmation

The Centers for Medicare and Medicaid Services requires agents to document the scope of a marketing appointment prior to any face-to-face sales meeting to ensure understanding of what will be discussed between the agent and the Medicare beneficiary (or their authorized representative). All information provided on this form is confidential and should be completed by each person with Medicare or his/her authorized representative.

Please initial below beside the type of product(s) you want the agent to discuss
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Dental / Vision / Hearing Products
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Medicare Supplement (Medigap) Products
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- Signing this form does NOT obligate you to enroll in a plan, affect your current enrollment, or enroll you in a Medicare plan.

#### Beneficiary or Authorized Representative Signature and Signature Date:

SIGNED:	DATE:	

If you are the authorized representative, please sign above and print below:

Representative's Name: \_\_\_\_\_

Your Relationship to the Beneficiary:

#### TO BE COMPLETED BY AGENT:

Agent Name:	Agent Phone:			
Beneficiary Name:	Beneficiary Phone (Optional):			
Beneficiary Address (Optional):				
Initial Method of Contact:				
Agent's Signature:				
Plan(s) the Agent Represented During this Meeting:				
Date Appointment Completed:				
[Plan Use Only]				

\*Scope of Appointment documentation is subject to CMS record retention requirements\*

Agent: Please Note - If the beneficiary signed the form at the time of appointment, provide explanation why SOA was not documented prior to meeting:

## **2024** MEDICARE ADVANTAGE & MEDICARE ADVANTAGE PRESCRIPTION DRUG ENROLLMENT FORM

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 If you want to join a plan during fall open enrollment (October 15–December 7), the plan must get your completed form by December 7.

Saint Mary's Health Plans

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Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. En español: Llame a Saint Mary's ATRIO Health Plans al 1-877-672- 8620 (TTY 711) o a Medicare gratis al 1-800-633-4227 y oprima el 2 para asistencia en español y un representante estará disponible para asistirle.

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3

2024	MEDICARE ADVANTAGE & ADVANTAGE PRESCRIPT ENROLLMENT FORM (WASHOE COUNTY)			Mary's h Plans
Section 1: All	l fields on this page are require	•		
	SELECT THE PL	AN YOU WANT	r to join:	
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Saint Ma	ary's ATRIO Choice Rx (PPO): \$	60 / mo. (H7006-	-010-000)	
Saint Ma	ary's ATRIO Select Rx (PPO): \$3	39 / mo. (H7006	-011-000)	
Medical ONL	Y Plan options:			
Saint Ma	ary's ATRIO Freedom (PPO): \$0	) / mo. (H7006-0	16-000)	
First Name:	Last Na	me:		Middle Initial:
				(Optional
Birth Date:	( <i>MM / DD / YYYY</i> ) Sex: 🗖 M	F Home F	hone Numbe	r:
Cell Phone N	umber: E	Ξmail:		
us, and by pro	hat by providing your email addre widing your cell phone number, y plicable. We will always give you	ou are agreeing	g to receive tex	t message notifications
Permanent P	hysical Address: (Do NOT enter	r a PO Box)		
Street Addres	\$S:			Apt. #:
City:	County:		State:	Zip Code:
Mailing Addro	e <b>ss</b> : (If different from your perma	nent residence	address (PO B	lox allowed)):
Street Addres	SS:			Apt. #:
City:	County:		State:	Zip Code:
	Your Mec	dicare informat	ion	
Fill out this info card from you	out your red, white, and blue Me ormation as it appears on your M r letter from Social Security or the	e <b>dicare card to</b> ledicare card – ( e Railroad Retire	o <b>complete thi</b> s OR – attach a ement Board	
Medicare Nur	nber:	102 1021)		must have Medicara
			Part	must have Medicare A or Part B (or both)
Hospital (Par	t A) Effective Date:		te	o join a Medicare
Medical (Part	B) Effective Date:		Pre	scription Drug Plan.
H7006_END_I	ENRNVW_2024_C			4

#### 2024 MEDICARE ADVANTAGE & MEDICARE ADVANTAGE PRESCRIPTION DRUG ENROLLMENT FORM (WASHOE COUNTY)





#### Paying your plan premiums

You can pay your monthly plan premium (including any late enrollment penalty that you currently have or may owe) by mail, Electronic Funds Transfer (EFT), credit card, over the phone or on our website each month. You can also choose to pay your premium by having it automatically taken out of your Social Security or Railroad Retirement Board (RRB) benefit each month.

If you have to pay a Part D-Income Related Monthly Adjustment Amount (Part D-IRMAA), you must pay this extra amount in addition to your plan premium. The amount is usually taken out of your Social Security benefit, or you may get a bill from Medicare (or the RRB). DO NOT pay ATRIO Health Plans the Part D-IRMAA.

People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If you qualify, Medicare could pay for 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify won't have a coverage gap or a late enrollment penalty. Even if you have Extra Help now you may need to reapply for recertification. Many people are eligible for these savings and don't even know it. For more information about this Extra Help, contact your local Social Security office, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. You can also apply for Extra Help online at <u>www.socialsecurity.gov/prescriptionhelp</u>. If you qualify for Extra Help with your Medicare prescription drug coverage costs, Medicare will pay all or part of your plan premium. If Medicare pays only a portion of this premium, we will bill you for the amount that Medicare does not cover. If you don't select a payment option, you will receive a bill/invoice each month.

#### Please select a payment option and follow any further instructions for full set-up:

- Receive a bill/invoice monthly
- Automatic Electronic Funds Transfer (EFT) from your bank account for EFT, visit <u>atriohp.com/nevada</u> to sign up on our premium portal
- Credit Card for credit card payment, visit <u>atriohp.com/nevada</u> to sign up on our premium portal
- Automatic deduction from your monthly Social Security or Railroad Retirement Board (RRB)

benefit check. I get my benefits from: Social Security Railroad Retirement Board (The Social Security/RRB deduction may take two or more months to begin after Social Security or RRB approves the deduction. In most cases, if Social Security or RRB accepts your request for automatic deduction, the first deduction from your Social Security or RRB benefit check will include all premiums due from your enrollment effective date up to the point withholding begins. If Social Security or RRB does not approve your request for automatic deduction or approves deductions to begin after the enrollment effective date, we will send you a bill for your monthly premiums.)

### IMPORTANT: Read and Sign Below

- I must keep both Hospital (Part A) and Medical (Part B) to stay in this plan. I must keep paying my Part B premium if I have one, unless Medicaid or someone else pays for it
- By joining this Medicare Advantage Plan, I acknowledge that ATRIO Health Plans will share my
  information with Medicare, who may use it to track my enrollment, to make payments, and for other
  purposes allowed by Federal law that authorize the collection of this information (see Privacy Act
  Statement below)
- I understand that I can be enrolled in only one MA or Part D plan at a time and that enrollment in this plan will automatically end my enrollment in another MA or Part D plan (exceptions apply for MA PFFS, MA MSA plans)

H7006\_END\_ENRNVW\_2024\_C

#### 2024 MEDICARE ADVANTAGE & MEDICARE ADVANTAGE PRESCRIPTION DRUG ENROLLMENT FORM (WASHOE COUNTY)





- I understand that when my ATRIO coverage begins, I must get all of my medical and prescription drug benefits (If I selected a plan with prescription drug coverage) from ATRIO. Benefits and services provided by ATRIO and contained in my ATRIO "Evidence of Coverage" document (also known as a member contract or subscriber agreement) will be covered. Neither Medicare nor ATRIO will pay for benefits or services that are not covered.
- The information on this enrollment form is correct to the best of my knowledge. I understand that if I intentionally provide false information on this form, I will be disenrolled from the plan.
- I understand that my signature (or the signature of the person legally authorized to act on my behalf) on this application means that I have read and understand the contents of this application. If signed by an authorized representative, this signature certifies that:
  - 1. This person is authorized under State law to complete this enrollment, and
  - 2. Documentation of this authority is available upon request by Medicare

Signature:		Foday's Date:
If you are the authori	and fill out these fields below:	
Name:	Address:	
City:		State:Zip Code:
Cell Phone Number:	Relationship to E	nrollee:
SECTION 2:	A few questions to help us manag	e your plan <i>(optional)</i>
1. List your Primary Care Ph	ysician (PCP), clinic or health center	
2. Select one if you prefer pl	an information in another language o	r an accessible format:
Spanish	arge Print  Dther:	
Please contact ATRIO at 1-8	877-672-8620 (TTY 711) if you need i ve. Our office hours are daily, 8:00 a.	nformation in an accessible format
3. Do you or your spouse wo	ork? 🔲 Yes 🔲 No	
4. Do you have other prescri this plan?	ption drug or medical coverage (like	group, VA, TRICARE) in addition to
If yes, please list your other	coverage and your ID number for this	s coverage:
Name of other coverage:	Member number for this coverage	e: Group number for this coverage:

# **MEDICARE ADVANTAGE & MEDICARE** ADVANTAGE PRESCRIPTION DRUG **ENROLLMENT FORM**





(WASHOE COUNTY)

2024

SECTION 2 continued: A few	v questions to help us mana	ge your plan <i>(optional)</i>		
Answering these questions is your choice. You can't be denied coverage because you don't fill them out.				
Are you Hispania Lating/a or Spaniah				
Are you Hispanic, Latino/a, or Spanish of No, not of Hispanic, Latino/a, or Spanic, Latino, Latino, Latino, Latino, Latino, Latino, Latino, Latino, Latino,		han		
Yes, Mexican, Mexican American,		erto Rican		
Yes, another Hispanic, Latino/a, o		e not to answer		
What's your race? Select all that apply:				
American Indian or Alaska Native	—	Black or African American		
Chinese	E Filipino	Guamanian or Chamorro		
Japanese	Korean	Native Hawaiian		
Other Asian	Other Pacific Islander	🔲 Samoan		
Vietnamese	White	I choose not to answer		
SECTION 3: For licer	nsed sales representative / a	gency use only		
Staff member / Agent / Broker must con	nplete:			
Name (if assisted in enrollment):		Writing ID#:		
Initial receipt date:	Proposed effective dat	e of coverage:		
☐ IEP (MA-PD enrollees) ☐ ICEP	(MA enrollees) 🔲 IEP (MA-	PD enrollees eligible for 2 <sup>nd</sup> IEP)		
OEP (Jan 1 – Mar 31) 🔲 OEP (				
SEP (Dual LIS change of status) SEP (change in residence) SEP (loss of EGHP coverage)				
SEP (Chronic) SEP (dual LIS maintaining) SEP (SEP reason):				
AEP (October 15 – December 7) OEPI				
Licensed Sales Representative Signatu		Date		
Please mail or fax this completed form to:				
Saint Mary's ATRIO Health Plans				
	38 Jericho Turnpike #135			

The Centers for Medicare & Medicaid Services (CMS) collects information from Medicare plans to track beneficiary enrollment in Medicare Advantage (MA) Plans, improve care, and for the payment of Medicare benefits. Sections 1851 and 1860D-1 of the Social Security Act and 42 CFR §§ 422.50 and 422.60 authorize the collection of this information. CMS may use, disclose and exchange enrollment data from Medicare beneficiaries as specified in the System of Records Notice (SORN) "Medicare Advantage Prescription Drug (MARx)", System No. 09-70-0588. Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.

H7006 END ENRNVW 2024 C

# Attestation of Eligibility for an Enrollment Period

**Typically, you may enroll in a Medicare Advantage plan only during the annual enrollment period from October 15 through December 7 of each year.** There are exceptions that may allow you to enroll in a Medicare Advantage plan outside of this period.

Please read the following statements carefully and check the box if the statement applies to you. By checking any of the following boxes you are certifying that, to the best of your knowledge, you are eligible for an Enrollment Period. If we later determine that this information is incorrect, you may be disenrolled.

- □ I am new to Medicare
- □ I am enrolled in a Medicare Advantage plan and want to make a change during the Medicare Advantage Open Enrollment Period (MA OEP).
- □ I recently moved outside of the service area for my current plan, or I recently moved, and this plan is a new option for me. I moved on (*insert date*) \_\_\_\_\_
- □ I recently was released from incarceration. I was released on (insert date)
- □ I recently returned to the United States after living permanently outside of the U.S. I returned to the U.S. on (*insert date*) \_\_\_\_\_
- I recently obtained lawful presence status in the United States. I got this status on (insert date) \_\_\_\_\_\_
- I recently had a change in my Medicaid (newly got Medicaid, had a change in level of Medicaid assistance, or lost Medicaid) on (insert date)
- I recently had a change in my Extra Help paying for Medicare prescription drug coverage (newly got Extra Help, had a change in the level of Extra Help, or lost Extra Help) on (*insert date*)
- I have both Medicare and Medicaid (or my state helps pay for my Medicare premiums) or I get Extra Help paying for my Medicare prescription drug coverage, but I haven't had a change.

	I am moving into, live in, or recently moved out of a Long-Term Care Facility (for example, a nursing home or long-term care facility). I moved/will move into/out of the facility on ( <i>insert date</i> )
	I recently left a PACE program on (insert date)
	I recently involuntarily lost my creditable prescription drug coverage (coverage as good as Medicare's). I lost my drug coverage on ( <i>insert date</i> )
	I am leaving employer or union coverage on (insert date)
	I belong to a pharmacy assistance program provided by my state.
	My plan is ending its contract with Medicare, or Medicare is ending its contract with my plan.
	I was enrolled in a plan by Medicare (or my state) and I want to choose a different plan. My enrollment in that plan started on ( <i>insert date</i> )
	I was enrolled in a Special Needs Plan (SNP) but I have lost the special needs qualification required to be in that plan. I was disenrolled from the SNP on (insert date)
	I was affected by an emergency or major disaster (as declared by the Federal Emergency Management Agency (FEMA) or by a Federal, state or local government entity. One of the other statements here applied to me, but I was unable to make my enrollment request because of the disaster.
lf noi Heal see i	ne of these statements applies to you or you're not sure, please contact ATRIO th Plans at <b>1-877-672-8620 (TTY 711)</b> daily from 8 a.m. to 8 p.m. local time to f you are eligible to enroll.

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# Plan Recap

We want to make sure you know what to expect with the new plan you've chosen. Please fill out this plan recap with your Licensed Sales Representative (if applicable).

## **Plan Information**

#### My new plan is a:

- □ Medicare Advantage plan (No prescription drug coverage)
- □ Medicare Advantage Prescription Drug Plan
- □ Medicare Advantage Special Needs Plan

#### The name of my new plan is: \_\_\_\_

My plan type is a (circle one): PPO or HMO or HMO D-SNP

My plan type:
□ Requires referrals

□ Does not require referrals

□ Includes a medical deductible unless the state or another third party pays it for me

□ Does not include a medical deductible

#### My plan will provide:

□ All Medicare health coverage □ All Medicare prescription drug coverage

I must live in the plan's service area, which is \_\_\_\_\_\_. If I move out of the plan's service area for more than 6 months in a row, I will need to choose a new plan.

### **Premium Information**

**My plan has a premium**  $\Box$ Yes  $\Box$ No If yes, my premium amount is \$\_\_\_\_\_ monthly, which I must pay to stay in this plan. If I qualify for Extra Help, my premium may be less.\* In addition, I must remain enrolled in Medicare Part A and Part B and must continue to pay my Medicare Part B premium, unless the state or another third party pays it for me. If I owe a Late Enrollment Penalty (LEP), it is not included in my premium. I will need to add it to my premium each month.

\* Extra Help is a program for people with limited incomes who need help paying Part D premiums, deductibles and copays. To see if you qualify for Extra Help, call:

- The Social Security Administration at 1-800-772-1213, TTY 1-800-325-0778
- Your state Medicaid office

atriohp.com

# **Network Provider Information**

Understanding your network is important. With my plan, I can see any provider inside or outside the network nationwide that accepts Medicare. If I get my care from out-of-network providers, I may pay a higher out-of-pocket amount.

List the doctors and hospitals you use in this table. Be sure to note whether they are part of the ATRIO plan provider network or not. To find out if they are part of the plan network, please visit *www.atriohp.com*.

Provider Name	<b>Provider Type</b> (PCP/Specialist/Hospital)	<b>Network</b> (Yes/No)

### **Prescription Drug Coverage**

My plan has a prescription drug deductible. □ Yes □ No

If I have a deductible, the amount is \$ \_\_\_\_\_ and it applies to drugs on Tier 3, Tier 4, and Tier 5 only.

List the medications you use in this table. Be sure to note their tier level, whether there are any limits on the drug, and if the prescription drug deductible applies.

Medication	Tier Level	Has Limits (Yes/No)	Deductible (Yes/No)

NOTE: My actual out of pocket costs may vary based on:

- The drug stage I am in
- The drug tier level
- The pharmacy I use (retail / mail-order)
- If I have Extra Help

# **Contact your Licensed Sales Representative**

If I have questions about my plan, I will call my Licensed Sales Representative,

at

or Customer Service at 1-877-672-8620 (TTY 711) daily from 8 a.m. to 8 p.m. local time.

# What to Expect After You Enroll

Steps	How you get it	Description	
Acknowledgement of Receipt of Completed Enrollment Form	Mailed	Within 7 calendar days of Medicare's approval of enrollment, you will receive a letter stating we received your completed enrollment form, and that Medicare has approved your enrollment. Enrollment complete	
<b>2</b> Enrollment Verification	Mailed	If you enrolled with an agent or broker, you will receive a letter to confirm you understand the type of plan you are enrolling in	
<b>3</b> Member ID Card	Mailed	You will receive your member ID card within 10 days of your Medicare-approved enrollment	
<b>4</b> Review Benefits	Mailed	You will receive a Quick Start Reference Guide with your ID card. This guide will provide important information about how to get the most out of your health plan benefits. You can also access other benefit materials on our website	
<b>5</b> Premium Assistance	Mailed	You may receive a letter on how to get extra help with your Medicare premiums and other health care costs, if you qualify	
6 Register Online	Online	Optional: Once your coverage begins, register online for our member portal at <u>atriohp.com</u> so you can access benefit information and pay your premium	
<b>7</b> Welcome Call	Phone	You will receive a call from an Saint Mary's ATRIO representative to wel- come you to the plan and answer any questions that you may have	

#### Notice about Nondiscrimination and Accessibility Requirements

#### **Discrimination is Against the Law**

ATRIO Health Plans complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATRIO Health Plans does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. ATRIO Health Plans:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need any of the services listed above, contact ATRIO Customer Service toll free at 1-877-672-8620, daily from 8 a.m. to 8 p.m. TTY users should call 711.

If you believe that ATRIO Health Plans has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

ATRIO Compliance Officer: 2965 Ryan Drive SE Salem, OR 97301 1-877-672-8620 (TTY 711) File a compliant with ATRIO Compliance Hotline: 1-877-309-9952 or compliance@atriohp.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, contact Customer Service toll free at 1-877-672-8620, daily from 8 a.m. to 8 p.m. TTY users should call 711.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <u>https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</u>, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019, 800-537-7697 (TDD) Complaint forms are available at <u>http://www.hhs.gov/ocr/office/file/index.html</u> Español (Spanish) - ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-672-8620 (TTY: 711).

Tiếng Việt (Vietnamese) - CHÚ Ý: Nếu quý vị nói tiếng Việt, chúng tôi có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho quý vị. Hãy gọi số 1-877-672-8620 (TTY: 711)

繁體中文 (Chinese) - 注意:如果您講國語, 您可以免費獲得語言援助服務。請致電 1-877-672-8620 (TTY:711)。

Русский (Russian) - ВНИМАНИЕ! Если Вы говорите по-русски, Вы можете бесплатно воспользоваться услугами перевода. Телефон: 1-877-672-8620 (телетайп: 711).

한국어 (Korean) - 유의사항: 무료 한국어 지원 서비스를 이용하실 수 있습니다. 전화번호는 1-877-672-8620 (TTY: 711) 번입니다.

Українська (Ukrainian) - УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-877-672-8620 (телетайп: 711).

日本語 (Japanese) - 注意事項:日本語でのサービスをご希望の場合、1-877-672-8620 (TTY:711)までご連絡ください。このサービスは無料です。

"إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم <u>8620-672-1871 (ر</u>قم هاتف الصم والبكم: 2900-735-1800)."

فارسی – (Farsi) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما موجود است. با شماره 672-8620-11 تماس بگیرید (2900-735-730).

Română (Romanian) - ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-877-672-8620 (TTY: 711).

**ខ្មែរ** (Cambodian) - ប្រយ័ឌ្ន៖ បើសិនជាអ្នកនិយាយកាសាខ្មែរ, សេវាជំនួយផ្នែកកាសា ដោយមិនគិកឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរទូរស័ព្ទ 1-877-672-8620 (TTY: 711)។

Oroomiffa (Oromo) - XIYYEEFFANNAA: Afaandubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, niargama. 1-877-672-8620 (TTY: 711) Bilbilaa.

Deutsch (German) - ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-877-672-8620 (TTY: 711).

فارسى – (Farsi) توجه: اگر به زبان فارسى گفتگو مى كنيد، تسهيلات زبانى بصورت رايگان براى شما موجود است. با شماره 672-8620-11 تماس بگيريد (2900-735-2000).

Français (French) - ATTENTION : Si vous parlez français, des services d'aide linguistique sont disponibles gratuitement. Appelez le 1-877-672-8620 (ATS : 711).

ภาษาไทย (Thai) - โปรดทราบ: ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-877-

672-8620 (TTY: 711)

Notice of Nondiscrimination

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# Multi-Language Insert Multi-language Interpreter Services

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-877-672-8620. Someone who speaks English/Language can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-877-672-8620. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

**Chinese Mandarin:** 我们提供免费的翻译服务,帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务,请致电 1-877-672-8620。我们的中文工作人员很乐意帮助您。这是一项免费服务。

**Chinese Cantonese:** 您對我們的健康或藥物保險可能存有疑問,為此我們提供免費的翻譯服務。如需翻譯服務,請致電 1-877-672-8620。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-877-672-8620. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-877-672-8620. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi 1-877-672-8620 sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-877-672-8620. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-877-672-8620 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Form CMS-10802 (Expires 12/31/25) Form Approved OMB# 0938-1421

# Multi-Language Insert Multi-language Interpreter Services

**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-877-672-8620. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 8620-672-671. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-877-672-8620 पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-877-672-8620. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portuguese:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-877-672-8620. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

**French Creole:** Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-877-672-8620. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**Polish:** Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-877-672-8620. Ta usługa jest bezpłatna.

Japanese: 当社の健康健康保険と薬品処方薬プランに関するご質問にお答えするために、無料の通訳サービスがありますございます。通訳をご用命になるには、 1-877-672-8620にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。

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