

# 2024 Benefits at a Glance

ATRIO Health Plans Medicare Advantage Plans

Marion and Polk, OR



## Medical Benefits

Plan Costs	ATRIO Choice Rx (PPO) H7006-007		ATRIO Prime Rx (PPO) H7006-003	
	In and Out of network		In and Out of network	
Monthly premium	\$0		\$84	
Plan deductible	\$0		\$0	
Annual out-of-pocket maximum	\$4,500 In network	\$6,500 Combined	\$2,950 In network	\$5,700 Combined
<b>Doctor Office Visits</b>	<b>In network</b>	<b>Out of network</b>	<b>In network</b>	<b>Out of network</b>
Primary care provider (PCP)	\$0	\$50	\$0	\$30
Specialist	\$40	\$65	\$25	\$50
Telehealth	\$0	Varies by service	\$0	Varies by service
<b>Inpatient Care</b>	<b>In network</b>	<b>Out of network</b>	<b>In network</b>	<b>Out of network</b>
Inpatient hospital care	\$425 per day 1–5; \$0 days 6–90	\$550 per day 1–5; \$0 days 6–90	\$290 per day 1–8; \$0 days 9–90	\$395 per day 1–7; \$0 days 8–90
Skilled nursing facility (SNF)	\$10 per day 1–20; \$150 per day 21–100	\$200 per day 1–100	\$0 days 1–20; \$125 per day 21–100	\$125 per day 1–100
<b>Outpatient Services</b>	<b>In network</b>	<b>Out of network</b>	<b>In network</b>	<b>Out of network</b>
Outpatient hospital	\$425	\$550	\$290	\$395
Ambulatory surgery center	\$225	\$325	\$225	\$225
Home health care	\$0	50%	\$0	50%
Diabetes supplies	\$0	50%	\$0	20%
Durable medical equipment	10%–20%	50%	10%–20%	30%
<b>Lab Services and Other Tests</b>	<b>In network</b>	<b>Out of network</b>	<b>In network</b>	<b>Out of network</b>
Laboratory tests	\$0	\$20	\$0	\$0
Diagnostic imaging (MRI/CT/PET)	\$0–\$150	30%	\$0–\$100	30%
X-rays	\$15	\$20	\$15	\$15
<b>Emergency Services</b>	<b>In network</b>	<b>Out of network</b>	<b>In network</b>	<b>Out of network</b>
Ambulance	\$250		\$225	
Emergency room*	\$120		\$125	
Urgently needed care	\$45		\$65	

\*Coverage is worldwide. Copay waived if admitted within 24 hours for the same condition

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## Supplemental Benefits



Extra Benefits	ATRIO Choice Rx (PPO) H7006-007	ATRIO Prime Rx (PPO) H7006-003
<b>Annual physical exam</b>	1 every year	1 every year
<b>Routine chiropractic and acupuncture, and naturopathic services</b>	Up to 30 combined in-network visits per year for routine chiropractic and acupuncture, and naturopathy services (copays may apply)	Up to 30 combined in-network visits per year for routine chiropractic and acupuncture, and naturopathy services (copays may apply)
<b>Fitness benefit</b>	\$480 annual allowance for gym membership fees and classes on Flex Card	\$500 annual allowance for gym membership fees and classes on Flex Card
<b>Personal emergency response system (PERS)</b>	\$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
<b>Preventive &amp; comprehensive dental services</b>	\$1,750 annual allowance on Flex Card	\$1,750 annual allowance on Flex Card
<b>Routine vision exam</b>	1 every year (In network only)	1 every year (In network only)
<b>Routine eyewear</b>	\$200 allowance for frames and lenses, or \$100 allowance for contact lenses per year	\$200 allowance for frames and lenses, or \$100 allowance for contact lenses per year
<b>Routine hearing exam</b>	1 every year (In network only)	1 every year (In network only)
<b>Hearing aids</b>	\$699 or \$999 copay per hearing aid, up to 2 per year through Amplifon	\$699 or \$999 copay per hearing aid, up to 2 per year through Amplifon
<b>Meals</b>	Up to 2 meals per day for 14 days after a qualifying health event	Up to 2 meals per day for 14 days after a qualifying health event
<b>Transportation</b>	Up to 24 one-way trips per year to plan-approved, health-related locations	Up to 24 one-way trips per year to plan-approved, health-related locations
<b>Over the counter (OTC) items</b>	\$75 quarterly allowance on Flex Card	\$75 quarterly allowance on Flex Card

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

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## Prescription Drug Benefits

	ATRIO Choice Rx (PPO) H7006-007		ATRIO Prime Rx (PPO) H7006-003	
<b>Drug deductible</b>	\$0		\$0	
<b>Drug Tiers</b>	<b>30-day supply</b>	<b>90-day supply</b>	<b>30-day supply</b>	<b>90-day supply</b>
<b>Tier 1</b> Preferred Generic	\$0	\$0	\$0	\$0
<b>Tier 2</b> Generic	\$8	\$16	\$8	\$16
<b>Tier 3*</b> Preferred Brand	\$47	\$94	\$47	\$94
<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
<b>Coverage Gap Stage:</b> 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		There is a 75% discount for most brand name and generic drugs	
<b>Catastrophic Coverage Stage:</b> 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 1 monthly copay on a 90-day prescription. \$0 out-of-pocket for many generic drugs, selected insulins and vaccines

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 out-of-network services.