

2024 Benefits at a Glance

ATRIO Health Plans Medicare Advantage Plans

Multnomah, Clackamas, Washington, Lane, and Yamhill, OR



Medical Benefits

Plan Costs	ATRIO Prime Rx (PPO) H7006-020		ATRIO Freedom (PPO) H7006-021	
	In and Out of network		In and Out of network	
Monthly premium	\$125		\$0	
Plan deductible	\$0		\$0	
Annual out-of-pocket maximum	\$2,950 In network	\$2,950 Combined	\$3,400 In network	\$3,400 Combined
Doctor Office Visits	In network	Out of network	In network	Out of network
Primary care provider (PCP)	\$0	\$50	\$0	\$50
Specialist	\$15	\$20	\$25	\$50
Telehealth	\$0	Varies by service	\$0	Varies by service
Inpatient Care	In network	Out of network	In network	Out of network
Inpatient hospital care	\$275 for day 1; \$0 days 2–90	\$1,000 for day 1; \$0 days 2–90	\$100 per day 1–5; \$0 days 6–90	50% per stay
Skilled nursing facility (SNF)	\$0 per stay	\$200 per day 1–40; \$0 days 41–100	\$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
Outpatient hospital	\$0–\$100	\$100	\$0–\$350	50%
Ambulatory surgery center	\$250	50%	\$25	50%
Home health care	\$0	50%	\$0	50%
Diabetes supplies	\$0	\$0	\$0	50%
Durable medical equipment	\$0	\$0	20%	50%
Lab Services and Other Tests	In network	Out of network	In network	Out of network
Laboratory tests	\$0	\$0	\$0	50%
Diagnostic imaging (MRI/CT/PET)	\$0–\$200	\$0	\$0–\$60	50%
X-rays	\$0	\$0	\$0	50%
Emergency Services	In network	Out of network	In network	Out of network
Ambulance	\$0		\$300	
Emergency room*	\$0		\$125	
Urgently needed care	\$0		\$30	

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

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Supplemental Benefits

Extra Benefits	ATRIO Prime Rx (PPO) H7006-020	ATRIO Freedom (PPO) H7006-021
Annual physical exam	1 every year	1 every year
Routine chiropractic and acupuncture services	Not covered	Up to 30 combined in-network visits per year for routine chiropractic and acupuncture services (copays may apply)
Fitness benefit	\$600 annual allowance for gym membership fees and classes on Flex Card	\$550 annual allowance for gym membership fees and classes on Flex Card
Personal emergency response system (PERS)	\$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
Preventive & comprehensive dental services	\$3,000 annual allowance on Flex Card	\$2,500 annual allowance on Flex Card
Routine vision exam	1 every year (In network only)	1 every year (In network only)
Routine eyewear	\$250 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
Routine hearing exam	1 every year (In network only)	1 every year (In network only)
Hearing aids	\$1,500 annual allowance through Amplifon	\$1,500 annual allowance through Amplifon
Meals	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
Transportation	Not covered	Up to 24 one-way trips per year to plan-approved, health-related locations
Over the counter (OTC) items	\$100 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

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Prescription Drug Benefits

	ATRIO Prime Rx (PPO) H7006-020		ATRIO Freedom (PPO) H7006-021
Drug deductible	\$0		<i>Plan does not include drug coverage</i>
Drug Tiers	30-day supply	90-day supply	
Tier 1 Preferred Generic	\$0	\$0	
Tier 2 Generic	\$0	\$0	
Tier 3* Preferred Brand	\$47	\$94	
Tier 4* Non-Preferred Drugs	\$100	\$200	
Tier 5* Specialty Drugs	33%	N/A	
Tier 6 Select Care Drugs	\$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		
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		

*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.