

Providence Medicare Advantage Plan Information

Thank you for your interest in applying for the Providence Medicare Advantage plan. Please take note and make sure to review the information.

Initial Enrollment Period (IEP)

If you are new to Medicare, you can enroll during your Initial Enrollment Period (IEP); the three months before, the month of, and the three months after your Part B effective date. Once you have been enrolled in a Medicare Plan, you can only make changes during the Annual Enrollment Period (AEP). Please be aware of the AEP dates are now October 15th to December 7th. This will give you a January 1st effective date for your new plan.

Annual Enrollment Period (AEP)

Applications must be signed and dated on, or between October 15th and December 7th. ***If they are signed prior to October 15th they will be returned to you with a new application.*** If they are received after December 7th, you will not be able to change plans until the next AEP for January of the following year.

Special Enrollment Period (SEP)

There are a number of reasons for Special Enrollments; Loss of a job that provides benefits, death of a spouse who's plan provided benefits, moving to an area where your old plan is not available, etc...

Once you submit your application to us, we will review your application for completeness and accuracy before we submit it to Providence.

You may fax, upload, email or mail your application in to CDA Insurance:

- Website: www.medicare-oregon.com
- Fax: 1.541.284.2994
- Secure File Upload: [Click here](#)
- Email: cs@cda-insurance.com
- Mail: CDA Insurance LLC
PO Box 26540
Eugene, Oregon 97402

If you should have any questions on the application, please call us at: 1.800.884.2343 or 1.541.434.9613.

Y0062_MULTIPLAN_CDA INSURANCE Oregon Pending

2025

Summary

of Benefits

Providence Medicare Reverence (HMO-POS)

January 1, 2025 – December 31, 2025

This plan is available in Clackamas, Columbia, Crook, Deschutes, Hood River, Jefferson, Lane, Marion, Multnomah, Polk, Washington, Wheeler, and Yamhill counties in Oregon and Benton, Clark, Franklin, Snohomish, Spokane, and Walla Walla counties in Washington.

When You Join Providence

You are not just part of an insurance policy but part of a community of care, focused on your health and well-being. This Summary of Benefits is provided to help you make the right health care decisions. It is a short guide of what we would cover and what you would pay if you joined our Providence Medicare Reverence (HMO-POS). To be clear, this is not a complete breakdown of benefits, and will not list every service that we cover, nor every limitation or exclusion. Plans may offer supplemental benefits in addition to Part C and Part D benefits.

For a complete list of services that we cover, please refer to the Evidence of Coverage (EOC). You can request a printed copy by visiting [ProvidenceHealthAssurance.com/EOC](https://www.ProvidenceHealthAssurance.com/EOC) or by calling our Customer Service department at one of the numbers listed in the “Get in touch” section below.

Plan Overview

Providence Health Assurance is an HMO, HMO-POS and HMO SNP with Medicare and Oregon Health Plan contracts. Enrollment in Providence Health Assurance depends on contract renewal.

Not only do our plan members get all of the benefits covered by Original Medicare, they also get some extra benefits outlined in this summary.

Who Can Join?

To join our plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes Clackamas, Columbia, Crook, Deschutes, Hood River, Jefferson, Lane, Marion, Multnomah, Polk, Washington, Wheeler, and Yamhill counties in Oregon and Benton, Clark, Franklin, Snohomish, Spokane, and Walla Walla counties in Washington.

Get In Touch

Questions? We're here to help seven days a week from 8 a.m. to 8 p.m. (Pacific Time).

- + If you're a member of this plan, call us toll-free at 1-800-603-2340 (TTY: 711)
- + If you're not a member of this plan, call us toll-free at 1-800-457-6064 (TTY: 711 / 1-800-855-7100)
- + You can also visit us online at [ProvidenceHealthAssurance.com](https://www.ProvidenceHealthAssurance.com)

Helpful Resources

- + Visit [ProvidenceHealthAssurance.com/findaprovider](https://www.ProvidenceHealthAssurance.com/findaprovider) to see our plan's Provider Directory or to request a printed copy. You can also call us to have a printed copy mailed to you.
- + To learn more about the coverage and costs of Original Medicare, look in your current “Medicare & You” handbook, view it online at www.Medicare.gov or request a printed copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.

Providence Medicare Reverence (HMO-POS)

| | |
|--------------------------------------|---|
| Monthly Plan Premium | \$25 In addition, you must continue to pay your Medicare Part B premium. |
| Annual Medical Deductible | \$0 There is no medical deductible for in- or out-of-network services. |
| Maximum Out-of-Pocket Responsibility | Your yearly limit(s) for this plan: |
| | In-network: \$5,000 Out-of-network: No Maximum |

| Benefits | | In-Network | Out-Of-Network |
|--|-----------------------------|--|-------------------------------------|
| Inpatient Hospital Coverage ¹ | | \$300 copayment each day for days 1-6 and \$0 copayment each day for day 7 and beyond | 30% of the total cost per admission |
| Outpatient Hospital Coverage ¹ | | \$250 copayment for outpatient surgery at a hospital facility | 30% of the total cost |
| Ambulatory Surgical Center (ASC) Services ¹ | | \$250 copayment for outpatient surgery at an Ambulatory Surgical Center | 30% of the total cost |
| Doctor Visits | Primary Care Provider Visit | \$15 copayment | \$25 copayment |
| | Specialist Visit | \$30 copayment | \$50 copayment |
| Preventive Care (e.g., annual check-ups, immunizations, flu shots) | | You pay nothing | 30% of the total cost |
| Emergency Care | | \$125 copayment If you are admitted to the hospital within 24 hours, the emergency care copayment will be waived. | |
| Urgently Needed Services | | \$25 copayment If you are admitted to the hospital within 24 hours, the urgent care copayment will be waived. | |

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. For 2025, referrals are not required for in-network specialists visits and Medicare-covered services.

¹ Services may require prior authorization. See the Evidence of Coverage for more information.

Providence Medicare Revereance (HMO-POS)

| Benefits | | In-Network | Out-Of-Network |
|--------------------------------------|---|---|---|
| Diagnostic Services/ Labs/Imaging | Diagnostic Radiology Services (e.g., MRI, ultrasounds, CT scans) ¹ | 20% of the total cost up to \$250 per day | 30% of the total cost |
| | Therapeutic Radiology Services ¹ | 20% of the total cost | 30% of the total cost |
| | Outpatient X-rays | \$15 copayment per day | 30% of the total cost |
| | Diagnostic Tests and Procedures ¹ | 20% of the total cost | 30% of the total cost |
| | Lab Services ¹ | \$0 copayment | 30% of the total cost |
| Hearing Services | Medicare-Covered | \$30 copayment | 30% of the total cost |
| | Routine Exam | \$0 copayment | Not covered |
| | Hearing Aids | \$399 copayment per Advanced hearing aid or \$699 copayment per Premium hearing aid | Not covered |
| Dental Services | Medicare-Covered ¹ | \$30 copayment | 30% of the total cost |
| | Embedded Preventive | \$0 copayment Includes exams, fluoride treatment, cleanings, X-rays; limits apply | 20% of the total cost Includes exams, fluoride treatment, cleanings, X-rays; limits apply |
| | Optional | Covered for additional premium; see last page of this summary | |
| Vision Services | Medicare-Covered Exams/Screening | \$30 copayment per exam \$0 copayment for glaucoma screening | 30% of the total cost per exam 30% of the total cost for glaucoma screening |
| | Routine Exam | There is no coinsurance, or copayment for one routine vision exam (including refraction) per calendar year. | |
| | Medicare-Covered Eyewear | \$0 copayment for one pair of Medicare-covered eyeglasses or contact lenses after each cataract surgery | 30% of the total cost for one pair of Medicare-covered eyeglasses or contact lenses after each cataract surgery |
| | Routine Eyeglasses or Contact Lenses | Allowance of up to \$250 per calendar year for any combination of routine prescription eyewear | |

¹ Services may require prior authorization. See the Evidence of Coverage for more information.

Providence Medicare Revereance (HMO-POS)

| Benefits | | In-Network | Out-Of-Network |
|---|---|---|---|
| Mental Health Services | Inpatient Visit ¹ | \$275 copayment each day for days 1-6 and \$0 copayment each day for days 7-90 | 30% of the total cost per admission |
| | Outpatient Individual ¹ and Group Therapy Visit ¹ | \$30 copayment | 30% of the total cost |
| Skilled Nursing Facility (SNF) ¹ | | \$0 copayment each day for days 1-20 and \$214 copayment each day for days 21-100 | 30% of the total cost for each benefit period (days 1-100) |
| Physical Therapy ¹ | | \$30 copayment | 30% of the total cost |
| Ambulance ¹ | | \$275 copayment | |
| Transportation | | Not covered | |
| Medicare Part B Drugs ¹ | | 0% - 20% of the total cost (Insulin cost share up to \$35 per month) | 30% of the total cost (Insulin cost share up to \$35 per month) |
| Alternative Care (visit limits) | | Chiropractic: \$20 copayment; 18 visits every calendar year Acupuncture: \$20 copayment; 18 visits every calendar year Naturopath: \$20 copayment; 6 visits every calendar year | Not covered |
| Meal Delivery Program (post-discharge only) | | \$0 copayment for 2 meals per day for 14 days, following a qualifying inpatient hospitalization | Not covered |
| Over-the-Counter Items | | \$75 allowance every three months (retail card, catalog, online, mail, and telephonic ordering) | |
| Personal Emergency Response System (PERS) | | \$0 copayment | Not covered |
| Wellness Program | | \$0 copayment for monthly gym membership with participating fitness clubs | |
| Wig | | There is no coinsurance, or copayment for one synthetic wig due to hair loss from chemotherapy | |

¹ Services may require prior authorization. See the Evidence of Coverage for more information.

Optional Supplemental Dental

Providence Medicare Reversion (HMO-POS)

Please Note:

Optional Benefits: You must pay an extra premium each month for these benefits.

Cost Sharing: While you can see any dentist, our in-network providers have agreed to accept a contracted rate for the services they provide. This means cost sharing will be lower if you see an in-network provider.

| Option 1: Providence Dental Basic | | |
|--|--|-----------------------|
| Benefits include: Preventive (See Page 4) and Comprehensive Dental | | |
| Monthly Premium | Additional \$37.50 per month. You must keep paying your Medicare Part B and monthly plan premium. | |
| Benefits | In-Network | Out-Of-Network |
| Deductible | \$50 | \$150 |
| Annual Benefit Maximum | \$1,000 every calendar year | |
| Diagnostic and Preventive Care* | You pay 0% | You pay 20% |
| Basic Care* | You pay 30% for fillings You pay 50% for all other services | You pay 60% |
| Major Restorative Care* (e.g., crowns, bridges) | You pay 50% | You pay 60% |

Optional Supplemental Dental

Providence Medicare Reversion (HMO-POS)

| Option 2: Providence Dental Enhanced | | |
|--|--|-----------------------|
| Benefits include: Preventive (See Page 4) and Comprehensive Dental | | |
| Monthly Premium | Additional \$53.50 per month. You must keep paying your Medicare Part B and monthly plan premium. | |
| Benefits | In-Network | Out-Of-Network |
| Deductible | \$50 | \$150 |
| Annual Benefit Maximum | \$1,500 every calendar year | |
| Diagnostic and Preventive Care* | You pay 0% | You pay 20% |
| Basic Care* | You pay 30% for fillings You pay 50% for all other services | You pay 60% |
| Major Restorative Care* (e.g., crowns, bridges) | You pay 50% | You pay 60% |

*Limitations and exclusions apply. Please refer to your Evidence of Coverage for a complete list of covered dental services. Members must use a Medicare-contracted provider. Out-of-network dentists may charge more than the amount allowed by Providence Medicare Advantage Plans.

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 1-800-603-2340 (TTY: 711). 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 1-800-603-2340 (TTY: 711). 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 1-800-603-2340 (TTY: 711)。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 1-800-603-2340 (TTY: 711)。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 1-800-603-2340 (TTY: 711). 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 1-800-603-2340 (TTY: 711). 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 quý vị cần thông dịch viên xin gọi 1-800-603-2340 (TTY: 711) sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-800-603-2340 (TTY: 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-603-2340 (TTY: 711)번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

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 1-800-603-2340 (TTY: 711). 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 1-800-603-2340 (TTY: 711). 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 1-800-603-2340 (TTY: 711) 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 1-800-603-2340 (TTY: 711). 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 1-800-603-2340 (TTY: 711). 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 1-800-603-2340 (TTY: 711). 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 1-800-603-2340 (TTY: 711). 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、無料の通訳サービスがあります。通訳をご用命になるには、1-800-603-2340 (TTY: 711) 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。