



Regence

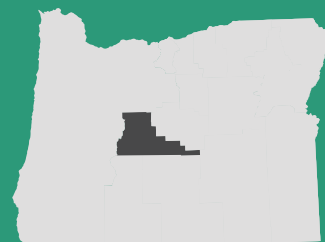


OREGON

MEDICARE ADVANTAGE PLANS

2024 Decision Guide

for residents of Deschutes County



5 reasons to choose Regence Medicare



All-in-one affordable coverage

One plan and one member ID card give you access to medical, drug, dental, vision and hearing benefits.



Plans that meet your needs

96% of members* are satisfied with their Regence Medicare plan benefits.



Local service your neighbors love

92% of our Medicare members* say they're happy with their customer service experience.



Large national network

Blue Plans are widely recognized and accepted by doctors and hospitals across the country.



More for your money

Get extra benefits such as over-the-counter products, meal delivery and a free fitness membership.

Serving Oregon since 1941

We have more than 82 years of experience focusing on the unique health care needs of Oregonians. And as a tax-paying nonprofit, we're here to support you—not shareholders.

Local service at your fingertips

Your health is everything. That's why making informed, cost-effective decisions is so important. With Regence, you can count on getting the service and reliability you expect from a trusted, local Blue Plan. Our Customer Service team lives and works here with you. So you'll always get accurate information, quick resolutions and proactive support from a local, caring person.

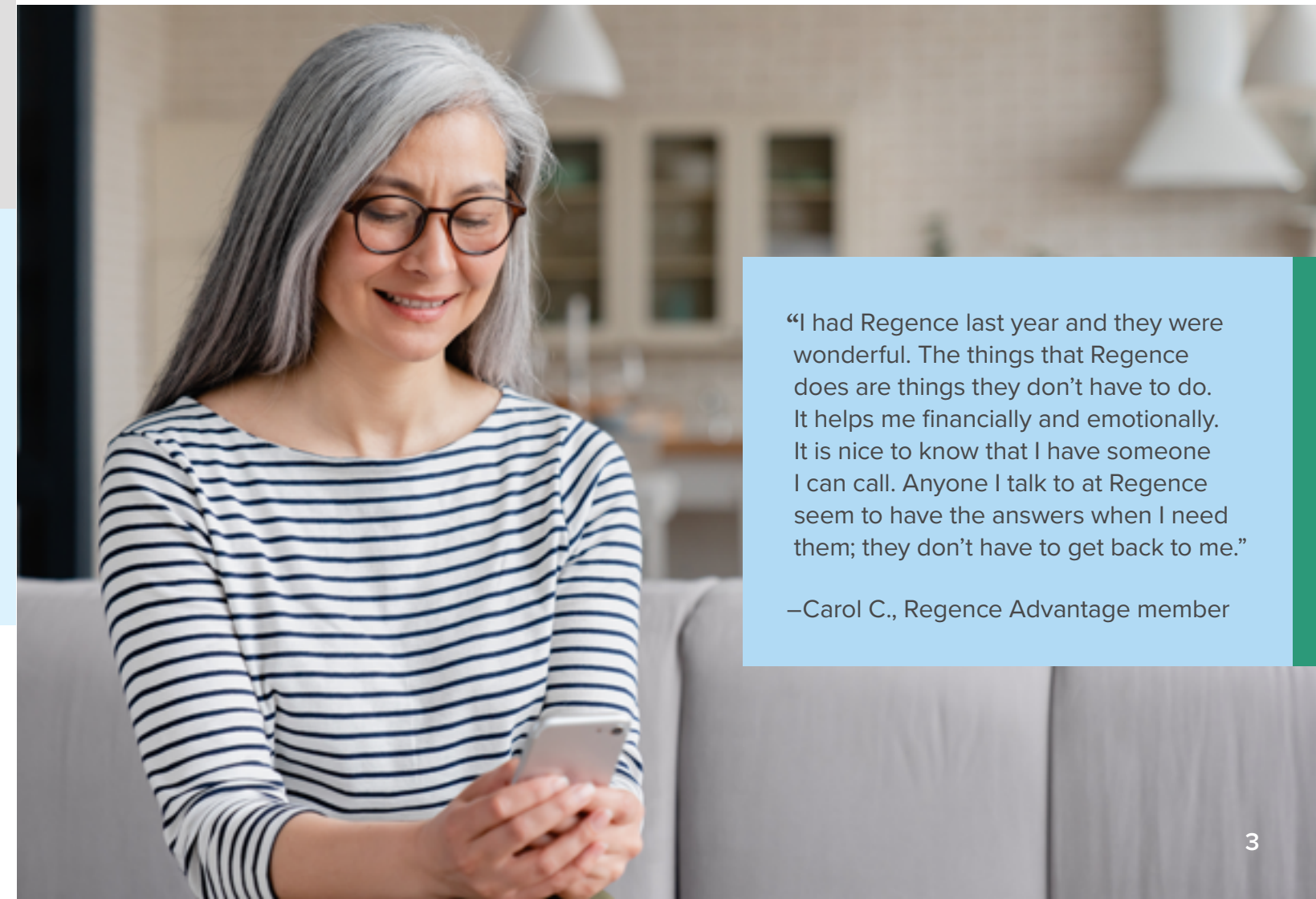
Just a call or tap away

Whether you need help finding a doctor, setting up appointments or answering questions about your coverage, our award-winning* Customer Service team is ready to help by phone or online.

Next-level support

Our team is specially trained to help members through difficult health challenges. Whether it's exploring treatment options, arranging medical services or finding community resources, we're here to support you every step of the way.

*Source: SQM Group 2022 Call Center Industry Award Winners



“I had Regence last year and they were wonderful. The things that Regence does are things they don't have to do. It helps me financially and emotionally. It is nice to know that I have someone I can call. Anyone I talk to at Regence seem to have the answers when I need them; they don't have to get back to me.”

—Carol C., Regence Advantage member

Get all-in-one convenience

Simplify your life by having your hospital, doctor and prescription coverage all in one budget-friendly plan. Our Regence Medicare Advantage plans have no medical deductible and low, predictable copays for most medical services. This way, your out-of-pocket costs stay manageable year over year. Plus, our plans are loaded with extra benefits you need to get and stay healthier.



Low monthly plan premiums



\$0 primary care visits



\$0 Rx deductible and no cost for preferred generic drugs



Dental, vision and hearing included



Extra benefits to support your health



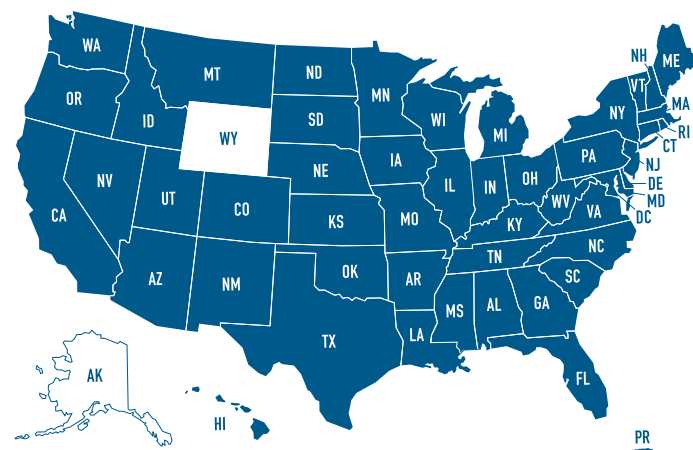
Worldwide emergency travel coverage

Coverage that goes wherever you do

Travel plans? All our Medicare Advantage plans cover you for urgent and emergency care anywhere in the world with no annual or lifetime coverage limits.

If you choose a Regence PPO plan, you'll have out-of-network benefits that give you the freedom to see any provider that accepts Medicare. You can also visit any participating doctor or hospital in our large national PPO network and pay the same low in-network cost-sharing amount you pay at home.

The provider network may change at any time. For the most up-to-date information, visit [regence.com/medicare/providers](https://www.regence.com/medicare/providers) to find a participating provider.



● In-network coverage

○ Out-of-network coverage

| Medical benefits | Regence BlueAdvantage HMO | Regence MedAdvantage + Rx Classic (PPO) | |
|--------------------------------------|---|---|-----------------------|
| | | In-network | Out-of-network |
| Monthly premium | \$26 | \$44 | |
| Medical deductible | \$0 | \$0 | |
| Out-of-pocket maximum | \$5,500 | \$5,700 in-network; \$9,550 combined | |
| | In-network | In-network | Out-of-network |
| Primary care | \$0 | \$0 | 30% |
| Specialist | \$35 | \$40 | 30% |
| Preventive care | \$0 | \$0 | 30% |
| Mental health visit | \$30 | \$25 | 30% |
| Outpatient rehab (PT, OT, speech) | \$35 | \$30 | 30% |
| Outpatient surgery | \$300 ambulatory \$375 hospital | \$300 ambulatory \$350 hospital | 30% |
| Inpatient hospital | \$395 per day, days 1-5 \$0 per day, days 6+ | \$395 per day, days 1-5 \$0 per day, days 6+ | 30% |
| Lab services | \$5 (\$0 HbA1C testing) | \$10 (\$0 HbA1C testing) | 30% |
| X-rays | \$10 | \$10 | 30% |
| Diagnostic tests/procedures | \$5 | \$10 | 30% |
| Diagnostic radiology (MRI, CT, etc.) | \$350 (\$0 diagnostic mammogram) | \$250 (\$0 diagnostic mammogram) | 30% |
| Urgent care | \$40 | \$40 | \$40 |
| Emergency room | \$120 | \$120 | \$120 |
| Ambulance (air/ground) | \$275 | \$300 | \$300 |
| Worldwide coverage | \$120 urgent/emergency \$275 ambulance | \$120 urgent/emergency \$300 ambulance | |
| Dental services | \$1,000 per year; see page 6 | \$1,250 per year; see page 6 | |
| Routine vision | Included; see page 7 | Included; see page 7 | |
| Routine hearing | Included; see page 7 | Included; see page 7 | |
| Over-the-counter items | \$40 every 3 months | \$20 every 3 months | N/A |
| The Silver&Fit® program | \$0 | \$0 | N/A |
| Chiropractic/acupuncture | Not covered | \$20 | 30% |
| Naturopathy | Not covered | \$20 | 30% |

See the plan's Summary of Benefits for more benefits and details, or visit [regence.com/go/shop-24](https://www.regence.com/go/shop-24).

Dental benefits

Even if you brush and floss regularly, you can still develop dental problems. That's why we cover a wide range of services, from routine care to major procedures.

Regence has a vast network of top-rated dental providers to choose from. And with no waiting periods or deductibles, you can set up an appointment right away.

| | Benefit maximum |
|--|------------------|
| Regence BlueAdvantage HMO | \$1,000 per year |
| Regence MedAdvantage + Rx Classic (PPO) | \$1,250 per year |

Dental benefit summary

Dental services are covered at the cost-sharing and frequency limitations below, up to the amount of your plan's yearly benefit maximum. This summary is not a complete list of covered services.

| Preventive services | Frequency | You pay | |
|--|--------------------------------------|------------|-----------------|
| | | In network | Out of network* |
| Routine periodic exam Comprehensive oral evaluation Comprehensive periodontal evaluation | 2 per calendar year, any combination | \$0 | 50% |
| Routine cleanings Periodontal maintenance | 2 per calendar year, any combination | \$0 | 50% |
| Topical fluoride | 1 per calendar year | \$0 | 50% |
| Bitewing X-rays | 1 set per calendar year | \$0 | 50% |
| Full-mouth or panoramic X-rays | 1 per 36 months | \$0 | 50% |
| Comprehensive services | | | |
| Crowns (resin, porcelain or metal) | 1 per calendar year | 50% | 50% |
| Dentures (full or partial) | 1 every 5 years | 50% | 50% |
| Endodontics (root canals) | 1 per calendar year | 50% | 50% |
| Extractions (including local anesthesia) | 2 per calendar year | 50% | 50% |
| Fillings (silver or white) | 2 per calendar year | 50% | 50% |
| Periodontal scaling/root planing | 1 per quadrant every 24 months | 50% | 50% |
| Periodontal full mouth debridement | 1 every 3 years | 50% | 50% |

*PPO plans include out-of-network benefits, but your costs may be higher. You may also be responsible for paying the difference between your non-network provider's billed charges and our contractually allowed amounts. HMO plans do not include out-of-network benefits.

Extra benefits at no extra cost



Routine vision

- \$0 annual routine vision exam
- Free pair single-vision, lined bifocal, lined trifocal or lenticular lenses
- Up to \$100 per year for frames or contact lenses



Routine hearing

- \$0 annual routine hearing exam
- \$699 or \$999 copay per hearing aid, up to 2 hearing aids per year
- One year of free visits for fittings and adjustments
- Up to 80 free batteries per year



The Silver&Fit® program

- Free standard gym membership at thousands of fitness center locations nationwide
- Unlimited access to on-demand workout videos and live streaming fitness classes
- Weekly one-on-one coaching sessions by phone, video or chat included at no cost



Meal delivery services

- Free nutritional support for chronic conditions or after an inpatient stay
- Broad selection of meals that support a variety of dietary requirements or preferences
- Meals delivered to your door at no cost

In-network benefits and cost-sharing shown above. For the Classic PPO plan, see the plan's Summary of Benefits for out-of-network benefit details.



Over-the-counter items

- Plans include an over-the-counter benefit card
- Benefit allowance is automatically loaded on your card every 3 months
- Use your card to purchase health and wellness products at 65,000+ retailers nationwide
- Or order online or by phone with free delivery



Personal emergency response system

- Free medical alert device for 24/7 assistance at the push of a button
- Monthly monitoring charges covered 100%

“My daughter encouraged me to get [the medical alert device] after I had a fall that landed me in the emergency room. ... Now I refuse to go anywhere without it ... [It's] the perfect safety net that allows me to remain independent.”

–Eileen F., Regence member

Prescription benefits that put you first

National pharmacy network

Our national network of 65,000+ pharmacies includes local drugstores plus national and regional chains, so you can get your prescription filled just about anywhere.



Save on your prescriptions

Our preferred pharmacies offer you the lowest costs and include popular pharmacies, such as:

| | |
|-------------------|-----------|
| Albertsons Sav-On | Safeway |
| Costco | Walgreens |
| Fred Meyer | Walmart |
| Rite Aid | |

Or use our mail-order pharmacies to get the convenience of home delivery with free shipping.

AllianceRx Walgreens Pharmacy
Express Scripts Home Delivery
Postal Prescription Service

Other pharmacies are available in our network. Visit [regence.com/medicare/pharmacy](https://www.regence.com/medicare/pharmacy) to check if your prescription drugs are covered or to find a pharmacy near you.



\$0 Preferred generic drugs

Pay nothing for Tier 1 generics when you use a preferred retail or mail-order pharmacy.



\$0 Rx deductible

Your coverage starts right away for your prescription drugs.



Free vaccines

Covered Part D vaccines are available at no cost to you.



Use insulin?

Pay \$35 or less per month for insulins with no deductible at any pharmacy or supplier—even for those using insulin pumps.



Get more for your money

Get up to a 100-day supply of your drugs at the same copay as a 90-day supply.



Supplemental drug coverage

Our BlueAdvantage HMO plan covers Tier 1 folic acid, vitamin B12, vitamin D and erectile dysfunction drugs at no cost when you use a preferred retail or mail-order pharmacy.

| Part D prescription drug benefits | Regence BlueAdvantage HMO | Regence MedAdvantage + Rx Classic (PPO) |
|-----------------------------------|---------------------------|---|
| Prescription deductible | \$0 | \$0 |

Initial coverage (after deductible, what you pay until you and the plan pay **\$5,030** for covered drugs)

| Tier 1: Preferred generic | 30-day | Up to 100-day | 30-day | Up to 100-day |
|-------------------------------|--------|---------------|--------|---------------|
| Preferred retail / mail order | \$0 | \$0 | \$0 | \$0 |
| Standard retail | \$10 | \$30 | \$10 | \$20 |

Tier 2: Generic

| | | | | |
|-------------------------------|------|---------------------------|------|------|
| Preferred retail / mail order | \$12 | \$36 (\$0 for mail order) | \$13 | \$26 |
| Standard retail | \$20 | \$60 | \$20 | \$40 |

Tier 3: Preferred brand

| | | | | |
|-------------------------------|------|-------|------|----------|
| Preferred retail / mail order | \$40 | \$120 | \$40 | \$100 |
| Standard retail | \$47 | \$141 | \$47 | \$117.50 |

Tier 4: Non-preferred drug

| | | | | |
|---|-------|-------|-------|-------|
| Any network pharmacy (retail or mail order) | \$100 | \$300 | \$100 | \$250 |
|---|-------|-------|-------|-------|

Tier 5: Specialty

| | | | | |
|---|-----|-----|-----|-----|
| Any network pharmacy (retail or mail order) | 33% | N/A | 33% | N/A |
|---|-----|-----|-----|-----|

| Supplemental drug coverage | Included | Not covered |
|----------------------------|---|-------------|
| Insulins | \$35 or less for a 30-day supply of insulin from any pharmacy or supplier, with no deductible | |
| Vaccines | \$0 for covered Part D vaccines, with no deductible | |

Coverage gap

You pay **25%** coinsurance for generic and brand-name drugs on any drug tier (except insulins and Part D vaccines) after you and your plan pay **\$5,030** for covered drugs.

Catastrophic coverage

You pay nothing for any drug on any drug tier (including insulins and Part D vaccines) after you and your plan pay **\$8,000** for covered drugs.

Get help or care without leaving home

Save time and money when you use our convenient, on-demand support and care options. For the same copay as you'd pay for a visit to your primary care doctor, you can get a virtual urgent care or a virtual mental health visit.

Virtual urgent care

Get urgent care in as little as five minutes with anytime access to a board-certified doctor who can treat a variety of non-emergency ailments. It's a convenient way to skip the waiting room and get a diagnosis, treatment plan and even a prescription sent to your pharmacy.

Virtual mental health services

Find the right therapist or psychiatrist for you from a diverse network of providers and specialists who treat a variety of mental health needs. You can connect with your mental health specialist on your phone, tablet or computer, all from the comfort of your own home.

No-cost nurse advice

Need health questions answered fast? Call our free 24/7 nurse line to talk to a licensed nurse who can answer health questions, assess your symptoms and recommend care.



Find your perfect plan

Visit our website to see all plan options in your area. You can customize your results by entering your health, prescription and pharmacy preferences to estimate your costs and find the best plan for you.

Step 1: Scan this QR code or visit regence.com/go/shop-24.



Step 2: Enter your zip code.

*ZIP code [View plans](#)

Step 3: Click **Add preferences** to enter your health, prescription and pharmacy information.

Enter preferences to estimate your annual cost.

- [Get Started](#)
- [Health](#)
- [Prescriptions](#)
- [Pharmacy](#)

[Add preferences](#)

Step 4: Found your plan? Click on **Enroll in this plan**.

[Enroll in this plan](#)



Any questions?

Our Medicare plan advisors can answer any questions you have and even take your application over the phone at **1-844-REGENCE** (734-3623) (TTY: 711) or contact your local insurance agent.

This is not a complete list of benefits. Plan features and availability may vary by service area. Some listed benefits are part of a special supplemental program for the chronically ill. Not all members qualify. Visit [regence.com/medicare](https://www.regence.com/medicare) to find a copy of the Summary of Benefits for every plan that we offer in your area.

Out-of-network/non-contracted providers are under no obligation to treat Regence members, except in emergency situations. Please call our Customer Service number or see the Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

You can submit a marketing complaint to us by calling the phone number on the back of your member ID card or by calling 1-800-MEDICARE (1-800-633-4227). TTY/TDD users can call 1-877-486-2048, 24 hours a day/7 days a week. Please reference your agent's name if applicable.

Utilization Management is the way we review the type and amount of care you get. It involves looking at the setting for your care and its medical necessity. Clinical professionals make decisions based on our clinical review criteria, guidelines and medical policies. Examples include pre-service review (prior authorization), concurrent review (including urgent concurrent review) and post-service review. Learn more in our Member FAQ on [regence.com/go/medicare-faq](https://www.regence.com/go/medicare-faq).

Regence is an HMO/PPO/PDP plan with a Medicare contract. Enrollment in Regence depends on contract renewal.

The Silver&Fit program is provided by ASH Fitness, a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a registered trademark of ASH. Participating facilities and fitness chains may vary by location and are subject to change. Limitations and restrictions may apply.

American Specialty Health is a separate company that provides discount wellness programs. Walgreens is a separate company that provides pharmacy benefit management/wellness services. Express Scripts is a separate company that provides pharmacy benefit management services.

For more information

Call our Regence Medicare plan advisors at
1-844-REGENCE (1-844-734-3623) (TTY: 711),
8 a.m. to 5 p.m., Monday through Friday.

