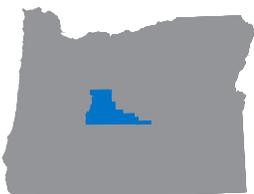




Picture a
healthier future



Deschutes County

MEDICARE ADVANTAGE PLANS

2022 Decision Guide

for residents of Deschutes County



You matter to us

697

organizations benefited in 2020



You worked hard to get here. This chapter should be one of freedom and possibility. Whether you want to spend more time with loved ones, learn a new language or explore the countryside, you deserve coverage designed for you. Support that's there when you need it, but never in your way. As a nonprofit, we provide affordable nationwide coverage and support with a personal touch—so you can create memories, not wait on hold.

4,725

employee hours volunteered in 2020

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What you get with Regence

Easy-to-use coverage Medicare Advantage plans combine hospital, doctor and prescription coverage in one plan. They also offer extras like dental, vision, hearing, alternative care, unlimited emergency travel coverage and other perks you won't get with Original Medicare.

Local customer service We treat you with the same care and compassion we give our families. Our member-focused customer service is local and never outsourced.

We care about your whole-body health Stay healthy with no-cost preventive care and fitness options, home safety benefits, nutritional support and more.

We care about your financial health too Original Medicare doesn't cover everything and doesn't limit your share of expenses. Regence plans have low premiums and low annual out-of-pocket limits, so you don't face tens of thousands of dollars in medical bills.

Our providers

We partner with trusted local hospitals, clinics and doctors who share our commitment to high-quality, cost-effective health care—so it's easy to get the care you need.

Our local network includes:

- The Center Orthopedic & Neurosurgical Care
- St. Charles Health System
- High Lakes Health Care
- Summit Health

Other providers are available in our network. Visit regence.com/medicare/providers to search for your doctors or find one in our network.

“

I am really pleased with Regence. I have had a lot of things go wrong with me in the last six months and I couldn't have asked for a better group to show me what I needed to know and tell me what I needed.

... Regence has got to be doing something right to be able to treat their subscribers like me the way they do.

”

-Carol C., Regence member

Medical benefits	Regence BlueAdvantage HMO	Regence BlueAdvantage HMO Plus
Monthly premium	\$35	\$89
Medical deductible	\$0	\$0
Out-of-pocket maximum	\$5,500	\$4,900
	In-network	In-network
Primary care visit	\$0	\$0
Virtual visit (telehealth)	\$0	\$0
Specialist visit	\$40	\$35
Ambulatory surgery center	\$40 - \$300	\$35 - \$275
Outpatient hospital	\$40 - \$375	\$35 - \$300
Inpatient hospital	Days 1-5: \$395 per day	Days 1-4: \$375 per day
Lab services	\$0 - \$5	\$0 - \$5
X-rays	\$5	\$5
Diagnostic radiology (MRI, CT, etc.)	\$0 - \$350	\$0 - 20%
Physical therapy	\$40	\$35
Emergency care	\$90	\$90
Urgent care	\$40	\$35
Ambulance (air/ground)	\$225	\$275
Routine vision	\$0 exam/lenses; up to \$100/year for eyewear	\$0 exam/lenses; up to \$100/year for eyewear
Routine hearing	\$0 exam; \$699 or \$999 per hearing aid	\$0 exam; \$699 or \$999 per hearing aid
Dental - preventive and diagnostic services	\$0; \$1,000/year max	\$0
Dental - restorative services	Available for an additional \$24/mo.	Available for an additional \$24/mo.
Alternative care (chiropractic, acupuncture, massage, naturopathy)	\$20	\$20
Over-the-counter items	\$40 every 3 months	Not covered
Silver&Fit® program	\$0	\$0
Home safety and support ¹	\$0	\$0

¹- Includes meal delivery services, personal emergency response system, virtual companionship services and bathroom safety devices. Annual coverage limits and eligibility criteria may apply. See Summary of Benefits for details.

Vision and hearing

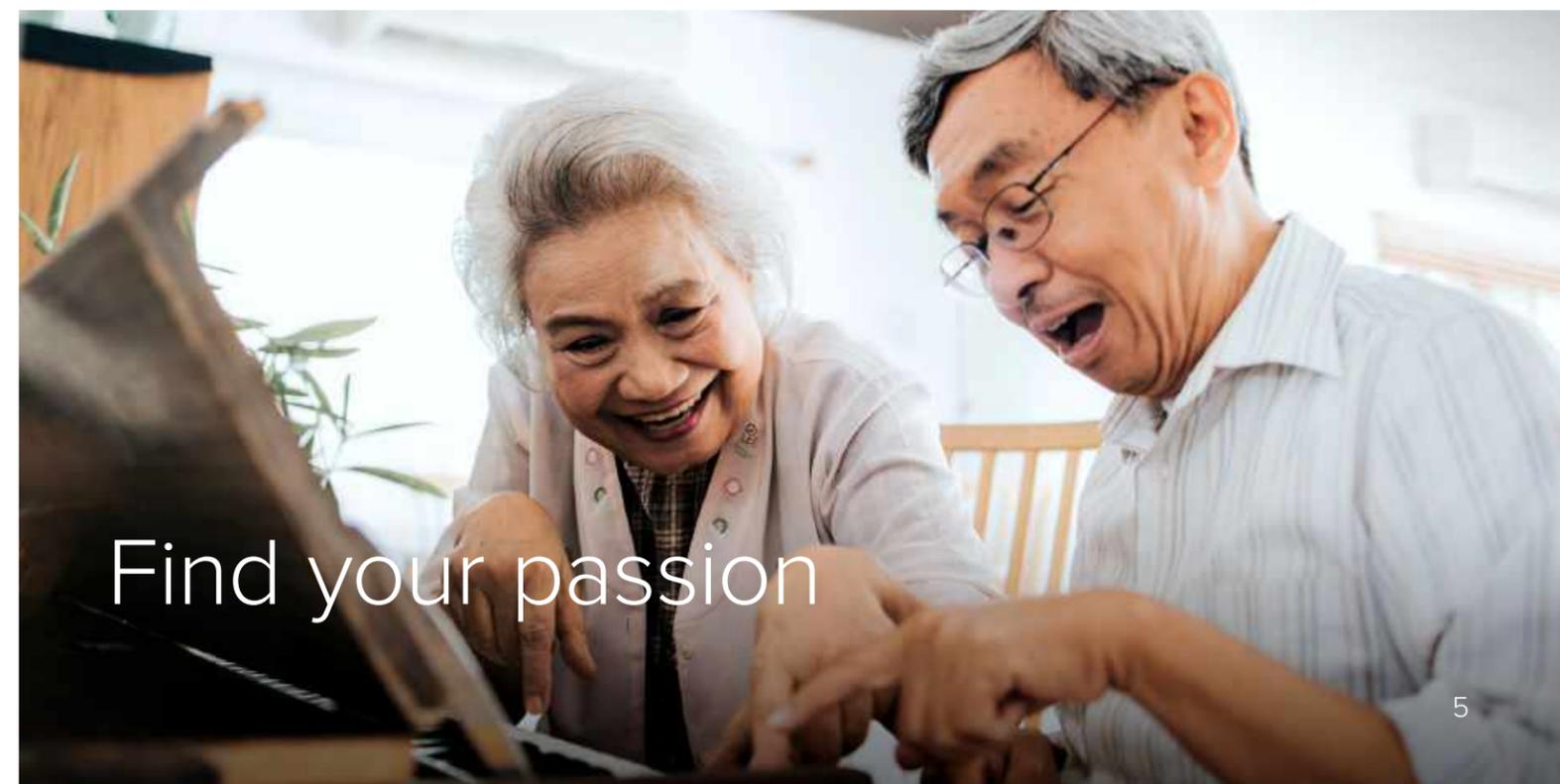
All plans cover routine eye exams and eyeglass lenses at no cost and include a yearly allowance that you can use toward the purchase of eyeglass frames or contact lenses.

Need a routine hearing exam? They're also covered at no cost to you. And you can get up to two hearing aids, plus batteries and follow-up visits for fittings and adjustments.

Dental

All of our plans include dental coverage to help keep your teeth healthy—with no deductible or waiting periods. Preventive and diagnostic exams and X-rays, plus routine cleanings and topical fluoride, are all covered at no cost. Also, our large independent network of dentists makes it easy to find a dentist near you.

You can also add optional comprehensive dental coverage to your plan for restorative and major dental services such as fillings, crowns, dentures, partials, bridges, implants, restorations, endodontics, periodontics and oral surgery. Restorative dental services are covered with 50% coinsurance and a benefit maximum of \$1,000 per calendar year.



Find your passion

Part D prescription drug benefits	Regence BlueAdvantage HMO ²	Regence BlueAdvantage HMO Plus
Prescription deductible	\$0 (Tiers 1, 2 and select insulins) \$200 (Tiers 3, 4 and 5)	\$0 (Tiers 1, 2 and select insulins) \$100 (Tiers 3, 4 and 5)

Initial coverage (after deductible, what you pay until you and the plan pay **\$4,430** for covered drugs)

Tier 1: Preferred generic	1-month	3-month	1-month	3-month
Preferred retail	\$0	\$0	\$0	\$0
Mail order	\$0	\$0	\$0	\$0
Standard retail	\$10	\$30	\$10	\$20

Tier 2: Generic

Preferred retail	\$12	\$36	\$8	\$16
Mail order	\$12	\$0	\$8	\$16
Standard retail	\$20	\$60	\$20	\$40

Tier 3: Preferred brand

Select insulin drugs ³	\$35	\$105	\$35	\$87.50
Preferred retail / mail order	\$40	\$120	\$40	\$100
Standard retail	\$47	\$141	\$47	\$117.50

Tier 4: Non-preferred drug

Select insulin drugs ³	\$35	\$105	\$35	\$87.50
Preferred retail / mail order	40%	40%	40%	40%
Standard retail	45%	45%	45%	45%

Tier 5: Specialty

Preferred retail / mail order	29%	N/A	31%	N/A
Standard retail	29%	N/A	31%	N/A

Coverage gap (what you pay after you and your plan pay **\$4,430** for covered drugs)

You pay 25% coinsurance for generic and brand-name drugs for any drug tier during the coverage gap (except select insulin drugs³)

Catastrophic coverage (what you pay after your total out-of-pocket costs reach **\$7,050**)

You pay the greater of 5% coinsurance, or \$3.95 copay for generic and \$9.85 copay for brand-name drugs (including select insulin drugs)

2- Plan includes Tier 1 coverage for prescribed folic acid, vitamin B12, vitamin D and erectile dysfunction drugs.

3- You pay a maximum of \$35 for a one-month supply of covered insulin at any retail or mail-order pharmacy.

Stretch your medication budget

Use a preferred pharmacy You'll pay the least when you choose a preferred pharmacy. Our network includes popular chains such as Costco, Walgreens and Walmart.

Use generic drugs Using generics can save you money, or cost you nothing. Plus there's never a deductible with Tier 1 and 2 generic drugs.

Use home delivery Our mail-order pharmacies can deliver your medications to you, which can cost less than picking them up from the pharmacy.

New savings on insulin Covered insulins are a maximum of \$35 for a one-month fill at any retail or mail-order pharmacy, with no deductible.

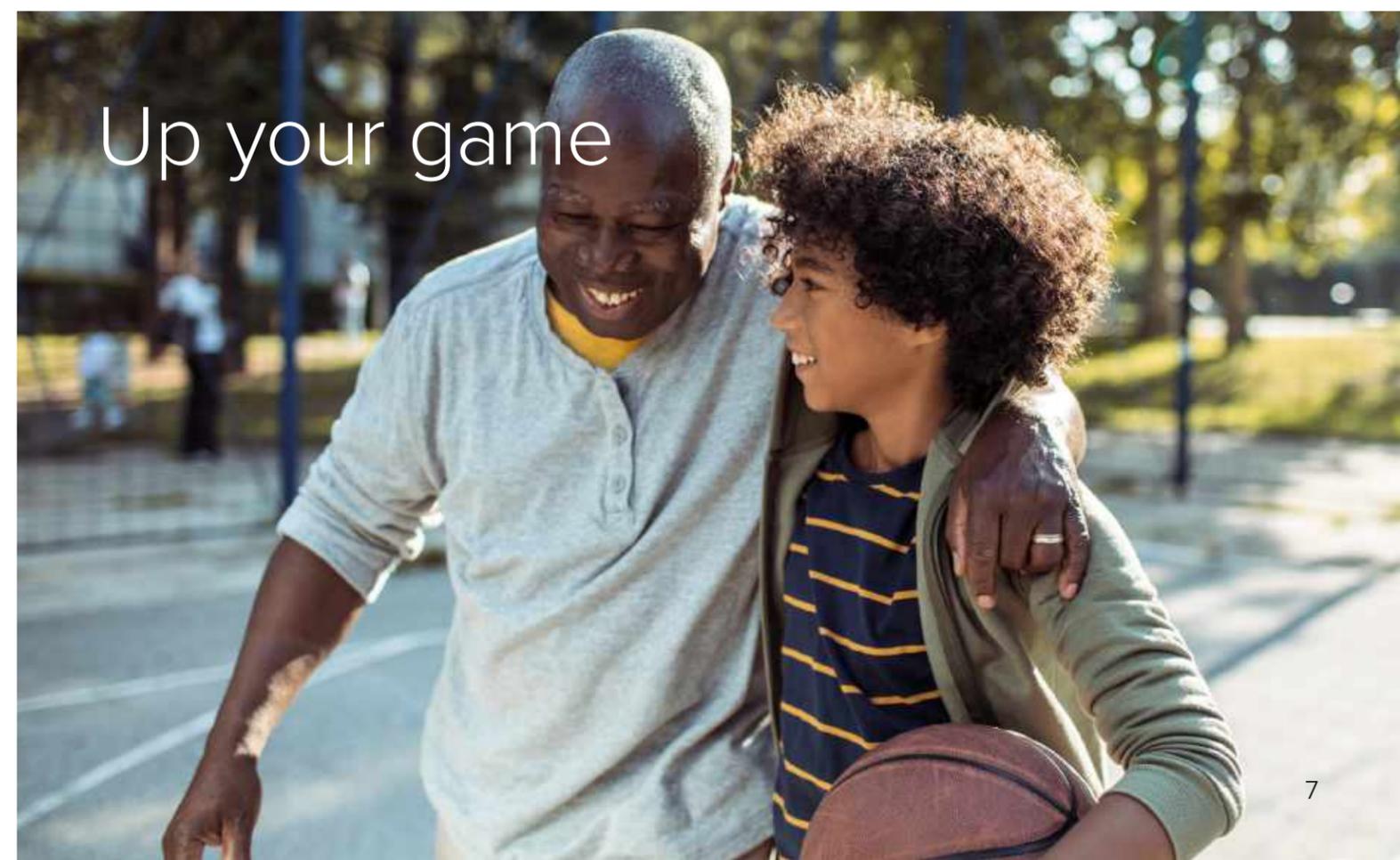
Visit [regence.com/medicare/pharmacy](https://www.regence.com/medicare/pharmacy) to find a pharmacy or look up your prescriptions in our formulary (list of covered drugs).

OTC products

Select plans include easy-to-use coverage for over-the-counter (OTC) products.

Your benefit amount comes preloaded on a payment card that you can use just like a credit card. Use it to purchase eligible OTC products from participating retail locations, such as Walmart, CVS, Walgreens and other retailers.

Continue to use your OTC payment card throughout the year. Your benefit is automatically reloaded onto your card every three months.



Travel coverage that goes with you anywhere

All our Medicare Advantage plans cover urgent and emergency care, plus related ambulance services, when you travel domestically or abroad. There's no annual or lifetime coverage limits, and you can see any provider without paying more for care than you would at home.

Follow a dream



Extra benefits and programs

Your plan is loaded with extras no matter which plan you choose.

Alternative care

Whether you want to take a holistic approach to your health or complement more traditional medical treatments, your plan covers acupuncture, chiropractic, therapeutic massage and naturopathy services that Original Medicare doesn't cover.

Plus, we cover a wider range of conditions and services, giving you and your provider more choice and flexibility in your treatment options.

Regence has a robust network of independent, licensed alternative care practitioners. And you never need a referral, so it's easy to schedule an appointment with a provider near you.

Home safety and support

Personal emergency response system support includes a Lively Mobile Plus medical alert device and free monthly monitoring for 24-hour emergency services at the push of a button.

Virtual companionship services* include phone conversations, virtual technology lessons, and grocery and prescription delivery to your door (up to four hours per month).

Meal delivery services* are available after an inpatient stay or for nutritional support for managing chronic conditions. Meals are delivered directly to your door anywhere in the country at no cost.

Bathroom safety device purchases, such as shower benches or bathtub grab bars, are reimbursed up to \$100 annually (installation costs not included).

**Eligibility criteria apply. See Evidence of Coverage for more details.*



Fitness program

Silver&Fit gives you access to participating fitness centers, a home fitness kit, one-on-one weekly coaching, live online exercise classes and 8,000+ on-demand videos—all at no cost to you.



Regence Empower™

Turn to our online wellness program for personalized support and motivation to get—and stay—healthy.



Telehealth

Video and phone visits are covered for the same copay as in-person visits.



Nurse line

Nurses are available by phone 24/7 to answer questions, assess symptoms and recommend care.



Live in the moment

Online resources

Learn about Medicare

Visit regence.com/medicare/resources/medicare-basics to learn about Medicare, register for webinars and events, see enrollment dates, watch informational videos and find other helpful resources.

Get answers to your questions

Visit regence.com/medicare/resources/faq for answers to commonly asked questions about Medicare.

How to choose a Medicare plan

Visit regence.com/medicare/how-to-pick-plans to learn what to consider before choosing a Medicare plan.

See if you qualify for Extra Help

You may be eligible for help from Medicare to pay for your prescription drugs, premiums, deductibles, copays and coinsurance. To find out if you qualify:

- Visit ssa.gov/benefits/medicare/prescriptionhelp
- Or call Social Security at **1-800-772-1213** between 7 a.m. and 7 p.m., Monday through Friday (TTY users call 1-800-325-0778); or your State Medicaid Office.



Can't find what you need? Help is a phone call away.

Our Medicare plan advisors are ready to answer questions, help you find a doctor or look up your medications. Just call **1-844-REGENCE** (734-3623) (TTY: 711).

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 **1-855-522-8896**.

Understanding the Benefits

- Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services for which you routinely see a doctor. Visit regence.com/medicare or call **1-855-522-8896** 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.
- 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.

Understanding Important Rules

- In addition to your monthly plan premium, 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/coinsurance may change on January 1, 2023.
- For HMO plans, remember that except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).

Preventive care

Your plan includes a no-cost annual physical exam and all your Medicare-covered preventive services and immunizations, so it's easy to maintain your good health. Covered preventive care includes (but is not limited to):

- Alcohol misuse screenings and counseling
- Annual wellness visit
- Bone density screening
- Breast cancer screening (mammogram)
- Cardiovascular disease screenings
- Cervical and vaginal cancer screening
- Colorectal cancer screenings
- Depression screening
- Diabetes screening
- Diabetes self-management training
- Glaucoma tests

- Hepatitis B virus (HBV) infection screening
- Hepatitis C screening test
- HIV screening
- Immunizations (flu, pneumonia and hepatitis B)
- Lung cancer screenings
- Medicare Diabetes Prevention Program (MDPP)
- Nutrition therapy services
- Obesity screenings and counseling
- Prostate cancer screenings
- Sexually transmitted infections screening
- Tobacco use cessation counseling

Three easy ways to enroll



Visit regence.com/go/shop to choose a plan and enroll online.



Call our Medicare plan advisors at **1-844-REGENCE** (734-3623) (TTY: 711) to complete your enrollment over the phone or contact your insurance agent.



Mail a completed and signed enrollment application to **P.O. Box 1827, B32M, Medford, OR 97501**. Do not send any payment with your application.

After you submit your application

- Within 10 days the Plan will send you a verification letter to confirm we received your application.
- When your application is approved, we'll mail you a booklet that will help you create your member account and get started using your new plan.
- You will receive a welcome call after your plan's effective date to answer any questions you have about your new plan.
- You will receive your Regence member ID card in a separate mailing. Use your member ID card as your primary card to access your Medicare plan benefits, but keep your red, white and blue Medicare card in a safe place.

A complete list of covered services can be found in our Evidence of Coverage (EOC) on our website at regence.com/medicare or by calling **1-855-522-8896** (TTY: 711) to request a copy.

You must choose a primary care provider (PCP) from the plan's provider network when you enroll in an HMO plan.

Utilization Management (UM) is the way we review the type and amount of care you're getting. This 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 of UM procedures include pre-service review (prior authorization), concurrent review (including urgent concurrent review) and post-service review. Find more information in our Member FAQ on regence.com/medicare/resources/faq.

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 medicare.gov 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.

The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a registered trademark of ASH and used with permission herein. Participating facilities and fitness chains may vary by location and are subject to change. Home kits and rewards are subject to change.

American Specialty Health Incorporated and Lively are separate companies that provide services for Regence members. Other names or logos may be trademarks of their respective owners.

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



Cook up memories

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.



Regence BlueCross BlueShield of Oregon is an independent licensee of the Blue Cross and Blue Shield Association

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