



Regence BlueAdvantage HMO
Regence BlueAdvantage HMO Plus

2022 Summary of Benefits

for residents of Deschutes County

For more information

Visit our website at [regence.com/medicare](https://www.regence.com/medicare).

Prospective members call **1-844-734-3623** (TTY: 711) 8 a.m. to 5 p.m., Monday through Friday.

Current HMO members call **1-855-522-8896** (TTY: 711). Customer Service hours are 8 a.m. to 8 p.m., Monday through Friday (October 1 through March 31, our telephone hours are from 8 a.m. to 8 p.m., seven days a week).

Regence BlueCross BlueShield of Oregon is an Independent Licensee of the Blue Cross and Blue Shield Association.

Regence is an HMO/PPO/PDP plan with a Medicare contract. Enrollment in Regence depends on contract renewal. Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

This document is available electronically and may be available in other formats.

What you need to know about this book

The information listed is a summary of what we cover and **what you pay**. It does not list every service, coverage limitation or exclusion. A complete list of covered services can be found in our Evidence of Coverage (EOC) on our website at [regence.com/medicare](https://www.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.

To join a Regence Medicare Advantage plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area of **Deschutes County**.

Out-of-network/noncontracted providers are under no obligation to treat Regence 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.

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](https://www.regence.com/medicare/resources/faq).

Cost-sharing may be less if you qualify for Extra Help. To find out if you qualify, call the Social Security Administration at 1-800-772-1213 (TTY: 1-800-325-0778) between 7 a.m. and 7 p.m., Monday through Friday.

If you want to know more about the coverage and costs of Original Medicare, look in your current **Medicare & You 2022** handbook. View it online at [medicare.gov](https://www.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., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a registered trademark of ASH and used with permission herein. Other names may be trademarks of their respective owners.

American Specialty Health Incorporated, Lively, MDLIVE, Mom's Meals, Medline, Papa, Inc., TruHearing and VSP Vision Care are separate companies that provide services to Regence members.

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](https://www.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 medicines 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.
- 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).

Medical Benefits

Plan costs & information	Regence BlueAdvantage HMO	Regence BlueAdvantage HMO Plus
Plan number	H6237-007-003	H6237-008-003
Monthly plan premium You must continue to pay your Medicare Part B premium.	\$35	\$89
Annual deductible The amount you pay for medical services before the plan begins to pay. Deductible amounts reset every January 1.	\$0	\$0
Maximum out-of-pocket responsibility Annual limit on your out-of-pocket costs for Part A (hospital) and Part B (medical) services. Does not include prescription drugs.	\$5,500	\$4,900

Medical benefits	Regence BlueAdvantage HMO	Regence BlueAdvantage HMO Plus
Inpatient hospital coverage^{1,3} Number of days allowed per stay is unlimited.	Days 1-5: \$395/ day Days 6+: \$0 / day	Days 1-4: \$375 / day Days 5+: \$0 / day
Outpatient hospital services¹		
For wound care	\$40	\$35
For observation	\$90	\$90
For all other services	\$375	\$300
Ambulatory surgery center services¹		
For wound care	\$40	\$35
For all other services	\$300	\$275
Doctor visits		
Primary care provider	\$0	\$0
Specialist³	\$40	\$35
Preventive care Cost-sharing may apply if you receive other services during your preventive care visit.	\$0	\$0
Emergency care Copay waived if admitted to the hospital within 48 hours.	\$90	\$90
Urgently needed services	\$40	\$35

1- Services may require prior authorization. **2-** Services do not apply to the out-of-pocket maximum.
3- Services may require a physician referral.

Medical benefits	Regence BlueAdvantage HMO	Regence BlueAdvantage HMO Plus
Diagnostic services/labs/imaging		
HbA1C testing	\$0	\$0
Lab services¹	\$5	\$5
Outpatient x-rays	\$5	\$5
Diagnostic tests and procedures¹	\$5	\$5
Diagnostic mammography	\$0	\$0
Diagnostic radiology (MRI, CT, etc.)¹	\$350	20%
Hearing services		
Medical hearing exam	\$40	\$35
Routine hearing²	Exam: \$0	Exam: \$0
In-network coverage through TruHearing. Hearing aids covered only if obtained from TruHearing. 1 per ear, per year.	Hearing aids: \$699 or \$999 per aid	Hearing aids: \$699 or \$999 per aid
Dental services		
Medical dental services	\$40	\$35
Preventive and diagnostic dental services²	\$0; \$1,000 benefit limit per year for covered services	\$0; no limit for covered services
Covers preventive and diagnostic exams, bitewing and diagnostic x-rays, cleanings, and fluoride twice per year, full- mouth or panoramic x-rays once every 3 years, and certain periodontal services as needed.		
Restorative dental services²	Available only as an optional supplemental benefit.	Available only as an optional supplemental benefit.
Covers crowns, dentures, partials, bridges, implants, restorations, endodontics, periodontics, and oral surgery.		
Vision services		
Medical vision services	\$0	\$0
Routine vision²	Exam: \$0	Exam: \$0
In-network coverage through VSP Vision Care. Lenses limited to standard basic single-vision, lined bifocal, lined trifocal or lenticular. 1 pair of lenses and frames or a single purchase of contact lenses per year.	Lenses: \$0	Lenses: \$0
	Frames or contact lenses: \$100 allowance per year	Frames or contact lenses: \$100 allowance per year
Mental health services¹		
Inpatient psychiatric hospital	Days 1-5: \$370 / day	Days 1-4: \$375 / day
There is a 190-day lifetime maximum.	Days 6-190: \$0 / day	Days 5-190: \$0 / day
Outpatient therapy (individual and group)	\$40	\$35

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Medical benefits	Regence BlueAdvantage HMO	Regence BlueAdvantage HMO Plus
Skilled nursing facility¹ Up to 100 days covered per benefit period.	Days 1-20: \$0 / day Days 21-50: \$188 / day Days 51-100: \$0 / day	Days 1-20: \$0 / day Days 21-47: \$188 / day Days 48-100: \$0 / day
Physical therapy¹ Includes occupational therapy and speech language therapy.	\$40	\$35
Ambulance (air/ground)¹ Copay applies for each one-way transport.	\$225	\$275
Transportation	Not covered	Not covered
Medicare Part B drugs¹ Usually administered by a provider.	20%	20%
Alternative care (Medicare-covered)		
Acupuncture Limited to treatment of chronic low back pain.	\$20	\$20
Chiropractic Limited to manipulation of the spine to correct a subluxation.	\$20	\$20
Alternative care (Additional covered)		
Acupuncture²	\$20	\$20
Chiropractic² Combined limit of 18 visits per year.	\$20	\$20
Massage therapy² Limit of 6 visits per year, up to 60 minutes per visit.	\$20	\$20
Naturopathy² Limit of 6 visits per year.	\$20	\$20
Annual physical exam In addition to the Medicare Annual Wellness Visit.	\$0	\$0
Bathroom safety devices²	\$100 allowance every year	\$100 allowance every year
Durable medical equipment (DME)¹	20%	20%
Fitness program² Fitness program membership, home fitness kit with options such as a complimentary activity tracker, health coaching and more.	\$0 Provided exclusively through Silver&Fit	\$0 Provided exclusively through Silver&Fit

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Medical benefits	Regence BlueAdvantage HMO	Regence BlueAdvantage HMO Plus
<p>Meal delivery service²</p> <p>Chronic health 2 meals per day, up to 56 days, 112-meal limit.</p> <p>Post discharge 2 meals per day, up to 28 days, 56-meal limit. Requires enrollment in care management program.</p>	<p>\$0</p> <p>\$0 Provided exclusively through Mom's Meals</p>	<p>\$0</p> <p>\$0 Provided exclusively through Mom's Meals</p>
<p>Over the counter (OTC) items²</p>	\$40 every three months	Not covered
<p>Palliative care and support²</p> <p>Includes care planning, pain and symptom management and counseling services for patients, caregivers, and families in case of serious illness.</p>	\$0	\$0
<p>Personal emergency response system (PERS)²</p> <p>Benefit includes device and monthly monitoring services.</p>	<p>\$0</p> <p>Provided exclusively through Lively</p>	<p>\$0</p> <p>Provided exclusively through Lively</p>
<p>Podiatry services</p> <p>Medicare-covered³</p> <p>Diabetic routine footcare² Limit of 6 visits per year.</p>	<p>\$40</p> <p>\$0</p>	<p>\$35</p> <p>\$0</p>
<p>Virtual companionship²</p> <p>Virtual support services. Limit of 4 visits per month; up to 60 minutes per visit.</p>	<p>\$0</p> <p>Provided exclusively through Papa, Inc.</p>	<p>\$0</p> <p>Provided exclusively through Papa, Inc.</p>
<p>Virtual visits (telehealth)</p> <p>Medical and mental health services by phone or video.</p>	\$0	\$0

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Prescription drug benefits

Prescription deductible (the amount you pay before the plan begins to pay; resets every January 1)

Regence BlueAdvantage HMO†	\$0 (Tiers 1,2 and Tiers 3,4 insulins); \$200 (Tiers 3,4,5)
Regence BlueAdvantage HMO Plus	\$0 (Tiers 1,2 and Tiers 3,4 insulins); \$100 (Tiers 3,4,5)

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

	Regence BlueAdvantage HMO		Regence BlueAdvantage HMO Plus	
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*	\$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*	\$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 (the amount you pay after you and your plan have paid \$4,430 for covered drugs)

Generic drugs	You pay 25%
Brand-name drugs*	You pay 25%

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

Generic drugs	You pay the greater of \$3.95 or 5%
Brand-name drugs	You pay the greater of \$9.85 or 5%

You may pay more than your copay or coinsurance amount if you get drugs from an out-of-network pharmacy. Long-term care facility residents pay the same as at a standard retail pharmacy and are limited to a 1-month supply.

† Includes Tier 1 preferred generic coverage for prescribed folic acid, vitamin B12, vitamin D and erectile dysfunction drugs. * Covered insulins maintain the same copays through the Coverage gap you had during the Initial coverage.

Optional Supplemental Benefits

Dental OSB plan costs	Regence BlueAdvantage HMO	Regence BlueAdvantage HMO Plus
<p>Monthly plan premium In addition to your monthly plan and Part B premiums.</p>	\$24	\$24
Dental OSB plan benefits		
<p>Restorative comprehensive dental services² Covers crowns, dentures, partials, bridges, implants, restorations, endodontics, periodontics, and oral surgery.</p>	<p>50% \$1,000 benefit limit per year for covered services</p>	<p>50% \$1,000 benefit limit per year for covered services</p>

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Important information about your benefits

Routine hearing services

For more information about your routine hearing benefits or to find a hearing provider, call TruHearing at **1-855-542-1711** (TTY: 711), 8 a.m. to 8 p.m. Monday through Friday. Or visit truhearing.com/regenceor.

Routine vision services

For more information about your routine vision benefits or to find a vision provider, call VSP Vision Care at **1-844-872-6065** (TTY: 711), 8 a.m. to 8 p.m., seven days a week. Or visit vsp.com.

Virtual companionship

Eligible members are able to receive support services such as grocery and pharmacy pick-up/delivery, virtual technology assistance, phone support with meaningful conversations, scheduling appointments with telehealth providers and more. For more information or to see if you qualify, call Papa Pals at **1-877-290-7229** (TTY: 711) 5 a.m. to 8 p.m. Pacific time, Monday through Friday, or 5 a.m. to 5 p.m. Pacific time, Saturday and Sunday. Or visit joinpapa.com/regence.

The Silver&Fit program

Includes a basic membership at one or more participating fitness centers, an expanded home fitness digital library with on-demand videos through the website or mobile app, choice of one home fitness kit from categories such as fitness activity trackers, yoga, Pilates, swim or strength, weekly 1-on-1 health coaching in a variety of topics, and much more. For more information or to sign up, call Silver&Fit at **1-888-797-8086** (TTY: 711), 5 a.m. to 6 p.m. Pacific time, Monday through Friday. Or visit silverandfit.com.

Over-the-counter items

Members of select plans receive a prepaid discount card and a list of product categories that are eligible for the OTC program. Allowance renews each quarter; unused credit does not accumulate or carry over to the next quarter. The card can be used at participating retail locations or online at athome.medline.com/card. For more information, call Regence Customer Service at **1-855-522-8896** (TTY: 711).

Meal delivery service

No-cost meals for chronic condition or post-hospital stay nutritional support for those who qualify and participate in the plan's care/case management program. Mom's Meals delivers meals to all 50 states plus U.S. territories. For more information or to see if you qualify, call Regence Customer Service at **1-855-522-8896** (TTY: 711).

Bathroom safety devices

Members are eligible to purchase select bathroom safety items, such as shower/bathtub grab bar and bench, commode rails or elevated toilet seats from suppliers or retailers. Installation and in-home assessment are not covered. For more information or to find out what items are covered call Regence Customer Service at **1-855-522-8896** (TTY: 711).

Personal emergency response system (PERS)

Receive a Lively™ Mobile Plus medical alert device and monthly monitoring when arranged by the plan. For more information, call Lively at **1-800-358-9066** (TTY: 711). Or visit lively.com/regenceor.

Virtual visits (telehealth)

Primary care and mental health visits through a mobile app, video visit, or phone call may be available through your providers office. Contact them directly to see if they offer virtual visits or you may use MDLIVE if your local provider does not offer virtual visits. To schedule an appointment with MDLIVE, call **1-800-400-6354** (TTY: 711), 24 hours a day, 7 days a week. Or visit mdlive.com.

24-hour nurse line

Regence Advice24 gives you 24/7 access to a medical professional for self-care suggestions for minor injuries and illnesses or help determining if an urgent care facility or emergency room is needed for more immediate care. Call **1-800-267-6729** (TTY: 711).

Urgent and emergency care when you travel

If you travel outside the United States, the plan covers urgent care and medical emergencies in more than 190 countries around the world. Part D prescription drug coverage is not available outside the United States and its territories.

Covered preventive care services

Our plans cover the following Medicare-covered preventive services, along with any additional preventive services that Medicare approves during the contract year.

Abdominal aortic aneurysm screening
Alcohol misuse screenings and counseling
Annual wellness visit
Bone mass measurements (bone density)
Breast cancer screening (mammogram)
Cardiovascular disease screenings
Cardiovascular disease behavioral therapy
Cervical and vaginal cancer screening
Colorectal cancer screenings (multi-target stool DNA test, barium enemas, colonoscopy, fecal occult blood test or flexible sigmoidoscopies)
Depression screening
Diabetes screening
Diabetes self-management training
Glaucoma tests
Hepatitis B virus (HBV) infection screening
Hepatitis C screening test
HIV screening
Immunizations for flu, hepatitis B and pneumococcus
Lung cancer screenings with Low Dose Computed Tomography (LDCT)
Medicare Diabetes Prevention Program (MDPP)
Nutrition therapy services
Obesity screenings and counseling
Prostate cancer screenings
Sexually transmitted infections screening and counseling
Tobacco use cessation counseling
“Welcome to Medicare” preventive visit (one time)