

2019 PLAN COMPARISON



PROVIDENCE MEDICARE HARBOR + RX (HMO)
PROVIDENCE MEDICARE SUMMIT + RX (HMO-POS)

Service Area:
King and Snohomish Counties

Why choose Providence?

Medicare choices can be confusing. So we're here to make it easier. Providence Medicare Advantage Plans support you every step of the way. You're covered, whenever and wherever you need care. Plus, you'll get extra features and convenient tools to help you live well.

Variety of plans and options

We designed our plans with your needs and budget in mind. With different plan types and cost sharing options (deductibles, coinsurance and copayments), there's a plan for everyone.

Broad network

With access to thousands of network providers, you'll find quality care when you need it.

Care for you and the community

We care about the total well-being of each person we serve. That's why we donate vital health care services that support the issues and challenges of our local communities.

Experience and innovation

We're part of Providence St. Joseph Health so you benefit from more than 160 years of health care experience and innovation. With our broad resources, you'll get modern conveniences, like telemedicine, and integrated systems that make it simpler for you to get the very best care possible.

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

Service area map

2019 Providence Medicare Service Area



- Harbor + RX (HMO)
- Summit + RX (HMO-POS)



Providence Medicare Advantage Plans – Part C

	Providence Medicare Harbor + RX (HMO)	Providence Medicare Summit + RX (HMO-POS)	
Monthly premium with prescription drug coverage	\$0	\$59	
	In-network	In-network	Out-of-network
Medical Deductible	\$0	\$0	
Benefits	You pay		You pay
Out-of-pocket maximum	\$6,700	\$5,500	\$10,000
Doctor office visit (PCP)	\$15 [△]	\$15 [△]	40%
Specialist visit	\$50 [△]	\$40 [△] 40% no referral [△]	40%
Secure video visits	\$0 [△]	\$0 [△]	No Coverage
Preventive care	\$0 [△]	\$0 [△]	40%
Lab	\$15	\$12	40%
X-ray	\$15	\$15	40%
Outpatient diagnostic tests & procedures	20%	20%	40%
Outpatient diagnostic & therapeutic radiology	20%	20%	40%
Durable medical equipment	20%	20%	40%
Diabetic supplies	\$0 20% **	\$0 20% **	40%
Outpatient surgery	\$385	\$275	40%
Inpatient hospital	Days 1-4: \$450/day Days 5-90: \$0	Days 1-4: \$375/day Day 5 & beyond: \$0	40%
Skilled nursing facility	Days 1-20: \$0 Days 21-100: \$172/day	Days 1-20: \$0 Days 21-100: \$160/day	40%
Home health	\$0	\$0	40%
Mental health and chemical dependency counseling	\$40	\$40	40%
Therapy: PT, OT, ST	\$40	\$40	40%
Medical eye exam	\$50	\$40 [△]	40%
	Worldwide coverage (\$50,000 limit)	Worldwide coverage (\$50,000 limit)	
Urgent care*	\$65†	\$60†	
Emergency room*	\$90†	\$90†	
Ambulance (air/ground)	\$270 one way	\$270 one way	

* Diagnostic testing copayment may apply.

[△] For office visits, other charges may apply.

** Diabetic therapeutic shoes and inserts

† Copayment is waived if admitted within 24 hours for the same condition.

Out-of-network/non-contracted providers are under no obligation to treat Providence Medicare Advantage Plans 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.

Pharmacy Coverage – Part D

How it works

Initial coverage	Coverage gap	Catastrophic coverage
Phase 1	Phase 2	Phase 3
When the total paid by you and the plan reaches \$3,820, Phase 2 begins.	You pay only 25% of the costs of brand-name drugs and 37% of the costs of generic drugs. You stay in this stage until your out-of-pocket costs reach \$5,100. After that, Phase 3 begins.	You pay whichever of these is larger: either 5% coinsurance for the costs of the drug or \$3.40 copay for generic drugs, \$8.50 copay for brand-name or specialty drugs.

What you pay in Phase 1

Prescription drug coverage	Providence Medicare Harbor + RX (HMO)	Providence Medicare Summit + RX (HMO/POS)
Annual deductible ^{††}	\$290 Waived on generic tiers	\$240 Waived on generic tiers
	One-month supply	
	Preferred network pharmacy	Preferred network pharmacy
1- Preferred generic	\$0	\$4
2- Generic	\$10	\$13
3- Preferred brand	\$47	\$47
4- Non-preferred drugs	\$100	\$100
5- Specialty drugs	27%	28%
	Three-month supply	
	Preferred network and mail order pharmacy	Preferred network and mail order pharmacy
1- Preferred generic	\$0	\$9.60
2- Generic	\$24	\$31.20
3- Preferred brand	\$112.80	\$112.80
4- Non-preferred drugs	\$240	\$240
5- Specialty drugs	Available in one-month supplies only	

^{††}Deductible is waived on all generic tiers (Tiers 1 and 2)

Copays listed are for Preferred Network pharmacies only; other pharmacy copays may cost more.

Vision Coverage – included at no extra charge

Providence Medicare Harbor + RX (HMO)	
Benefit	Description
Routine Eye Exams	<ul style="list-style-type: none"> • Focuses on your eyes and overall wellness • One exam every calendar year • Up to a \$30 allowance
Prescription Eyeglasses (lenses, frames, upgrades) or contact lenses (includes lenses, fitting and evaluation)	\$75 allowance every two years for any combination of prescription lenses, frames or upgrades (such as tinting) or prescription contacts

Providence Medicare Summit + RX (HMO POS)	
Benefit	Description
Routine Eye Exams	<ul style="list-style-type: none"> • Focuses on your eyes and overall wellness • One exam every calendar year • Up to a \$60 allowance
Prescription Eyeglasses (lenses, frames, upgrades) or contact lenses (includes lenses, fitting and evaluation)	\$150 allowance per year for any combination of prescription lenses, frames or upgrades (such as tinting) or prescription contacts

You are responsible for any cost above the allowance for routine eye exams, prescription eyeglasses or contact lenses.

No-cost Fitness Center Membership

Your health and well-being are important to us. That's why we offer all of our members a **No-cost fitness center membership** through the Silver&Fit® Program.

The Silver&Fit Exercise and Healthy Aging Program benefits include:

- No-cost access to a participating fitness center or YMCA exercise center
- Fitness Center group exercise classes designed specifically for older adults, where offered
- The option to work out at home, if you are unable to attend a participating fitness center. As a member, you can receive two home fitness kits per benefit year through the Silver&Fit home fitness program option.
- Healthy Aging materials (online or DVD)

The Silver&Fit Program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Incorporated (ASH). Silver&Fit is a registered trademark of ASH, and used with permission herein. All programs and services are not available in all areas.

This information is not a complete description of benefits. Call **1-800-603-2340 (TTY: 711)** for more information.

Hearing Coverage – included at no extra charge

Providence Medicare Harbor + RX (HMO) Providence Medicare Summit + RX (HMO POS)		
Benefit	Description	Copay
Routine Hearing Exam	<ul style="list-style-type: none"> • Covers one routine hearing exam per calendar year • You must see a TruHearing provider 	\$45
Hearing Aids	<ul style="list-style-type: none"> • Up to two TruHearing hearing aids every calendar year • Benefit is limited to TruHearing Advanced and Premium hearing aids • You must see a TruHearing provider 	\$699 or \$999 per hearing aid

How to take advantage of your hearing benefit

- 1** Call TruHearing
- 2** Schedule a hearing exam
- 3** Order your hearing aid
- 4** Return for fitting and programming

Your TruHearing purchase includes:

- 3, in-person, follow-up visits with a local, in-network provider for fitting and adjustments
- Extended 3-year manufacturer warranty for repairs and one-time loss and damage replacement
- 45-day trial
- 48 batteries per hearing aid

All TruHearing hearing aid models feature:

- Smartphone compatibility
- Latest DSP technology for a more natural hearing experience
- High performance in noisy situations
- 2.4 GHz wireless connectivity
- 6 programs
- Full range of styles and colors
- Rechargeable style option available as a buy-up

SAVE on hearing aid batteries!

Order from TruHearing and get **120 batteries for only \$39** delivered right to your door. Call **1-855-205-6201**.

Three follow-up visits must be used within one year after the date of initial purchase. Free battery offer is not applicable to the purchase of rechargeable hearing aid models. Forty-five-day trial and hearing aid repairs and replacements subject to provider and manufacturer fees.

Costs associated with excluded items are the responsibility of the member and not covered by the plan.

2019 Optional Supplemental Dental Benefits



For members of Providence Medicare Advantage Plans

Providence Medicare Advantage Plans recognizes the importance of good oral health. Our dental plans encourage the early detection of dental problems and routine maintenance to help achieve good overall health and avoid costly treatment in the future.

We offer comprehensive dental benefits that include coverage for exams, cleanings, X-rays, extractions, crowns, dentures and more. The Providence Dental Network offers members access to nearly 1,700 in-network dentist listings¹ in Washington. Find a participating dentist online at ProvidenceHealthAssurance.com/providerdirectory.

Plan features

- Two optional supplemental plans to choose from
- Access to nearly 1,700 in-network dental provider listings¹
- No waiting periods
- Coverage for diagnostic and preventive care services
- Coverage on more extensive services, including crowns, bridges and dentures

Good dental health can help reduce your risk of serious health issues, such as stroke, heart disease, diabetes and respiratory illnesses.^{2,3}

For more information:

1-800-603-2340 (TTY: 711) 8 a.m. to 8 p.m., seven days a week (Pacific Time)

ProvidenceHealthAssurance.com

¹ Out-of-pocket costs will be less with a network dentist

² National Institute of Dental and Craniofacial Research. Heart Disease and Oral Health (2016).

³ Gustin, K. M. (2006, Dec.). Discussing dental. National Provisioner. 220(12). 26-29.

Dental coverage becomes effective the month following receipt of the dental application (on the first); i.e., if a dental application is submitted on Jan. 8, the effective date will be Feb. 1.

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2019 Optional Supplemental Dental Benefits

Benefit highlights

	Washington Basic Option		Washington Enhanced Option	
Monthly premium	\$35.50		\$49.60	
Plan benefits	In-network member responsibility	Out-of-network member responsibility*	In-network member responsibility	Out-of-network member responsibility*
Office visit copay	No copay		No copay	
Annual deductible ¹	\$50	\$150	\$50	\$150
Annual maximum	\$1,000		\$1,500	
Waiting periods	None		None	
Provider network	Any licensed dentist ²		Any licensed dentist ²	
Out-of-network reimbursement	Maximum allowable charge		Maximum allowable charge	
Diagnostic and preventive services				
Oral examinations ³	0%	20%	0%	20%
Semiannual teeth cleaning ⁴	0%	20%	0%	20%
Bitewing X-rays ⁵	0%	20%	0%	20%
Full, panoramic and other diagnostic X-rays ⁶	0%	20%	0%	20%
Comprehensive dental services				
Basic fillings and simple extractions	50%	60%	50%	60%
Dentures ⁷	50%	60%	50%	60%
Crowns and bridges ^{8,9}	50%	60%	50%	60%
Oral surgery	Not covered		50%	60%
Endodontics (root canals)	Not covered		50%	60%
Periodontics	Not covered		50%	60%
Prosthodontics, other oral/maxillofacial surgery	Not covered		50%	60%

***Important notes:** Out-of-network dentists may charge more than the amount allowed by Providence Medicare Advantage Plans. If this happens, they may send members a "balance bill" for the difference between their charged amount and the amount paid by the plan.

¹ Deductibles are waived for diagnostic and preventive services

² Seeking care from a participating in-network dentist will reduce out-of-pocket costs and prevent a balance bill

³ Oral examinations – limited to two per calendar year

⁴ Teeth cleanings (prophylaxis: cleaning and polishing teeth) – limited to two per calendar year

⁵ Bitewing X-rays – limited to two per calendar year

⁶ Full, panoramic or other diagnostic X-rays – limited to one per five years


⁷ \$250 lifetime denture benefit


⁸ Crown/bridge maximum (Basic) – \$100 per tooth per year


⁹ Crown/bridge maximum (Enhanced) – \$500 per year


Benefits and services beyond Original Medicare


Put all the perks of Providence Medicare Advantage Plans to work for you. From achieving better health and fitness to accessing coaching and support, our plans bring these extras and more:


 **Annual routine eye exam** offered on all plans and an allowance for prescription glasses, frames and/or contacts on some plans.


 **Annual routine hearing exam and hearing aid benefit** that provides you with high-quality hearing aids and local professional care at a fraction of the cost.


 **No-cost fitness center membership** so you can work out your way, or even work out at home using two home-fitness kits per year.


 **24/7 nurse advice** so you can connect with registered nurses day or night with no cost to you.

 **Optional home assessments** with licensed, board-certified nurses.

 **Providence Express Care Virtual** for live, on-demand provider visits at no cost from your computer, tablet or smartphone.

 **myProvidence.com** where you can access a summary of your benefits, view claims, pay your premium and get prescription drug information.

 **More savings and assistance with My Advocate**, which connects members with a variety of government and community programs.

 **Health coaching** can help you lose weight, increase your physical activity or just feel better when you join the 93% of Providence health coaching participants who've made a lifestyle improvement.

Health coaching visits limited to 12 per calendar year.

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Extra ways to help you live well

Your Providence Medicare Advantage Plan offers extra value with easy ways to take care of your health. Use these additional services to support your well-being.

- **myProvidence**, your one-stop secure member portal available anytime, day or night. View your claims and benefit information, search for a provider or explore ways to improve your health and wellness with added tools and resources.
- **No-cost fitness center membership or up to two home fitness kits per year** through the Silver&Fit® Exercise and Healthy Aging program¹.
- **No-cost Providence Express Care Virtual** for live, on-demand provider visits from your computer, tablet or smartphone.
- **No-cost ProvRN**, for 24/7 nurse advice so you can connect with a registered nurse day or night.
- **Save on prescription drugs** by filling a medication at a preferred retail pharmacy, which will usually cost less.
- **Optional supplemental dental benefits** include coverage for exams, cleanings, X-rays, extractions, crowns dentures and more.

To learn more:

1. Call us at **1-855-210-1586 (TTY: 711)**. Service is available between 8 a.m. and 8 p.m. (Pacific Time), seven days a week from Oct. 1 to Mar. 31, and Monday through Friday from Apr. 1 to Sept. 30.
2. Visit us online at ProvidenceHealthAssurance.com.
3. Attend a free community meeting.²

¹ The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Incorporated (ASH). Silver&Fit is a registered trademark of ASH, and used with permission herein. All programs and services are not available in all areas.

² For accommodations of persons with special needs at meetings, call **1-800-457-6064** or **503-574-5551 (TTY: 711)**.

Medicare has neither reviewed, nor endorsed this information.

This information is not a complete description of benefits. Call **1-800-603-2340 (TTY: 711)** for more information.

**Call us for information, to enroll,
or to make a personal appointment
at 1-855-210-1586 (TTY: 711).**

8 a.m. to 8 p.m. (Pacific Time),

Seven days a week (Oct. 1-Mar. 31)

Monday through Friday (Apr. 1-Sept. 30)

**Enroll online at
[ProvidenceHealthAssurance.com](https://www.providencehealthassurance.com)**

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Providence Health & Services, a not-for-profit health system, is an equal opportunity organization in the provision of health care services and employment opportunities.

Our Mission

As expressions of God's healing love, witnessed through the ministry of Jesus, we are steadfast in serving all, especially those who are poor and vulnerable.

Our Values

Compassion

Dignity

Justice

Excellence

Integrity



A division of Providence Health Assurance