



2025 Medicare Advantage

SUMMARY OF BENEFITS

ATRIO Special Needs Plan (HMO D-SNP)

Service area coverage for Douglas County
and Klamath County (Partial), Oregon

Plan IDs include: H3814-007, H3814-030

January 1, 2025 - December 31, 2025

2025 Summary of Benefits

January 1, 2025 – December 31, 2025



Table of Contents

About the Summary of Benefits and Who Can Join	3
Which Doctors, Hospitals and Pharmacies Can I Use?	3
Tips for Comparing Your Medicare Choices	3
Pre-enrollment Checklist	4
Understanding the Benefits	4
Understanding Important Rules	4
Plan Premiums, Deductible and Out-of-pocket Maximums	5
Plan Premium	5
Plan Deductible	5
Out-of-Pocket Maximums	5
Covered Medical and Hospital Benefits	6
<i>(Services marked with an * may require prior authorization)</i>	
Inpatient Hospital Care <i>(Acute) *</i>	6
Outpatient Hospital Services *	6
Ambulatory Surgery Center Services *	6
Doctor's Office Visits	6
Preventive Care	6
Emergency Care	6
Urgent Care	6
Diagnostic Tests, Lab, X-rays, and Radiology Services *	6
Diagnostic Radiology Services * <i>(such as MRIs, CT and PET scans)</i>	6

2025 Summary of Benefits

January 1, 2025 – December 31, 2025



Hearing Services	6
Dental Services *	7
Vision Services	7
Mental Health Services *	7
Skilled Nursing Facility (SNF) *	7
Occupational, Physical and Speech Therapy *	8
Ambulance *	8
Transportation	8
Medicare Part B Drugs *	8
Telehealth	8
Foot Care	8
Durable Medical Equipment (DME) and Supplies, and Diabetic Supplies*	8
Medical Equipment, Prosthetic Devices, and Medical Supplies	8
Diabetic Supplies	8
Fitness	8
Alternative Therapies	9
Over-the-Counter (OTC) Items	9
Meals*	9
Personal Emergency Response System (PERS)	9
Medicare Part D Prescription Drug Benefits	10
Oregon Health Plan (Medicaid) Benefits	11

2025 Summary of Benefits

January 1, 2025 – December 31, 2025



About the Summary of Benefits and Who Can Join

This is a summary of ATRIO Health Plans health and drug services covered by ATRIO Special Needs Plans (HMO D-SNP). The benefit information provided does not list every service that we cover or list every limitation or exclusion. For a complete list of services we cover, please view the Evidence of Coverage at atriohp.com. To join an ATRIO Health Plans Medicare Advantage Plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area for these plans include Douglas and Klamath County in Oregon.

Which Doctors, Hospitals and Pharmacies Can I Use?

ATRIO Health Plans has a network of doctors, hospitals, pharmacies, and other providers. If you use the providers in our network, you may pay less for your covered services. If you use providers that are not in our network, you may pay a higher out-of-pocket cost. You must generally use network pharmacies to fill your prescription drugs (if you choose a plan that includes drug coverage). You can see our plan's Formulary (Part D prescription drug list), Provider Directory and Pharmacy Directory at our website, atriohp.com.

Tips for Comparing Your Medicare Choices

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.



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 Member Services representative at 1-877-672-8620 (TTY 711), daily from 8 a.m. to 8 p.m. local time.

Understanding the Benefits

- The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit atriohp.com or call 1-877-672-8620 (TTY 711) 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.
- If you choose a plan that includes drug coverage, 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.
- Review the formulary to make sure your drugs are covered.

Understanding Important Rules

- In addition to your monthly plan premium (if applicable), 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/co-insurance may change on January 1, 2026.
- 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).
- This plan is a dual eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid.



Plan Premiums, Deductible and Out-of-pocket Maximums

	ATRIO Special Needs Plan (HMO D-SNP) Douglas County H3814-030	ATRIO Special Needs Plan (HMO D-SNP) Klamath County H3814-007
Plan Eligibility and Cost-Sharing	ATRIO Health Plans HMO D-SNP plans are Medicare Advantage HMOs designed for people who have both Medicare Parts A & B and full Oregon Health Plan (OHP) (Medicaid) benefits. If you are eligible for Medicare cost sharing under Medicaid, you pay \$0. If you lose your Medicaid eligibility status, you will have to pay a cost share for covered services	ATRIO Health Plans HMO D-SNP plans are Medicare Advantage HMOs designed for people who have both Medicare Parts A & B and full Oregon Health Plan (OHP) (Medicaid) benefits. If you are eligible for Medicare cost sharing under Medicaid, you pay \$0. If you lose your Medicaid eligibility status, you will have to pay a cost share for covered services
Plan Premium	\$0 per month <i>You must continue to pay your Medicare Part B premium</i>	\$0 per month <i>You must continue to pay your Medicare Part B premium</i>
Plan Deductible	There is no plan deductible	There is no plan deductible
Out-of-Pocket Maximums	<ul style="list-style-type: none"> You pay nothing for Medicare-covered services in our network. Except for emergency and urgently needed care, out-of-network coverage is not included; you may have to pay the full cost for services received outside of our medical and pharmacy networks. If you reach the limit on out-of-pocket costs, your hospital and medical services will continue to be covered and we will pay the full cost for the rest of the year 	<ul style="list-style-type: none"> You pay nothing for Medicare-covered services in our network. Except for emergency and urgently needed care, out-of-network coverage is not included; you may have to pay the full cost for services received outside of our medical and pharmacy networks. If you reach the limit on out-of-pocket costs, your hospital and medical services will continue to be covered and we will pay the full cost for the rest of the year



Covered Medical and Hospital Benefits
 (Services marked with an * may require prior authorization)

	ATRIO Special Needs Plan (HMO D-SNP) Douglas County H3814-030	ATRIO Special Needs Plan (HMO D-SNP) Klamath County H3814-007
Inpatient Hospital Care (Acute)*	\$0 copay	\$0 copay
Outpatient Hospital Services*	\$0 copay	\$0 copay
Ambulatory Surgery Center Services*	\$0 copay	\$0 copay
Doctor's Office Visits	You pay nothing for Primary Care Provider (PCP) and Specialist visits	You pay nothing for Primary Care Provider (PCP) and Specialist visits
Preventive Care	\$0 copay	\$0 copay
Emergency Care	\$0 copay	\$0 copay
Urgent Care	\$0 copay	\$0 copay
Diagnostic Tests, Lab, X-rays, and Radiology Services*	\$0 copay	\$0 copay
Hearing Services	You pay nothing for Medicare-covered exams to diagnose/treat hearing and balance issues	You pay nothing for Medicare-covered exams to diagnose/treat hearing and balance issues



Covered Medical and Hospital Benefits

(Services marked with an * may require prior authorization)

	ATRIO Special Needs Plan (HMO D-SNP) Douglas County H3814-030	ATRIO Special Needs Plan (HMO D-SNP) Klamath County H3814-007
<p>Dental Services *</p> <p>Supplemental routine services are services not covered by Medicare</p> <p>†Benefit does not roll over</p>	Dental Services (Medicare-covered services)	
	You pay nothing for Medicare-covered services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth)	You pay nothing for Medicare-covered services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth)
	Dental Services (Supplemental routine services)	
	\$400 annual allowance [†] , loaded to your Flex Card, for comprehensive and preventative dental services. Excludes cosmetic procedures	\$250 allowance every six months [†] , loaded to your Flex Card, for comprehensive and preventive dental services. Excludes cosmetic procedures (\$500 annual allowance)
<p>Vision Services</p> <p>Medicare covered: Exams to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening).</p> <p>Supplemental routine services (services not covered by Medicare) administered by VSP</p>	Vision Exams (Medicare-covered services)	
	In-network: \$0 copay	In-network: \$0 copay
	<i>Glaucoma screening</i> In network: \$0 copay	<i>Glaucoma screening</i> In network: \$0 copay
	Vision Exams (Supplemental routine services)	
	In-network: \$0 copay	In-network: \$0 copay
	Vision Eyewear (Supplemental routine services)	
In-network: \$250 allowance for frames (standard lenses included) or contact lenses every two years (in-network only)	In-network: \$250 allowance for frames (standard lenses included) or contact lenses every two years (in-network only)	
Mental Health Services*	You pay nothing for inpatient or outpatient mental health services	You pay nothing for inpatient or outpatient mental health services
Skilled Nursing Facility (SNF)*	\$0 copay	\$0 copay



Covered Medical and Hospital Benefits

(Services marked with an * may require prior authorization)

	ATRIO Special Needs Plan (HMO D-SNP) Douglas County H3814-030	ATRIO Special Needs Plan (HMO D-SNP) Klamath County H3814-007
Occupational, Physical and Speech Therapy*	\$0 copay	\$0 copay
Ambulance* (Air and Ground) <i>Authorization required for nonemergent transportation</i>	\$0 copay	\$0 copay
Transportation <i>Must use SafeRide for covered trips</i>	\$0 copay for 24 one-way trips every year to plan-approved health-related locations	\$0 copay for 24 one-way trips every year to plan-approved health-related locations
Medicare Part B Drugs*	\$0 copay	\$0 copay
Telehealth <i>If provider offers Telehealth visits</i>	PCP: \$0 copay Specialist: \$0 copay	PCP: \$0 copay Specialist: \$0 copay
Foot Care	You pay nothing for foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions	You pay nothing for foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions
Durable Medical Equipment (DME) and Supplies, and Diabetic Supplies * DME supplies are not eligible for Flex Card OTC spend	\$0 copay	\$0 copay
Fitness <i>†Benefit does not roll over</i>	\$300 allowance every six months [†] , loaded to your Flex Card, for gym membership fees and fitness classes (\$600 annual allowance)	\$300 allowance every six months [†] , loaded to your Flex Card, for gym membership fees and fitness classes (\$600 annual allowance)



Covered Medical and Hospital Benefits

(Services marked with an * may require prior authorization)

	ATRIO Special Needs Plan (HMO D-SNP) Douglas County H3814-030	ATRIO Special Needs Plan (HMO D-SNP) Klamath County H3814-007
<p>Alternative Therapies</p> <p>Chiropractic</p> <p><i>Medicare covered:</i> Manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position)</p> <p><i>Supplemental Routine services</i> non-Medicarecovered services</p> <p><i>†Benefit does not roll over</i></p>	Chiropractic Services (Medicare-covered services)	
	\$0 copay	\$0 copay
	Chiropractic, Acupuncture & Naturopathy Services (Supplemental routine services)	
	\$300 allowance every six months [†] , loaded to your Flex Card, for combined routine chiropractic, acupuncture and naturopathy services (\$600 annual allowance)	\$300 allowance every six months [†] , loaded to your Flex Card, for combined routine chiropractic, acupuncture and naturopathy services (\$600 annual allowance)
<p>Over-the-Counter (OTC) Items</p> <p>Select OTC products</p> <p>Easily find eligible OTC products using our Flex Card app on your smartphone</p> <p>DME items are not eligible OTC products</p> <p><i>†Benefit does not roll over</i></p>	\$75 allowance every three months [†] , loaded to your Flex Card, for select OTC items (\$300 total annual allowance)	\$150 allowance every three months [†] , loaded to your Flex Card, for select OTC items (\$600 total annual allowance)
<p>Meals*</p> <p>Inpatient or SNF (direct admission/post hospital admits) (unlimited)</p> <p>Home health recipients with approved home health certification. (unlimited)</p>	\$0 copay for up to 2 meals per day for 14 days (28 meals per episode)	\$0 copay for up to 2 meals per day for 14 days (28 meals per episode)
<p>Personal Emergency Response System (PERS)</p> <p><i>Must use LifeStation for PERS benefit</i></p>	\$0 for wearable medical alert system and monitoring through LifeStation, including wristwatch option with heart monitor and step counter	\$0 for wearable medical alert system and monitoring through LifeStation, including wristwatch option with heart monitor and step counter



Medicare Part D Prescription Drug Benefits

When you enroll, the plan will mail you a “LIS Rider” showing your LIS subsidy level. Depending on your LIS level, you pay the drug costs below until your total out-of-pocket costs reach \$2,000 (including drugs purchased through your retail pharmacy or mail order, or if you are in a long-term care facility).

	ATRIO Special Needs Plan (HMO D-SNP) Douglas County H3814-030	ATRIO Special Needs Plan (HMO D-SNP) Klamath County H3814-007
Drug Deductible	There is no yearly deductible	There is no yearly deductible
LIS Level 1	Generic drugs \$4.90; \$12.15 for brand and all other drugs	Generic drugs \$4.90; \$12.15 for brand and all other drugs
LIS Level 2	Generic drugs \$1.60; \$4.80 for brand and all other drugs	Generic drugs \$1.60; \$4.80 for brand and all other drugs
LIS Level 3	\$0	\$0
Catastrophic Coverage	\$0	\$0

- Save one month’s copay by switching to a 90-day supply at a network retail or mail-order pharmacy. Ask your doctor about a 100-day supply and save even more (restrictions apply).
- What you pay for insulin – our plan covers select insulin products, for which you will pay no more than \$35 for a one-month supply no matter what tier it is on, and even if you haven’t met your deductible.

ATRIO Health Plans is a PPO, HMO, PPO C-SNP and HMO D-SNP with Medicare and Oregon Health Plan contracts. Enrollment in ATRIO Health Plans depends on contract renewal. Out-of-network / non-contracted providers are under no obligation to treat Plan members except in emergency situations. Please call our Member Services number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.



Summary of Oregon Health Plan (Medicaid) Covered Services

The benefits described in the Premium and Benefit sections of the Summary of Benefits are covered by ATRIO Special Needs Plan (HMO D-SNP). Because ATRIO Special Needs Plan members have full Medicaid benefits, there are no out-of-pocket costs for any Medicare-covered medical service. Prescription drug cost-sharing amounts may still apply.

Detailed information regarding your Oregon Health Plan (Medicaid) benefits can be found online at www.oregon.gov/oha/HSD/OHP/Pages/Contact-Us.aspx or by calling your Coordinated Care Organization’s Customer Service.

Service	Oregon Health Plan (Medicaid) Benefits
Substance use disorder treatment	Such as counseling, medication assisted treatment, acupuncture, residential treatment, and peer delivered services
Dental	<ul style="list-style-type: none"> • Basic services including cleaning, fluoride varnish, fillings and extractions • Urgent or immediate treatment • Dentures • Stainless steel crowns for molars (back teeth)
Hearing	Hearing aids and hearing aid exams
Home health	Private duty nursing
Hospice care	End-of-life care
Hospital care	<ul style="list-style-type: none"> • Emergency treatment • Inpatient and outpatient care
Immunizations and vaccines	Such as the flu shot or measles-mumps-rubella (MMR) vaccine
Prenatal, labor, delivery and postpartum care	<ul style="list-style-type: none"> • Doula care • Prenatal checkups • Labor and delivery in a hospital, birthing center or at home • Newborn nurse home visits • Postpartum counseling
Lab tests and X-rays	Laboratory tests and x-rays, such as blood screening and mammograms
Medicare care from a physician, nurse practitioner, or physician assistant	Such as a routine check-up or a general appointment
Medical equipment and supplies	Such as diabetes testing strips or crutches
Medical transportation	Such as an ambulance or non-emergency transportation to an appointment
Mental health care	Such as therapy or medical treatment
Physical, occupational and speech therapy	Therapy to improve skills or function for daily living



Service	Oregon Health Plan (Medicaid) Benefits
Prescription drugs	OHP with Limited Drug only includes drugs that are not covered by Medicare Part D
Vision	<ul style="list-style-type: none"> • Medical services • Services to correct vision for pregnant women and children under 21 • Glasses are covered for pregnant adults and adults who have a qualifying medical condition such as aphakia or keratoconus, or after cataract surgery

Services *not* covered by Oregon Health Plan (Medicaid) (exclusions)

Not all medical treatments are covered. When you need medical treatment, contact your Primary Care Provider. These are some of the exclusions (does not include every exclusion):

- Medicare Part D covered prescription drugs
- Conditions where a “home” treatment is effective, such as applying an ointment, resting a painful joint, drinking plenty of fluids, or a soft diet. Such conditions include:
 - Canker sores
 - Diaper rash
 - Corns/calluses
 - Sunburn
 - Food poisoning
 - Sprains
- Personal comfort or convenience items (radios, telephones, hot tubs, treadmills, etc.)
- Services that are primarily cosmetic, such as:
 - Benign skin tumors
 - Cosmetic surgery
 - Removal of scars
- Conditions where treatment is not normally effective, such as:
 - Some back surgery
 - TMJ surgery
 - Some transplants
- Services performed by an immediate relative or member of your household
- Any services received outside the United States
- Non-emergency care if you go to a provider who is not a Medicaid contracted provider
- Other non-covered services include, but are not limited to, the following:
 - Circumcision (routine)
 - Weight loss program
 - Infertility services

If you have questions about covered or non-covered services, contact Oregon Health Plan or your Medicaid Coordinated Care Plan Customer Service.