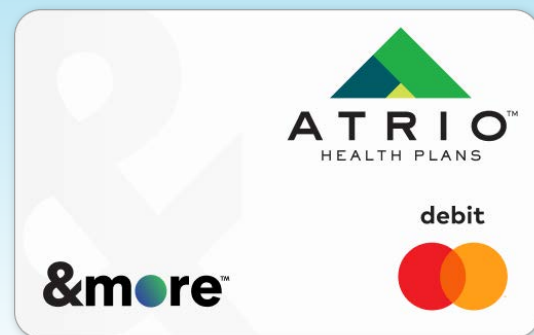


ATRIO Flex Card Dental Usage



*Tips for you when using your **ATRIO Flex Card**
(also known as your **&more card**) for payment of dental services*

General Usage

Where can I find general information (e.g., card balance, report a lost card) about my ATRIO Flex Card?

To view your Flex Card balance, report a lost card, request a new card, or for other questions about the Flex Card, call 1-855-263-6673 (TTY 711), Monday-Friday, 8 a.m. to 8 p.m. local time, or text "Balance" to 53746.

What dental services can I pay for with my ATRIO Flex Card?

You can swipe your Flex Card for routine preventive and comprehensive dental services (e.g., cleanings, x-rays, fillings, crowns, dentures, implants) provided at the time of service, or any previous balance[♦] owed to the provider, as long as the services were completed within the current benefit plan year.*

Do I need my ATRIO Flex Card and my ATRIO Member ID card when visiting my dental provider?

Yes. You should bring your Flex Card and your Member ID card. Your Flex Card (which has the &more logo) is a special debit card preloaded with dollars for dental, fitness, select OTC items and alternative routine therapies. Your Member ID card (which has a white background) contains all your member information, including important contact numbers (i.e., Member Services) should you have any questions.

Can I use my ATRIO Flex Card at community health organizations the same way I use it at my dental provider?

For community health organizations, you can only use your Flex Card for dental services provided by a licensed dentist at that location. The Flex Card **cannot** be used to pay for copays for medical services or prescription purchases.

[♦]Only previous balances from services rendered after the member became effective and only for services provided during the current benefit plan years.

*A member's current benefit plan year is January-December, or your effective date – whichever is later.

(continued)

Non-Acceptable Payments

What dental services can I NOT pay with my ATRIO Flex Card?

The ATRIO Flex Card **cannot** be used to pay for:

- **Non-dental costs or services / cosmetic dental services** (e.g., teeth whitening)
- **Services provided to anyone other than the member** (e.g., a spouse, partner, family members, friends)
- **Future services** – The Flex Card allowance can only be used for services rendered during the current benefit plan year.* (Please refer to the "Split and Pre-Payments" section for more information on making upcoming payments.)
- **Copays for medical services or prescription purchases**
- **Services provided outside of the United States**

Can I use my ATRIO Flex Card to pay for upcoming dental services?

You **cannot** use your Flex Card to pay for future services (i.e., services that have not yet been rendered). You can only use your Flex Card to pay for services on or after the date of service and within the current plan year.*

Split and Pre-payments

Can I split my payments for dental services throughout the year?

You can use your Flex Card to schedule payments for services rendered, as long as the services and the scheduled payments fall within the current benefit plan year.*

Example: Your dental allowance is quarterly. You are charged \$400 for a service rendered in the first quarter of your benefit plan year. You could split payments throughout the benefit plan year as in the example below:

Benefit Quarter	Q1	Q2	Q3	Q4
Payment Amount	\$100	\$100	\$100	\$100

Can I use my ATRIO Flex Card to pre-pay for services that have not yet been rendered?

You **cannot** use your Flex Card to pre-pay for services that have not yet been rendered. You can only use your Flex Card to pay for services on or after the date of service and within the current plan year*

*A member's current benefit plan year is January-December, or your effective date – whichever is later.

Refunds, Transfers and Billing

What if I don't have my ATRIO Flex Card with me at the time of service?

If you don't have your Flex Card available at the time of service, the dental provider should contact ATRIO Member Services to confirm your eligibility and dental benefit balance** and then submit a claim directly to ATRIO. You can also pay out-of-pocket and submit a reimbursement form yourself. The Direct Member Reimbursement form can be found on atriohp.com by selecting the "Members" tab on the home page. In the drop-down list, select "Member Forms" and then click on "Direct Member Reimbursement Form – Medical Claims Only" to view the form.

Will my ATRIO Flex Card work at any dental office?

In most cases, the Flex Card will work for payment. Your provider can contact ATRIO Member Services and obtain the benefit balance** information and then submit a claim directly to ATRIO for any services provided.

Can I request that a refund to my ATRIO Flex Card be given directly to me?

You **cannot** request that the refund be given directly to you. Refunds must be put back on your Flex Card by the dental provider, or depending on the circumstance, sent directly to ATRIO to put back on your Flex Card.

Is my ATRIO Flex Card balance transferable? Can it be rolled over or cashed out?

Your Flex Card's dental allowance **cannot** be transferred to another individual or institution. Any balance still on your Flex Card at the end of your current benefit period (i.e., quarterly, semi-annually or annually) will not be rolled over to your next benefit period and **cannot** be cashed out. At the start of your new benefit period, the allowance on your Flex Card will be automatically be replenished.

What if I don't have enough money on my ATRIO Flex Card to pay for my dental service?

If you do not have enough money on your Flex Card to cover a service and do not schedule payments to be made in the current benefit period*, the provider can bill you for payment

Contact ATRIO Member Services

1-877-672-8620 (TTY 711), daily 8 a.m. - 8 p.m. local time

**A member's current benefit plan year is January-December, or your effective date – whichever is later.*

***Confirmation of balance information does not necessarily guarantee payment.*

&more Benefits Prepaid Mastercard® is issued by Avidia Bank, pursuant to a license from Mastercard Incorporated. Use of this card is subject to the terms and conditions of the Cardholder Agreement.

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.