



A Medicare Advantage Plan Designed for You
CareOregon Advantage Star HMO-POS Benefits Highlights 2011

Available in the following Oregon counties: Clackamas, Clatsop, Columbia, Jackson, Josephine, Marion, Multnomah, Polk, and Washington

Eligibility: Must be enrolled in Medicare Parts A & B

What's Special About CareOregon Advantage?

- In and Out-of-Network benefits
- Vision exam and eyeglass coverage
- \$0 copay for lab tests
- \$0 copay for diabetes testing supplies

<i>Benefit</i>	<i>In-Network</i>
Premium (as low as \$0 with Low-Income Subsidy ⁴)	\$35.30 per month*
Out of Pocket Maximum	\$6700 per year**
Primary Care Physician Copay (In and Out-of-Network)	\$15 for each visit
Specialist Copay (In and Out-of-Network)	\$30 for each visit
Inpatient Hospitalization	\$250 per day for days 1-5 \$0 per day for days 6+
Outpatient Surgery/Services	20% coinsurance
Emergency Room – Nationwide Coverage	\$50 for each visit
Ambulance	\$150 for each trip
Preventive Care <ul style="list-style-type: none"> • Routine Annual Physical • Annual Mammogram, Annual Pap Smear & Pelvic Exam, Bone Mass Measurement, Colorectal screening, Annual Prostate Exam, Immunizations (flu, pneumococcal pneumonia, Hepatitis B vaccines) 	\$0 for each visit \$0 for each service
Routine Vision <ul style="list-style-type: none"> • Routine Annual Exam • Lenses (every 2 years) • Frames or Contact Lenses allowance (every 2 years) 	\$20 for each exam \$0 \$75 maximum
Diabetes Testing Supplies	\$0
Lab tests	\$0
Nurse Hotline	\$0
Prescription Drugs (for a 34-day supply) ^{***} <ul style="list-style-type: none"> • Deductible • Tier 1 - Generic • Tier 2 - Brand (Amounts may be lower with Low-Income Subsidy ⁴)	\$310 per year 25% 25%

**Your premium may be lower if you qualify for Limited Income Subsidy.*

*** Out of pocket maximum applies only to Medicare covered benefits. See the Summary of Benefits for more details.*

**** Copayments represent the amount paid for yearly drug costs paid by you and the plan until you reach \$2840. At that point you pay 93% of your generic drug costs and 100% of your brand name drug costs. After your total yearly out-of-pocket costs reach \$4550, you pay a different copayment depending on the drug tier. For details on the Prescription Drug benefits, refer to the Summary of Benefits.*

1. CareOregon Advantage is a health plan with a Medicare contract, and its contract is renewed annually. Availability of coverage beyond the end of the current year is not guaranteed.
2. This is not a complete description of benefits. For more information, please call between 8 a.m. - 8 p.m. daily: 1-800-224-4840, 503-416-4100 or for TTY/TDD users, call 1-800-735-2900.
3. You must continue to pay your Medicare Part B premium if not paid for under Medicaid or by another third-party.
4. You may be able to get extra help to pay for your prescription drug premiums and costs. To see if you qualify for getting extra help, call:
 - i. 1-800-MEDICARE (1-800-633-4227). TTY/TDD users should call 1-877-486-2048, 24 hours a day/7 days a week;
 - ii. The Social Security Administration at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY/TDD users should call 1-800-325-0778; or
 - iii. Your State Medicaid Office.
5. Members may obtain prescription drugs at the following participating pharmacies: retail, mail-order, long-term care, home infusion, and Indian Health Service/Tribal/Urban Indian Health (I/T/U).
6. Medicare beneficiaries may enroll in CareOregon Advantage Star HMO-POS through the Centers for Medicare & Medicaid Services Online Enrollment Center, located at www.medicare.gov.
7. The benefit information provided herein is a brief summary, but not a comprehensive description of available benefits. Additional information about benefits is available to assist you in making a decision about your coverage. This is an advertisement; for more information contact the plan.

For more information

To learn more about CareOregon Advantage, or to ask about enrolling, please call between 8 a.m. - 8 p.m. daily: 1-800-224-4840, 503-416-4100, or for TTY/TDD users, call 1-800-735-2900.

www.careoregonadvantage.org