

More choice, better care. That's our Advantage.

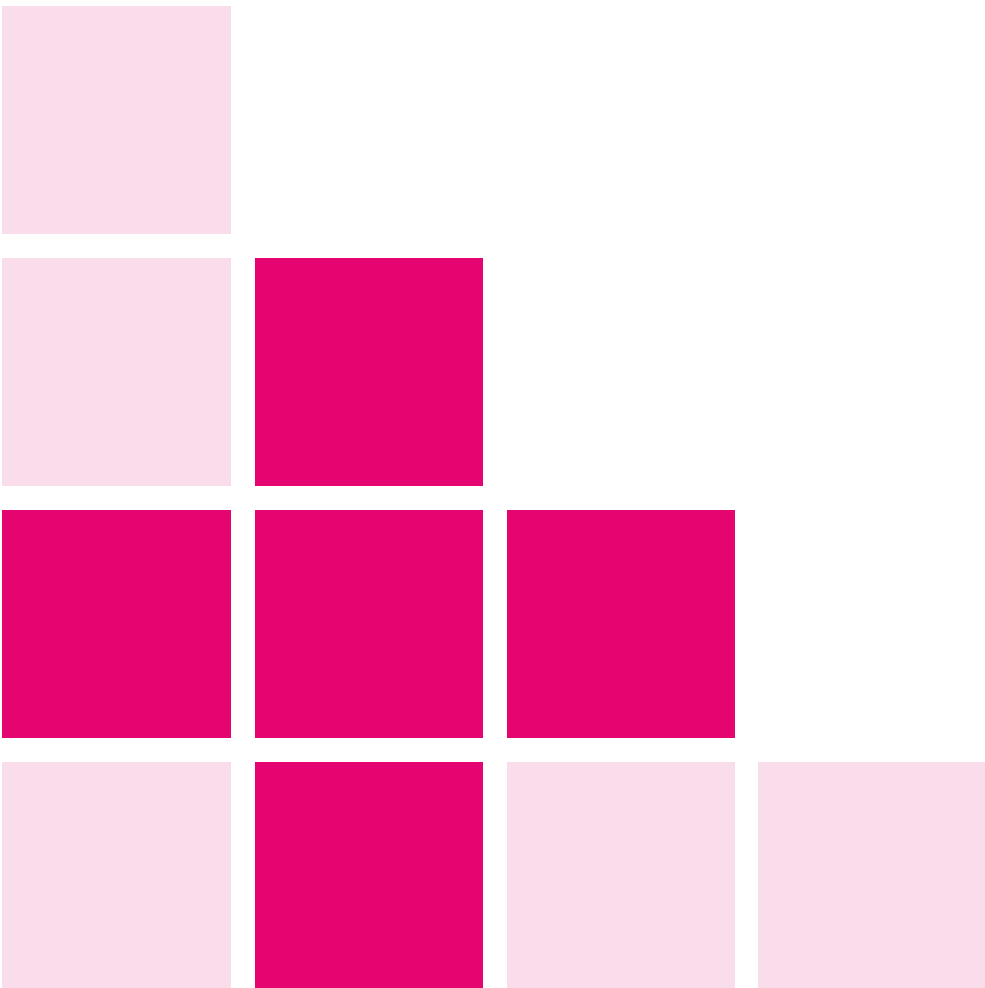
2025

# Summary of Benefits

CareOregon Advantage **Plus**  
(HMO-POS D-SNP)

For Oregon counties: Clackamas, Columbia, Jackson,  
Multnomah, Tillamook and Washington

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CareOregon®  
Advantage

## CareOregon Advantage **Plus** (HMO-POS D-SNP)

(A Medicare Advantage Health Maintenance Organization with Point of Service Option (HMO-POS) offered by HEALTH PLAN OF CAREOREGON, INC. with a Medicare contract.)

# Summary of Benefits

*January 1, 2025 - December 31, 2025*

This booklet gives you a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the "Evidence of Coverage."

To join **CareOregon Advantage Plus (HMO-POS D-SNP)**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B and The Oregon Health Plan (Medicaid), and live in our service area.

Our service area includes the following counties in Oregon: Clackamas, Columbia, Jackson, Multnomah, Tillamook and Washington.

## CareOregon Advantage Plus **Summary of Benefits for 2025**

This plan is a Dual-Eligible Special Needs Plan (D-SNP) for people who have both Medicare and Medicaid. Generally you pay nothing except for Part D prescription drug copays. You can enroll in this plan if you are in one of these Medicaid categories:

- Qualified Medicare Beneficiary Plus (QMB+)
- Specified Low-Income Medicare Beneficiary Plus (SLMB+)

You may contact our Customer Service number at 503-416-4279, or toll-free, 888-712-3258 for additional information. (TTY users should call 711.) Hours are October 1 to March 31, seven days a week from 8 a.m. to 8 p.m., and from April 1 to September 30, Monday through Friday from 8 a.m. to 8 p.m.

Our website is ***[careoregonadvantage.org](https://careoregonadvantage.org)***

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](https://www.medicare.gov)*** or get a copy by calling 800-MEDICARE (800-633-4227), 24 hours a day, 7 days a week. TTY users should call 877-486-2048.

**CareOregon Advantage Plus (HMO-POS D-SNP)** has a network of doctors, hospitals, pharmacies, and other providers. For some services, you can use providers that are not in our network.

You can find more information about our networks in the following directories:

- Provider Directory - ***[careoregonadvantage.org/providersearch](https://careoregonadvantage.org/providersearch)***
- Pharmacy Directory - ***[careoregonadvantage.org/pharmacy](https://careoregonadvantage.org/pharmacy)***
- Formulary (list of Part D prescription drugs) - ***[careoregonadvantage.org/druglist](https://careoregonadvantage.org/druglist)***

## CareOregon Advantage Plus **Summary of Benefits for 2025**

Or, call us and we will send you a copy of the provider and pharmacy directories or the formulary.

This document is available in other formats such as braille, large print or audio. This document is also available in Russian, Simplified Chinese, Traditional Chinese, Spanish and Vietnamese.

*CareOregon Advantage Plus is an HMO-POS D-SNP with a Medicare/Medicaid contract. Enrollment in CareOregon Advantage Plus depends on contract renewal.*

*Out-of-network/non-contracted providers are under no obligation to treat CareOregon Advantage Plus 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.*

## **Discrimination is Against the Law**

CareOregon Advantage complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. CareOregon Advantage does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

CareOregon Advantage:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - » Qualified sign language interpreters
  - » Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - » Qualified interpreters
  - » Information written in other languages

If you need these services, contact CareOregon Advantage Customer Service.

## CareOregon Advantage Plus **Summary of Benefits for 2025**

If you believe that CareOregon Advantage has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Grievance Coordinator  
315 SW Fifth Ave Portland, OR 97204  
Toll-free: 888-712-3258  
Fax: 503-416-1313 TTY 711  
Email: ***customerservice@careoregon.org***

You can file a grievance in person or by mail, fax, or email.

If you need help filing a grievance, Customer Service is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at ***<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>***, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at ***[hhs.gov/ocr/office/file/index.html](https://hhs.gov/ocr/office/file/index.html)***

## CareOregon Advantage Plus **Summary of Benefits for 2025**

This section does not list every Medicare or Medicaid service covered, or list every limitation or exclusion. CareOregon Advantage Plus members must have Medicare and Oregon Health Plan (Medicaid) to be eligible. If you lose eligibility for Medicaid during the year, you will no longer receive Medicaid benefits and will need to pay the Medicare premium or cost sharing that is normally covered by Medicaid.

<b>Premiums and Benefits</b>	<b>CareOregon Advantage Plus (HMO-POS D-SNP)</b>
<b>Monthly Premium</b>	You pay <b>\$0</b>
<b>Medical Deductible</b>	You pay <b>\$0</b>
<b>Maximum Out-of-Pocket</b> <i>(does not include prescription drugs)</i>	<b>\$9,350</b> You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.
<b>Inpatient Hospital Services</b>	You pay <b>\$0</b> May require prior authorization or a referral from your doctor
<b>Outpatient Hospital Services</b>	You pay <b>\$0</b> for: Medicare-covered ambulatory surgical center visit Medicare-covered outpatient hospital facility visit May require prior authorization or a referral from your doctor



## CareOregon Advantage Plus **Summary of Benefits for 2025**

<b>Premiums and Benefits</b>	<b>CareOregon Advantage Plus (HMO-POS D-SNP)</b>
<b>Doctor's Office Visits</b>	<p>You pay <b>\$0</b> for:</p> <ul style="list-style-type: none"> <li>• Primary care physician visit</li> <li>• Specialist visit</li> <li>• Routine physical</li> </ul> <p>There is a limit to how much our plan will pay for out-of-network services. Some services may require a referral from your primary care physician</p>
<b>Preventive Care</b>	You pay <b>\$0</b>
<b>Emergency Care</b>	You pay <b>\$0</b>
<b>Urgently Needed Services</b>	You pay <b>\$0</b>
<b>Diagnostic Imaging, Tests and Procedures</b>	<p>You pay <b>\$0</b> for:</p> <ul style="list-style-type: none"> <li>• Diagnostic radiology services (such as MRIs, CT scans)</li> <li>• Diagnostic tests and procedures</li> <li>• Lab services</li> <li>• Outpatient X-rays</li> <li>• Therapeutic radiology services (such as radiation treatment for cancer)</li> </ul>

## CareOregon Advantage Plus **Summary of Benefits for 2025**

<b>Premiums and Benefits</b>	<b>CareOregon Advantage Plus (HMO-POS D-SNP)</b>
<b>Hearing Services</b>	<p>You pay <b>\$0</b> for:</p> <ul style="list-style-type: none"> <li>• Hearing exam</li> <li>• Hearing aids (up to 2 devices every 5 years)</li> <li>• Hearing aid batteries (60 per calendar year)</li> </ul> <p>May require prior authorization or a referral from your doctor</p> <p>Hearing aids and batteries are covered under your Medicaid benefits.</p>
<b>Dental Services</b>	<p>You pay <b>\$0</b> for:</p> <p><b>Standard services</b> under Medicaid coverage include:</p> <ul style="list-style-type: none"> <li>• Exams and X-rays (includes oral cancer screening)</li> <li>• Cleanings and fluoride treatments</li> <li>• Fillings</li> <li>• Tooth removal</li> <li>• Dentures (full and partial)</li> <li>• Denture adjustments, replacing missing or broken false teeth</li> <li>• Deep cleaning for gum disease</li> <li>• Emergency dental services</li> </ul> <p>Referral or prior authorization may be required for standard services</p>

## CareOregon Advantage Plus **Summary of Benefits for 2025**

<b>Premiums and Benefits</b>	<b>CareOregon Advantage Plus (HMO-POS D-SNP)</b>
<b>Vision Services</b>	<p>You pay <b>\$0</b> for:</p> <p><b>Standard:</b></p> <ul style="list-style-type: none"> <li>• Medicare-covered exams to diagnose and treat diseases of the eye, including annual glaucoma screening</li> <li>• One pair of Medicare-covered eyeglasses (lenses and frames) or contact lenses after cataract surgery</li> </ul> <p>Referral or prior authorization may be required for Standard services</p> <p><b>Supplemental:</b></p> <ul style="list-style-type: none"> <li>• One routine eye exam every 12 months</li> <li>• Choice of eyeglass frames (up to \$175) or contacts (up to \$100)</li> <li>• Lenses for eyeglasses (single vision, bi-focal, or tri-focal) and upgrades (for any category of progressive or high index lenses) are covered in full</li> </ul>
<b>Mental Health Services</b>	<p>You pay <b>\$0</b></p> <p><b>Inpatient Services:</b> Inpatient mental health may require a referral or prior authorization unless in an emergency</p> <p><b>Outpatient services:</b> Individual and group therapy sessions</p>

## CareOregon Advantage Plus **Summary of Benefits for 2025**

<b>Premiums and Benefits</b>	<b>CareOregon Advantage Plus (HMO-POS D-SNP)</b>
<b>Acupuncture</b>	<p>You pay <b>\$0</b></p> <p>Covered under Medicare benefits for lower back pain. Covered under Medicaid benefits for additional diagnoses. Please see Evidence of Coverage for more information.</p> <p>Authorization is required. Limits vary per diagnosis.</p>
<b>Ambulance</b>	<p>You pay <b>\$0</b></p>
<b>CareOregon Advantage CareCard</b>	<p>You pay <b>\$0</b></p> <p>The CareCard allows members to access two separate categories of benefits called “wallets” for the following benefits:</p> <ul style="list-style-type: none"> <li>• Receive <b>\$1,378</b> annually (\$344.50 per quarter) for healthy foods, over-the-counter health items and utilities</li> <li>• Rewards for completing healthy activities (see Rewards &amp; Incentives for more details)</li> </ul>
<b>Chiropractic Services</b>	<p>You pay <b>\$0</b></p> <p>May require prior authorization or a referral from your doctor</p>

## CareOregon Advantage Plus **Summary of Benefits for 2025**

<b>Premiums and Benefits</b>	<b>CareOregon Advantage Plus (HMO-POS D-SNP)</b>
<b>Diabetes Supplies and Services</b>	<p>You pay <b>\$0</b> for:</p> <ul style="list-style-type: none"> <li>• Diabetes self management training</li> <li>• Therapeutic shoes or inserts</li> <li>• Diabetes monitoring supplies</li> </ul> <p>May require prior authorization or a referral from your doctor</p>
<b>Durable Medical Equipment</b>	<p>You pay <b>\$0</b></p> <p>Includes items such as wheelchairs, crutches, walkers, oxygen equipment</p> <p>May require prior authorization or a referral from your doctor</p>
<b>End-Stage Renal Disease</b>	<p>You pay <b>\$0</b> for:</p> <ul style="list-style-type: none"> <li>• Kidney disease education</li> <li>• Outpatient dialysis</li> <li>• Inpatient dialysis</li> <li>• Self-dialysis training, equipment, and support</li> </ul> <p>May require prior authorization or a referral from your doctor</p>
<b>Family Planning Services</b>	<p>You pay <b>\$0</b> for covered services</p> <p>Some services are covered under Medicaid benefits.</p>

## CareOregon Advantage Plus **Summary of Benefits for 2025**

<b>Premiums and Benefits</b>	<b>CareOregon Advantage Plus (HMO-POS D-SNP)</b>
<b>Foot Care</b> <i>(podiatry services)</i>	You pay <b>\$0</b> for: <ul style="list-style-type: none"> <li>• Foot exams and treatment</li> <li>• Routine foot care</li> </ul> May require prior authorization or a referral from your doctor
<b>Gender-affirming Care</b>	You pay <b>\$0</b> Covered under Medicaid benefits and based on OHP guidelines. Requirements must be met to receive services.
<b>Health and Wellness Education Programs</b>	You pay <b>\$0</b> Fitness Program: Includes gym membership at participating Silver&Fit® locations. You can select one home fitness kit per benefit years
<b>Home Health Care</b>	You pay <b>\$0</b> Includes medically necessary care by skilled nurses and home health aides for rehabilitation services covered by Medicaid May require prior authorization
<b>Hospice</b>	You pay <b>\$0</b>
<b>Incontinence Supplies</b>	You pay <b>\$0</b> Covered under Medicaid benefits

## CareOregon Advantage Plus **Summary of Benefits for 2025**

<b>Premiums and Benefits</b>	<b>CareOregon Advantage Plus (HMO-POS D-SNP)</b>
<b>In-Home Support Services</b>	<p>You pay <b>\$0</b></p> <p>Up to sixty (60) in-home visits per year with PapaPals. This benefit supports members with their Instrumental Activities of Daily Living, such as transportation, grocery shopping, preparing food, financial management, and medication management. The support personnel can also meet needs for technology assistance, help accessing member benefits (such as activating your CareCard, scheduling Non-emergency medical transportation, etc.) and support with social needs</p>
<b>Meal Delivery Program</b>	<p>You pay <b>\$0</b></p> <p>After your discharge from an inpatient stay in a hospital, rehab or skilled nursing facility, you are eligible to receive up to 28 days of meals delivered to your home (maximum 56 meals, or two meals per day)</p> <p>Covered under Medicaid benefits. Referral is required.</p>
<b>Medicare Part B Drugs</b>	<p>You pay <b>\$0</b></p> <p>Includes chemotherapy and other Part B drugs</p> <p>May require prior authorization or a referral from your doctor</p>

## CareOregon Advantage Plus **Summary of Benefits for 2025**

<b>Premiums and Benefits</b>	<b>CareOregon Advantage Plus (HMO-POS D-SNP)</b>
<b>Other Oregon Health Plan Services</b>	<p>You pay <b>\$0</b></p> <p>Services which are covered by the state and not by your Medicaid-managed health care plan including abortions and death with dignity services</p>
<b>Over-the-Counter Drugs</b>	<p>You pay <b>\$0</b></p> <p>Select over-the-the counter drugs, vitamins, and minerals when accompanied by a prescription covered by Medicaid benefits</p>
<b>Physical Therapy</b>	<p>You pay <b>\$0</b></p> <p>Covered services include physical therapy, occupational therapy, and speech language therapy.</p> <p>May require prior authorization or a referral from your doctor</p>
<b>Personal Emergency Response System (PERS)</b>	<p>You pay <b>\$0</b></p> <p>In-home monitoring unit with a choice of bracelet or necklace device that includes 24/7 monitoring</p>
<b>Prosthetics Devices and Related Supplies</b>	<p>You pay <b>\$0</b></p> <p>May require prior authorization or a referral from your doctor</p>
<b>Routine Immunizations</b>	<p>You pay <b>\$0</b></p>



## CareOregon Advantage Plus **Summary of Benefits for 2025**

<b>Premiums and Benefits</b>	<b>CareOregon Advantage Plus (HMO-POS D-SNP)</b>
<b>Skilled Nursing Facility</b>	<p>You pay <b>\$0</b></p> <p>May require prior authorization or a referral from your doctor</p>
<b>Special Supplemental Benefits for Hypertension</b>	<p>You pay <b>\$0</b></p> <p>For those diagnosed with hypertension, one blood pressure monitoring device every 24 months</p>
<b>Substance Abuse Services</b>	<p>You pay <b>\$0</b></p> <p>Includes inpatient and outpatient (individual or group therapy) services</p> <p>May require prior authorization or a referral from your doctor</p>
<b>Transportation</b>	<p>You pay <b>\$0</b> for:</p> <ul style="list-style-type: none"> <li>• Unlimited rides to non-emergency Medicaid-covered appointments</li> </ul> <p>Covered under Medicaid benefits. May require prior authorization or a referral from your doctor.</p>
<b>Virtual Visits</b>	<p>You pay <b>\$0</b></p> <p>Available 24/7, connect with a U.S. board-certified and licensed provider by phone, video chat or through the app for treatment of non-emergency medical conditions and prescriptions</p>

## CareOregon Advantage Plus **Summary of Benefits for 2025**

<b>Premiums and Benefits</b>	<b>CareOregon Advantage Plus (HMO-POS D-SNP)</b>
<b>Wigs</b>	You pay <b>\$0</b> Covered under Medicaid benefits. Authorization is required. Must have have diagnosis of hair-loss due to chemotherapy or radiation therapy.
<b>Yoga</b>	You pay <b>\$0</b> Up to 30 visits per year. Covered under Medicaid benefits. Authorization is required.

## **Prescription Drug Benefits**

### **Pharmacy Deductible:**

\$590

If you qualify for “Extra Help” the deductible stage does not apply to you.

### **Initial Coverage Stage:**

Depending on your income and institutional status, you pay the following for Drug Tiers 1-4

For generic drugs or brand drugs treated as a generic (up to a 100-day supply), either:

- \$0 copay; or
- \$1.60 copay; or
- \$4.90 copay

For brand drugs (up to a 100-day supply), either:

- \$0 copay; or
- \$4.80 copay; or
- \$12.15 copay

You pay the following for supplemental drugs or select drugs not normally covered by Medicare (Drug Tier 5):

- \$1.60 per prescription

### **Catastrophic Coverage Stage:**

The plan pays the full cost for your covered Part D drugs, after your yearly out-of-pocket drug costs reach \$2,000.

You pay \$1.60 per prescription for supplemental drugs or select drugs not normally covered by Medicare.

### **Reduced Cost-Sharing If You Receive Extra Help**

For people who receive “Extra Help,” you are eligible for \$0 copays when you fill any prescription for a Part D drug.

Prior authorization may be required for certain drugs. Please refer to the formulary.

## **Rewards & Incentives**

Members will be eligible to receive rewards for completing qualifying healthy activities in 2025. When you complete one or more qualifying healthy activity, reward funds will be loaded onto your CareCard. Talk to your provider or a CareOregon Advantage Plus representative to find out which healthy activities are recommended for you.

<b>Rewards for Everybody</b>	
Get a flu shot from the pharmacy or your provider	\$25
Complete an Annual Wellness Exam or equivalent visit with your provider	\$50
Complete a Health Risk Assessment by filling out a form on paper, online, or over the phone with a CareOregon Advantage Plus representative	\$25
<b>Rewards for Services Recommended by Your Provider</b>	
Complete a mammogram	\$50
Complete a colorectal cancer screening	\$50
Complete a bone density screening	\$50

## CareOregon Advantage Plus **Summary of Benefits for 2025**

### **Rewards for Members Taking Certain Blood Pressure Medications**

Talk to a pharmacist about your ACE inhibitor or Angiotensin receptor blocker (ARB)	\$25
Complete one call and fill the drug often enough to cover at least 80% of the time that you are supposed to be on this drug.	\$50

### **Rewards for Members Enrolled into the Medication Therapy Management (MTM) Program**

Complete a comprehensive medication review with a pharmacist	\$25
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### **Rewards for Members Diagnosed with Diabetes**

Complete a diabetic eye exam	\$25
Complete a diabetic kidney exam	\$25
Complete an A1c test	\$25
Earn all three diabetic rewards	\$50

## **Contact Us with Questions**

If you are looking for more information, please contact our Customer Service number at 503-416-4279, or toll-free, 888-712-3258 for additional information. (TTY users should call 711.)

Hours are October 1 to March 31, seven days a week from 8 a.m. to 8 p.m., and from April 1 to September 30, Monday through Friday from 8 a.m. to 8 p.m.

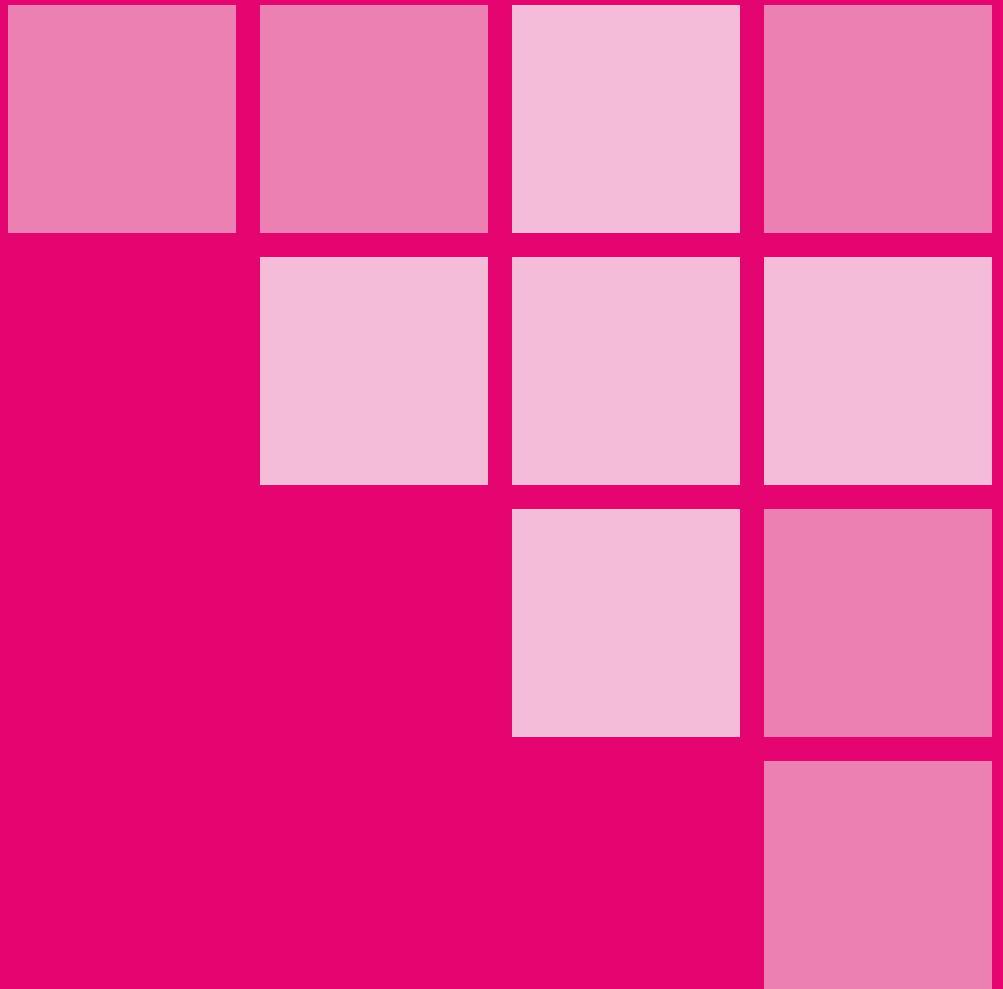
Our website is ***[careoregonadvantage.org](https://careoregonadvantage.org)***

You can get this in other languages, large print, braille or a format you prefer. You can also ask for an interpreter. This help is free. Call 503-416-4279 or TTY 711. We accept relay calls.

OHP-COA-24-4000







## CareOregon Advantage Customer Service

Call: 503-416-4279 or toll-free 888-712-3258, TTY 711

### Hours of operation:

8 a.m. to 8 p.m. seven days a week, October 1 to March 31

8 a.m. to 8 p.m. Monday through Friday, April 1 to September 30



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