

2024 Benefit Highlights

CareOregon Advantage is for people who are dual eligible for both Medicare and Medicaid. You'll get Medicare benefits and other special benefits just for CareOregon Advantage Plus members, and you can see providers either in our network or out of network (under certain conditions).

Benefits	You pay
Monthly premium ¹	\$0
Annual deductible	\$0
Doctor visits (in office or in your home) ²	
Annual wellness visit and/or routine physical	\$0
Primary care or specialist (in-network or out-of-network)	\$0
Prescription drugs (30-day supply)	
Generic drugs or brand drugs treated as generic	\$0/\$1.55/\$4.50
Brand drugs	\$0/\$4.60/\$11.20
Prescription drugs - Part D drugs and vaccines included in the formulary (drug list)	\$0
Diabetic supplies	\$0
Lab tests and X-rays	\$0
Outpatient surgery and services	\$0
Inpatient hospitalization	\$0
Urgent care (nationwide coverage) and virtual visits for non-emergency care	\$0
Emergency room (nationwide coverage)	\$0
Ambulance (nationwide coverage)	\$0

Additional benefits for our members	You pay
In-home support services (up to 90 hours a year)	\$0
Personal emergency response system (PERS) 24 hours a day, 7 days a week emergency response and monitoring	\$0
Teladoc Health urgent care; talk to doctors by phone or video 24 hours a day, 7 days a week	\$0
Routine eye exam (every 12 months)	\$0
Eyeglasses or contact lenses (every 12 months); all basic, progressive and high-index lens categories covered.	\$0
Silver&Fit® gym membership and home fitness kits	\$0
Meal delivery after inpatient stays (2 meals per day for 4 weeks)	\$0
24-hour nurse advice line	\$0

Added extras	You get
Eyeglasses or contact lens allowance (every 12 months); all basic, progressive and high-index lens categories covered.	<ul style="list-style-type: none"> • \$175 to spend on frames OR • \$100 to spend on contact lenses (instead of eyeglasses)
CareOregon Advantage CareCard	<ul style="list-style-type: none"> • \$1500 per year for supplemental dental services • \$1620 per year (\$405 per quarter) for health items and healthy food • \$\$ Reward funds for qualifying healthy activities

Benefits for people with Medicare and Medicaid

(Oregon Health Plan)

The benefits listed below are covered by your Medicaid coverage, not CareOregon Advantage Plus. If you have questions about your Medicaid coverage and benefits, please call your Medicaid plan. You can also call your local Aging and People with Disabilities office. Your Medicaid plan member handbook will also have information about your Medicaid benefits, cost sharing and more.

Benefits	You pay
Additional dental care	
Exams and X-rays (includes oral cancer screening)	\$0
Cleanings and fluoride	\$0
Fillings	\$0
Extractions	\$0
Full dentures every 10 years and partials every 5 years if recommended by your dentist, no matter how long you've been without teeth (Authorization required)	\$0
Denture adjustments, replacing missing or broken false teeth	\$0
Deep cleaning for gum disease	\$0
Emergency dental services	\$0
Hearing benefits	
Exam (every 12 months)	\$0
Hearing aids (authorization required, up to 2 aids every 5 years)	\$0
Hearing aid batteries (60 per calendar year)	\$0
Incontinence supplies (adult diapers, disposable briefs/pads, bed pads, gloves)	\$0
Acupuncture and chiropractic care (authorization required)	\$0
Naturopathic care	\$0
Transportation (unlimited rides to health care appointments)	\$0
Interpreter services for office visits	\$0

To learn more about CareOregon Advantage, call us toll-free at 888-712-3258, TTY 711.

Our hours are 8 a.m. to 8 p.m. seven days a week, October 1 to March 31, and 8 a.m. to 8 p.m. Monday through Friday, April 1 to September 30. Visit our website at careoregonadvantage.org/plans

¹ The \$40.60 premium is covered through Low-Income Subsidy. Copayments for members of CareOregon Advantage Plus (HMO-POS SNP) and its Oregon Medicaid subsidiaries are covered through the Oregon Health Plan (Medicaid).

² The Point-of-Service benefit can be used only with PCP and Specialist office visits. A \$1,000 annual maximum benefit applies to out-of-network provider visits. Out-of-network/non-contracted providers are under no obligation to treat CareOregon Advantage Plus HMO-POS SNP 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.

CareOregon Advantage Plus is an HMO-POS D-SNP with a Medicare/Medicaid contract. Enrollment in CareOregon Advantage Plus depends on contract renewal. "More choice, better care" refers to our larger pharmacy and provider networks in 2024 as compared to plan year 2023.

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