

ODS Health Plans

The logo consists of the letters "ODS" in white, bold, sans-serif font, centered within a red square that is slightly tilted clockwise. The background of the slide features a teal-to-green gradient with a bokeh effect of out-of-focus circles in various shades of blue and green.

ODS

The Value of ODS and the PHIP Partnership

ODS offers two medical plans:

- ODS Medicare Supplement: Nationwide coverage; Supplements Medicare's 80% reimbursement with an additional 20% reimbursement.
- ODS Advantage PPORX:
 - Statewide coverage
 - PPO Network with many participating providers
 - Low copays for office visits, inpatient hospitalization, outpatient surgery, ambulance and emergency services
 - Low out-of-pocket maximum

The Part D prescription coverage provides broader coverage than the plan we offer to the general public

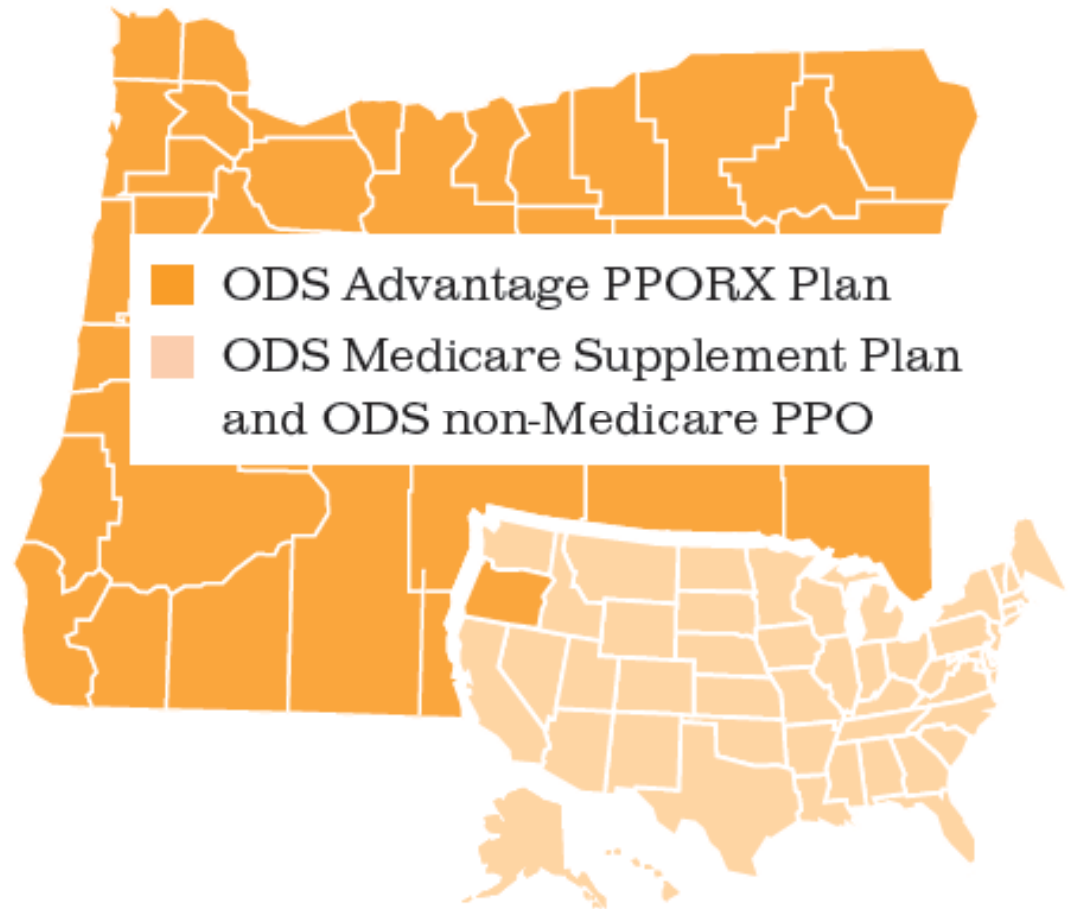
Comprehensive dental plan regardless of medical plan enrollment

ODS Service Area

NATIONWIDE

SERVICE AREA:

All Oregon counties plus extended nationwide coverage for ODS Medicare Supplement Plan and ODS non-Medicare PPO.



ODS Advantage PPORX



ODS Advantage PPORX

How Our Plan Works

Resident of the state of Oregon

Choose any Medicare doctor

- In-network and out-of-network copays are the same
- No primary care physician (PCP) selection required
- No deductibles
- No referrals, but prior authorizations required for some in-network services
- Accepted by every hospital

ODS Advantage PPORX Special Attributes

Phone resources

- Calls answered by a local CSR within 30 seconds
- 24-hour Nurse Help Line

Personal assistance

- Nurse care coordinators
- Medical case managers

Online resources (www.odscompanies.com)

- myODS
- World Doc
- Claims information
- Physician finder
- Available at www.odscompanies.com/members

ODS Advantage PPORX

Emergency and Travel Benefits

12-month visitor travel benefit

Emergency Room (Worldwide coverage)	\$50 copay
Urgent Care (Worldwide coverage)	\$20 copay
Ambulance - ground or air	\$50 copay
Out of Area Travel: Inside the U.S.	Out-of network copay applies
Out of Area Travel: Outside the U.S.	Covers emergency, urgent care and ambulance at out-of-network copay

ODS Advantage PPORX

Informed Choices

- **Can I get in to see a doctor?**
 - **YES.** You can see any doctor accepting Medicare.
- **Can I see specialists without a referral?**
 - **YES.** There are no referrals needed to see the specialists of your choice.
- **Am I covered when I travel?**
 - **YES.** You are covered worldwide for emergency and urgent care.

ODS Medicare Supplement Plan

ODS

ODS Medicare Supplement Plan

How Our Plan Works

Nationwide service area

- Resident of the USA

Choose any Medicare doctor or hospital

- Doctor bills original Medicare
- Electronic billing = virtually no paperwork

ODS Medicare Supplement Plan

After individual Medicare Part B deductible is met...

	Medicare-participating provider accepting assignment	Medicare-participating provider NOT accepting assignment	Non-Medicare provider
Billed amount	\$150	\$150	\$150
Medicare allows	\$100	\$100	N/A
Limiting charge (15%)	N/A	\$115	N/A
Provider write-off	\$50	\$35	N/A
Medicare pays 80%	\$80	\$80	N/A
ODS pays 20%	\$20	\$20	N/A
Patient owes	\$0	\$15	\$150

ODS Medicare Supplement Plan Special Attributes

In most cases, no bills to submit to ODS

Phone resources

- Calls answered within 30 seconds
- 24-hour Nurse Help Line

Online resources (www.odscompanies.com)

- myODS
- World Doc
- Claims information
- Physician finder
- Available at www.odscompanies.com/members

ODS Medicare Supplement Plan Emergency and Travel Benefits

Emergency Room (Worldwide coverage)	Member pays 20% coinsurance
Urgent Care (Worldwide coverage)	Member pays 20% coinsurance
Ambulance – ground or air	Member pays 20% coinsurance
Out of Area Travel: Inside the U.S.	Covers ER, urgent care and ambulance
Out of Area Travel: Outside the U.S.	Covers ER, urgent care and ambulance ~ member pays 20% coinsurance. Coverage limited to \$50,000 lifetime per member

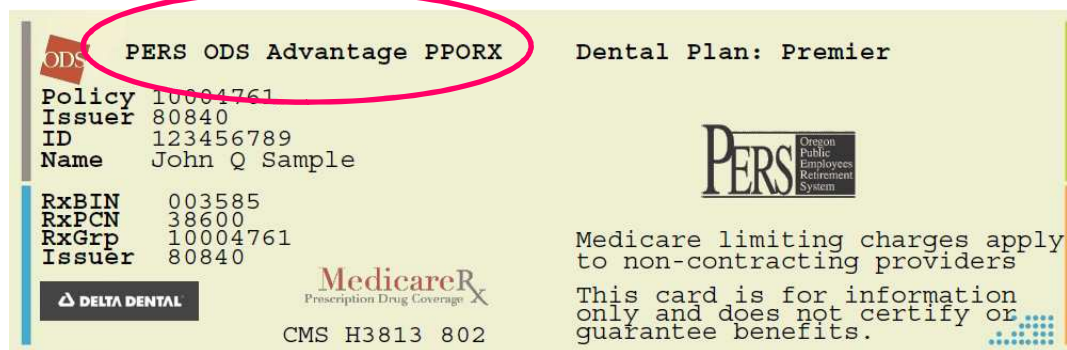
ODS Medicare Supplement Plan

Informed Choices

- **Can I get in to see a doctor?**
 - **YES.** You can see any participating Medicare provider.
- **Can I see specialists without a referral?**
 - **YES.** There are no referrals needed to see the specialists of your choice.
- **Am I covered when I travel?**
 - **YES.** You are covered worldwide for emergency and urgent care.

ODS ID Cards

Medicare Advantage Pharmacy and Dental



ODS **PERS ODS Advantage PPORX** Dental Plan: Premier

Policy 10004761
Issuer 80840
ID 123456789
Name John Q Sample

RxBIN 003585
RxPCN 38600
RxGrp 10004761
Issuer 80840

DELTA DENTAL

MedicareRx
Prescription Drug Coverage

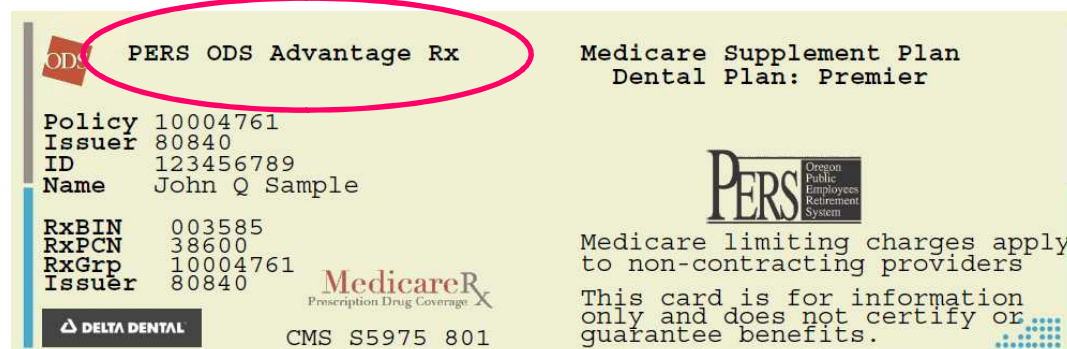
CMS H3813 802

PERS Oregon Public Employees Retirement System

Medicare limiting charges apply to non-contracting providers

This card is for information only and does not certify or guarantee benefits.

Medicare Supplement Pharmacy and Dental



ODS **PERS ODS Advantage Rx** Medicare Supplement Plan
Dental Plan: Premier

Policy 10004761
Issuer 80840
ID 123456789
Name John Q Sample

RxBIN 003585
RxPCN 38600
RxGrp 10004761
Issuer 80840

DELTA DENTAL

MedicareRx
Prescription Drug Coverage

CMS S5975 801

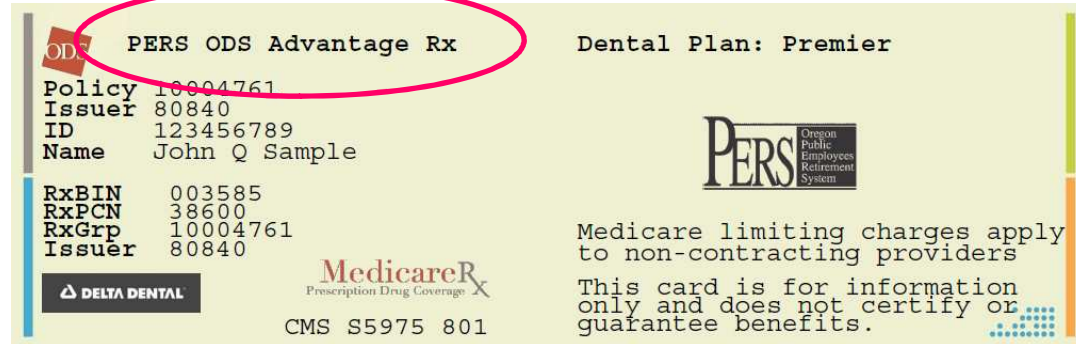
PERS Oregon Public Employees Retirement System

Medicare limiting charges apply to non-contracting providers

This card is for information only and does not certify or guarantee benefits.

ODS ID Cards

Providence / PacificSource
Pharmacy and/or Dental



ODS **PERS ODS Advantage Rx** Dental Plan: Premier

Policy 10004761
Issuer 80840
ID 123456789
Name John Q Sample

RxBIN 003585
RxPCN 38600
RxGrp 10004761
Issuer 80840

DELTA DENTAL

MedicareRx
Prescription Drug Coverage

CMS S5975 801

PERS Oregon Public Employees Retirement System

Medicare limiting charges apply to non-contracting providers
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Dental only



ODS Dental Plan: Premier

Policy 10004761
Issuer 80840
ID 123456789
Name John Q Sample

DELTA DENTAL

MedicareRx
Prescription Drug Coverage

PERS Oregon Public Employees Retirement System

Medicare limiting charges apply to non-contracting providers
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ODS Health Plans

2012 Medical Plan Changes

Medicare Supplement

- Emergency care received in a foreign country now has a lifetime benefit limit of \$50,000
- Skilled Nursing Facility stay begins within 30 days after an inpatient hospital stay of 3 or more days
- Members must reside in the USA in order to receive coverage

Medicare Advantage PPO

- Members must reside in the USA in order to receive coverage