

# PERS Health Insurance Program (PHIP) Benefit Guide

January 1 — December 31, 2021







October 2020

**Dear PERS Health Insurance Program (PHIP) member,**

Our members' safety is our number one priority. As large gatherings continue to pose a health risk to our population due to COVID-19 pandemic, PHIP will not hold plan change meetings in the fall of 2020.

Looking forward at how we can best serve our membership we will post short videos to our website, pershealth.com, to provide information in a different format.

While we will miss seeing our members face to face, we feel this is the best way to safely get our members information needed to make decisions for the upcoming plan year.

In this guide, you will find your benefit information for the 2021 PERS Health Insurance Program (PHIP) plan year. Please review the 2021 plan changes on pages 12-16, as well as the 2021 benefit and premium rates on pages 24-45.

If you are interested in changing your health insurance plan for the 2021 plan year, you may submit plan change requests October 1 through November 15. You will need to complete both a Disenrollment Form and a new Enrollment Request Form and submit to PHIP no later than November 15, 2020.

**If you do not want to make any changes to your health insurance plans for 2021, no action is required.** Your current coverage will continue, and the 2021 premium rate and benefit changes will take effect January 1, 2021.

Sincerely,

PERS Health Insurance Program

# Contents

**Welcome** *page 5*

**Enrollment Opportunities** *page 6*

**After Enrollment** *page 7*

**Health Coverage While Traveling** *page 10*

**Changes to Plans** *page 12*

**Health Plan Enrollment Service Areas** *page 18*

**Plan Benefits & Rate Outlines** *page 23*

— 2021 Medicare Benefit Outlines *page 24*

— 2021 Core Value Plan Benefit Outlines *page 38*

— 2021 High Deductible Health Plan Benefit Outlines *page 42*

— 2021 Dental Benefit Outlines *page 48*

— 2021 Medicare Rates *page 49*

— 2021 Non-Medicare Rates *page 50*

**Required Notices** *page 52*

**Resources** *page 53*

**Contact Information** *page 54*

# Welcome

This guide provides an overview of PHIP benefits. For more details, please refer to your health plan member benefit handbook, Evidence of Coverage (EOC) or Annual Notice of Changes (ANOC).

Here's where you can find program specific information:

- PERS Health Insurance Program (PHIP) Medicare Enrollment Guide
- PERS Health Insurance Program (PHIP) Member Guide

To get these materials or other information regarding PHIP, visit [pershealth.com](http://pershealth.com) or call Customer Service at 800-768-7377. To view the complete PHIP eligibility and enrollment Oregon Administrative Rules (OAR), visit <http://sos.oregon.gov/archives>.

## Please note

The information provided in this guide is for general comparison only. Any error or omission is purely unintentional. Please refer to your individual health plan member benefit handbook, Evidence of Coverage (EOC) or Annual Notice of Changes (ANOC) for a full explanation of benefits including exclusions and limitations.

**It is your responsibility as a PHIP member to review the PERS Health Insurance Program Member Guide and understand your obligation as a PHIP participant.**



# Enrollment Opportunities

## Current Member — Initial Medicare Eligibility

Eligibility for Medicare begins the first day of the month of your 65th birthday. You are required to retain both Medicare Part A and Part B to be enrolled in a PHIP Medicare plan.

Once you become eligible for Medicare, your non-Medicare plan will be terminated and you may not have another opportunity to enroll.

If you are currently enrolled in a PHIP non-Medicare plan and need to change to a PHIP Medicare plan, you will need to do the following within 30 days of becoming eligible for Medicare:

1. Fill out a Disenrollment Form for your current PHIP non-Medicare plan.
2. Fill out a new Enrollment Request Form for the PHIP Medicare plan, if enrolled in both Medicare Part A and Part B

PHIP coverage will begin on the date your Medicare coverage becomes effective — as long as we receive your completed Enrollment Request Form before the date of your initial Medicare eligibility.

## Current Member — Medicare Disability

Your eligibility to enroll in Medicare Part A and Part B due to Social Security Disability, becomes effective the first day of the 25th month after your Social Security Disability benefits began. In this case, becoming Medicare-eligible due to disability is considered your initial Medicare eligibility.

If you are currently enrolled in a PHIP non-Medicare plan, you must complete an Enrollment Request Form 30 days before becoming Medicare-eligible. If you do not submit a new Enrollment Request Form for Medicare coverage, your PHIP coverage will end. Also, you will not be able to enroll for PHIP once you are Medicare-eligible.

If you miss this opportunity, becoming Medicare-eligible at age 65 will not be a new opportunity to enroll in a PHIP health plan,

unless you have had 24 months of continuous employer-sponsored coverage immediately before enrollment in PHIP.

## Current Member — Enrolling a Spouse or Dependent Child

You may enroll an eligible spouse or dependent during any enrollment opportunity available to retirees.

## Adding a New Spouse or Dependent Child

You must enroll your new spouse or dependent within 30 days of the family status change (e.g., birth, marriage). If your spouse has a different last name, PHIP will require a copy of the marriage certificate.

To add a new spouse and/or dependent, please complete and submit a PHIP Enrollment Request Form.

The coverage will be effective on the first of the month after we receive the completed PHIP Enrollment Request Form.

## Dental Plan Enrollment

To enroll in a PHIP dental plan, you must enroll in a PHIP medical plan during the same enrollment opportunities as the PHIP medical plan. Dependents' dental coverage must be with the same contracted dental plan as the retiree. However, the retiree can choose dental and medical plans from different Contracted Health Plans (CHP).

For Kaiser Permanente dental, you must live in the Kaiser Permanente dental plan service area.

### Get a Complete List of Enrollment Opportunities

For a complete list of PHIP enrollment opportunities, please contact PHIP for a PERS Health Insurance Program Member Guide or visit [pershealth.com](http://pershealth.com).

# After Enrollment

## Annual Plan Change Period

From October 1 to November 15, you can submit paperwork to change your medical and/or dental plan to another PHIP plan available within your residing area. Changes made during this time become effective January 1 of the following year. If you're enrolled and don't want to change plans, you don't need to do anything.

You may not add dental coverage or dependents during the Plan Change Period unless you have an enrollment opportunity.

If you do need to make a change, you'll need to fill out a Disenrollment Form for the plan you are ending, and an Enrollment Request Form for the new plan. You'll need to submit both forms to PHIP before November 15.

Find forms at [pershealth.com](http://pershealth.com) or by calling PHIP customer service.

If you do not submit a change during this period, you will be unable to change your enrollment midyear, unless you experience a family status change or new enrollment opportunity.

## Snow Bird

The Snow Bird option allows members enrolled in PHIP Medicare Advantage plans to change their health plan to the Moda Health Medicare Supplement Plan or UnitedHealthcare® Group Medicare Advantage (PPO) plan while temporarily living outside their Medicare Advantage plan's service area. Members must live outside the service area for more than 60 days to use this option.

After returning to Oregon, members will be eligible to change back to their prior Medicare Advantage plan.

The Snow Bird option also applies to non-Medicare members who are enrolled in Kaiser Permanente. You have the option to change to the same plan under UnitedHealthcare.

You must fill out a Disenrollment Form for the plan you are ending and an Enrollment Request Form for the new plan before leaving the area, and again upon returning. Please contact PHIP for more information.

## Change of Address

If you change your address, you must notify PHIP in writing. Complete, sign, date and submit a Change of Address Form to PHIP. Address changes may be sent via mail or fax. Email requests will not be accepted.

PHIP will notify the appropriate health plan.

**If you do not notify PHIP within 30 days of moving outside a service area, you may lose coverage. You must maintain a permanent residence within the United States to be eligible for PHIP. If you reside in another country, you are not eligible to keep PHIP coverage.**

## Late Payments

Your premium payment is due on the first of each month. If your payment is not received by then, your account will be considered delinquent.

If you do not pay your premium, your health plan coverage will be canceled.

If your coverage is canceled, you may have to pay for all claims, unless they are covered under Original Medicare. OAR 459-035-0090 (3) If payment is by check or money order, the check or money order must be physically received by the Third Party Administrator on or before the due date. (4) Failure to make the payment by the due date shall result in termination of a person's PERS-sponsored health insurance coverage.

## Disenrollment

### Voluntary Disenrollment

If you would like to end your PHIP coverage, you will need to complete and send a PHIP Disenrollment Form. This is required by PHIP and Medicare.

This change will be effective on the first of the month after we receive your PHIP Disenrollment Form, unless you request a later date. If your spouse and/or dependent child (over 18) are part of your plan, they will also need to sign the form.

If anyone in your family stops their dental coverage, the whole family will lose their dental coverage.

### Involuntary Termination

PHIP may be required to end your coverage if you:

- Lose your Medicare Part A and/or Part B
- Sign up for another non-PHIP Medicare Advantage or Medicare Part D Prescription Drug Plan
- Fail to pay your monthly premium
- Lose your retirement status

If your PHIP coverage ends, you may not sign up for PHIP again unless you get a new enrollment opportunity.

If you owe PHIP money, you will need to pay any outstanding balance before you can re-enroll.

## Death Notification of PERS Retiree or Spouse

### If you are the PERS retiree:

- If your spouse passes away, your PHIP coverage will continue as usual. To end your spouse's coverage, please mail a photocopy of their death certificate to PHIP and separately to the PERS Pension office.

### If you are the surviving spouse or dependent child of a PERS retiree:

- If the PERS retiree passes away, your PHIP coverage will continue automatically. You will need to mail a copy of the retiree's death certificate to PHIP and also separately to the PERS Pension office. If you would like to end your coverage, please send PHIP a Disenrollment Form.


## Enrollment Upon Death of the PERS Retiree

If the surviving spouse is not enrolled at the time of the PERS retiree's death, the spouse may enroll within 90 days of the date of death, or by meeting other enrollment opportunities. However, if the spouse remarries, coverage cannot be extended to the new spouse.

## Appeal Rights

Pursuant to Oregon Administrative Rules (OAR) 459-001-0030, if you disagree with staff's determination you may request a review by writing to the PERS Director within 60 days after the date of this letter. Your request should include the following information:

- A description of the determination you want reviewed.
- A short statement describing how and why you think the determination is wrong.
- A statement of facts that you believe show the determination is wrong.
- A list of any statutes, rules, or court decisions that you believe support your position.

 *Once disenrollment or termination occurs, you cannot re-enroll in PHIP unless you have a new enrollment opportunity.*



- A statement of the action you seek.
- A request for review.

Oregon Revised Statutes are available from the Office of Legislative Counsel, or can be located on the Internet at [oregonlegislature.gov/bills\\_laws](http://oregonlegislature.gov/bills_laws). Oregon Administrative Rules are available from the Oregon State Archives at [http://arcweb.sos.state.or.us/pages/rules/oars\\_400/oar\\_459/459\\_tofc.html](http://arcweb.sos.state.or.us/pages/rules/oars_400/oar_459/459_tofc.html).

**Mail appeal to:**

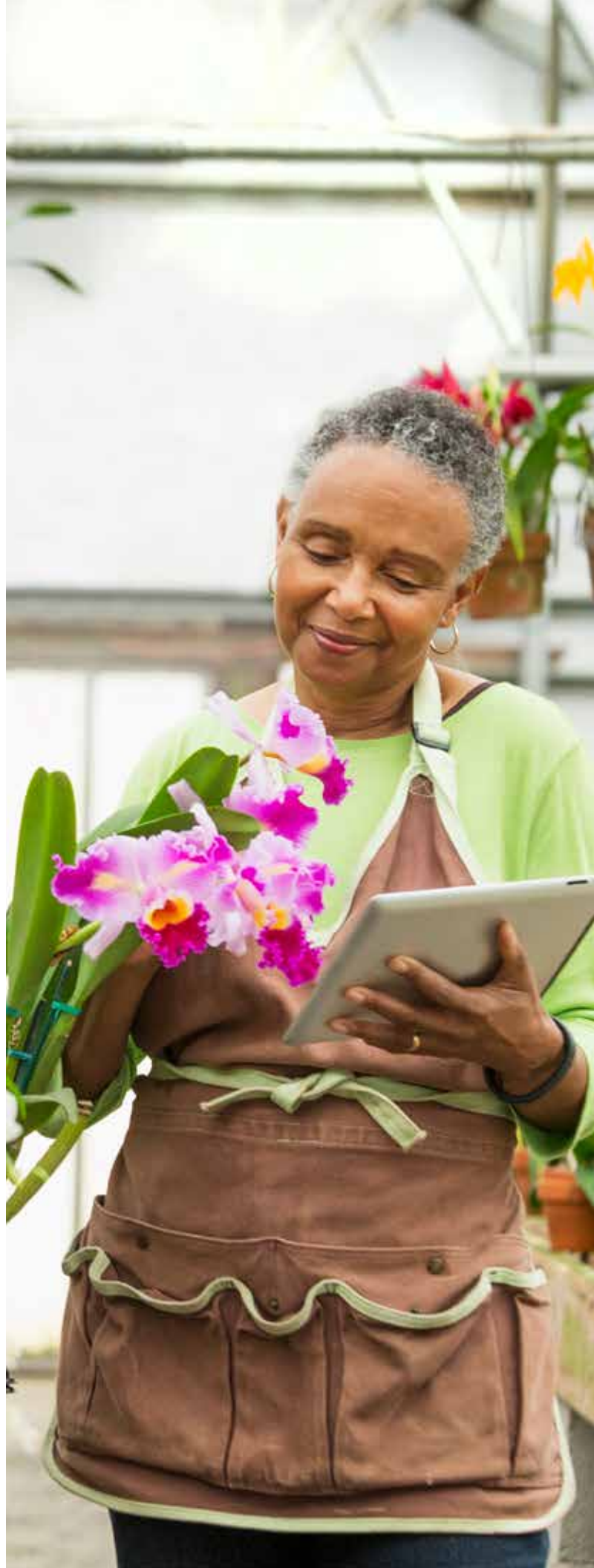
**Public Employees Retirement System  
Attn: PHIP Appeals  
PO Box 23700  
Tigard, OR 97281-3700**

When the Director receives your request, he may ask a Division Administrator to act on it. Your request will either be granted or denied. You will be mailed a response letter within 45 days after we receive your request.

**Health Plan Appeals**

Please contact your health plan with any health claim appeals. For more details, please refer to your health plan member benefit handbook, Evidence of Coverage (EOC) or Annual Notice of Changes (ANOC).

 *Contact information can be found on the resources page, 53.*



# Health Coverage While Traveling

## Health Coverage While Traveling

Before you travel, contact your health plan to determine your travel benefits. All PHIP health plans cover urgent and emergent care when you travel.


If you get medical services outside of the United States, ask for an itemized statement of care (in English if possible). Then submit it

to your health plan for reimbursement.

Moda Health Medicare Supplement foreign travel emergency coverage has a lifetime limit of \$50,000.

Members temporarily visiting other Kaiser Permanente regions may receive care from designated providers in those areas.

Medicare Emergency/Travel Benefits			
	Kaiser Permanente Senior Advantage <sup>1</sup>	Moda Health Medicare Supplement Plan <sup>1</sup>	PacificSource Medicare Essentials RX 803 <sup>1</sup>
	Member pays		
<b>Outside service area travel (within USA)</b>	Covers Emergency, Urgent Care and Ambulance at copays listed in the benefit outline <sup>2</sup>	Covered in full	Covers Emergency, Urgent Care and Ambulance at copays listed in the benefit outline
<b>Emergency Benefits outside service area travel (outside USA)</b>	Covers Emergency, Urgent Care and Ambulance at copays listed in benefit outline	20% coinsurance for Emergency, Urgent Care and Ambulance. Coverage limited to \$50,000 per lifetime	Covers Emergency, Urgent Care and Ambulance at copays listed in the benefit outline.
<b>Time Frame</b>	6 Months <sup>3</sup>	12 Months	6 Months <sup>3</sup>
Non-Medicare Emergency/Travel Benefits			
	Kaiser Permanente Core Value Plan	Kaiser Permanente Qualified HDHP Plan	UnitedHealthcare Core Value Plan
	Member pays		
<b>Outside service area travel (within USA)</b>	Urgent and Emergent coverage only <sup>4</sup>	Urgent and Emergent coverage only <sup>4</sup>	Covered as listed in the benefit outline
<b>Outside service area travel (outside USA)</b>	Urgent and Emergent coverage only <sup>4</sup>	Urgent and Emergent coverage only <sup>4</sup>	Covers Emergency services only

 Medicare does not provide coverage outside of the United States. You may choose to buy a travel insurance policy to get health coverage abroad. Travel insurance might not include health insurance, so make sure to read your plan details carefully.

Medicare Emergency/Travel Benefits			
	Providence Medicare Align Group Plan + Rx (HMO) <sup>1</sup>	Providence Medicare Flex Group Plan + Rx (HMO-POS) <sup>1</sup>	UnitedHealthcare Medicare Advantage (PPO) <sup>1</sup>
	Member pays		
Outside service area travel (within USA)	20% to maximum allowance of \$1,000 for follow-up services	\$30 or \$35 copay or 20% coinsurance	Covered as listed in the benefit outline
Outside service area travel (outside USA)	Covers Emergency, Urgent Care and Ambulance	Covers Emergency, Urgent Care and Ambulance	Covers Emergency and Urgent Care only
Time Frame	6 Months <sup>3</sup>	6 Months <sup>3</sup>	6 Months <sup>3</sup>
	<b>Non-Medicare Emergency/Travel Benefits</b>		
	<b>UnitedHealthcare Qualified HDHP Plan</b>		
	Member pays		
Outside service area travel (within USA)	Covered as listed in the benefit outline		
Outside service area travel (outside USA)	Covers Emergency services only		

<sup>1</sup> Check health plan outline for emergency and urgent care copay/coinsurance information.

<sup>2</sup> Covers routine, preventive and follow-up care outside Kaiser network at 20% coinsurance as part of the \$1,000 annual worldwide travel benefit maximum.

<sup>3</sup> Per CMS guidelines for travel within and outside USA.

<sup>4</sup> Members temporarily visiting other Kaiser Permanente regions may receive visiting member care from designated providers in those areas. Limitations may exist on visiting Member services for HDHP members.

# Changes to Plans

## Important Notice for the 2021 Plan Year

For a full list of plan changes, refer to your health plan's Annual Notice Of Change (ANOC) and Evidence of Coverage (EOC) documents.

## Kaiser Foundation Health Plan of the NW

### Medicare

- The Prescription Drug out-of-pocket maximum per individual per calendar year is \$6,550.
- Prescription drug coverage will have the following 6-tier benefit design:
  - **Tier 1:**
    - 1-30 days: Retail - \$8 copay; Mail Order - \$8 copay
    - 31-60 days: Retail - \$16 copay; Mail Order - \$16 copay
    - 61-90 days: Retail - \$24 copay; Mail Order - \$16 copay
  - **Tier 2:**
    - 1-30 days: Retail - \$15 copay; Mail Order - \$15 copay
    - 31-60 days: Retail - \$30 copay; Mail Order - \$30 copay
    - 61-90 days: Retail - \$45 copay; Mail Order - \$30 copay
  - **Tier 3:**
    - 1-30 days: Retail & Mail Order – 40% to \$250 max per script
    - 31-60 days: Retail & Mail Order – 40% to \$500 max per script
    - 61-90 days: Retail – 40% to \$750 per script; Mail Order – 40% to \$500 max per script
  - **Tier 4:**
    - 1-30 days: Retail & Mail Order – 40% to \$250 max per script
    - 31-60 days: Retail & Mail Order – 40% to \$500 max per script
    - 61-90 days: Retail – 40% to \$750 per script; Mail Order – 40% to \$500 max per script
  - **Tier 5:**
    - 1-30 days: 40% to \$250 max per script
  - **Tier 6:**
    - \$0 cost share for vaccines. Office copay may apply if vaccine administered in the physician office.
- Acupuncture for low back pain has been added per Medicare guidelines; up to 12 visits in 90 days are covered if specific circumstances are met. Physician referral required.

### Non-Medicare - Core Value

- Prescription drug coverage will have the following 6-tier benefit design:
  - **Tier 1:**
    - 1-30 days: Retail - \$8 copay; Mail Order - \$8 copay
    - 31-60 days: Retail - \$16 copay; Mail Order - \$16 copay
    - 61-90 days: Retail - \$24 copay; Mail Order - \$16 copay



- **Tier 2:**
  - 1-30 days: Retail - \$15 copay; Mail Order - \$15 copay
  - 31-60 days: Retail - \$30 copay; Mail Order - \$30 copay
  - 61-90 days: Retail - \$45 copay; Mail Order - \$30 copay
- **Tier 3:**
  - 1-30 days: Retail & Mail Order – 40% to \$250 max per script
  - 31-60 days: Retail & Mail Order – 40% to \$500 max per script
  - 61-90 days: Retail – 40% to \$750 per script; Mail Order – 40% to \$500 max per script
- **Tier 4:**
  - 1-30 days: Retail & Mail Order – 40% to \$250 max per script
  - 31-60 days: Retail & Mail Order – 40% to \$500 max per script
  - 61-90 days: Retail – 40% to \$750 per script; Mail Order – 40% to \$500 max per script
- **Tier 5:**
  - 1-30 days: 40% to \$250 max per script
- **Tier 6:**
  - \$0 cost share for vaccines. Office copay may apply if vaccine administered in the physician office
- **Pharmacy:**
  - Cost share for insulin will not exceed \$100 per 30-day supply
- **Vision:**
  - **Exam** - \$30 copay
  - **Hardware** - \$100 allowance every two years for lenses, frames and/or contacts
- The following screening and lab tests will be available at \$0 copay:
  - A1c testing for individuals diagnosed with diabetes

- LDL testing for individuals diagnosed with heart disease
- INR testing for individuals diagnosed with liver disease and/or bleeding disorders

## HDHP

- Zero dollar vaccines are covered for specific conditions. Travel vaccines are prescribed through the Kaiser Travel Clinic after itinerary review.
- **Vision is covered as follows::**
  - **Exam** - \$20% after deductible
  - **Hardware** - \$100 allowance every two years for lenses, frames and/or contacts
- The following screening and lab tests will be available without a deductible and at \$0 copay:
  - A1c testing for individuals diagnosed with diabetes
  - LDL testing for individuals diagnosed with heart disease
  - INR testing for individuals diagnosed with liver disease and/or bleeding disorders
- The following durable medical equipment (DME) and pharmacy dispensed DME items are now available pre-deductible. Other plan cost share (coinsurance) will still apply to these items.
  - peak flow meters
  - glucometers
  - and associated supplies including test strips, lancets, and control solution.
- **Pharmacy:**
  - Cost share for insulin is not subject to deductible and will not exceed \$100 per 30-day supply.

## Moda Health

### Medicare

- The Prescription Drug out-of-pocket maximum per individual per calendar year is \$6,550.
- Prescription drug coverage will have the following 6-tier benefit design:
  - **Tier 1:**
    - 1-31 days: Retail - \$8 copay; Mail Order - \$8 copay
    - 32-62 days: Retail - \$16 copay; Mail Order - \$16 copay
    - 63-93 days: Retail - \$24 copay; Mail Order - \$16 copay
  - **Tier 2:**
    - 1-31 days: Retail - \$15 copay; Mail Order - \$15 copay
    - 32-62 days: Retail - \$30 copay; Mail Order - \$30 copay
    - 63-93 days: Retail - \$45 copay; Mail Order - \$30 copay
  - **Tier 3:**
    - 1-31 days: Retail & Mail Order – 40% to \$250 max per script
    - 32-62 days: Retail & Mail Order – 40% to \$500 max per script
    - 63-93 days: Retail & Mail Order – 40% to \$750 max per script
  - **Tier 4:**
    - 1-31 days: Retail & Mail Order – 40% to \$250 max per script
    - 32-62 days: Retail & Mail Order – 40% to \$500 max per script
    - 63-90+ days: Retail & Mail Order – 40% to \$750 max per script
  - **Tier 5:**
    - 1-31 days: Retail & Mail Order - 40% to \$250 max per script
  - **Tier 6:**
    - \$0 cost share for vaccines when administered at the pharmacy

- Vision exam has a \$15 copay; services must be obtained through the VSP Advantage network.
- Vision hardware has a \$100 allowance every two years for lenses, frames and/or contacts.
- Medicare-covered Acupuncture only.
- Assist America travel assistance program to help supplement services not covered by Medicare have been added.

## PacificSource Medicare

### Medicare

- The Prescription Drug out-of-pocket maximum per individual per calendar year is \$6,550.
- Prescription drug coverage will have the following 6-tier benefit design:
  - **Tier 1:**
    - 1-31 days: Retail - \$8 copay; Mail Order - \$8 copay
    - 32-62 days: Retail - \$16 copay; Mail Order - \$16 copay
    - 63-93 days: Retail - \$24 copay; Mail Order - \$16 copay
  - **Tier 2:**
    - 1-31 days: Retail - \$15 copay; Mail Order - \$15 copay
    - 32-62 days: Retail - \$30 copay; Mail Order - \$30 copay
    - 63-93 days: Retail - \$45 copay; Mail Order - \$30 copay
  - **Tier 3:**
    - 1-31 days: Retail & Mail Order – 40% to \$250 max per script
    - 32-62 days: Retail & Mail Order – 40% to \$500 max per script
    - 63-93 days: Retail & Mail Order – 40% to \$750 max per script

- **Tier 4:**
  - 1-31 days: Retail & Mail Order – 40% to \$250 max per script
  - 32-62 days: Retail & Mail Order – 40% to \$500 max per script
  - 63-93 days: Retail & Mail Order – 40% to \$750 max per script
- **Tier 5:**
  - 1-31 days: Retail & Mail Order - 40% to \$250 max per script
- **Tier 6:**
  - \$0 copay for Part D covered vaccines and select generics
- Acupuncture for low back pain has been added per Medicare guidelines; up to 12 visits in 90 days are covered if specific circumstances are met. Prior authorization is not required.
- Assist America travel assistance program to help supplement services not covered by Medicare has been added.

## Providence Medicare Advantage Plans

### Medicare - Align and Flex Group Plans

- The Prescription Drug out-of-pocket maximum per individual per calendar year is \$6,550.
- Prescription drug coverage will have the following 6-tier benefit design:
  - **Tier 1:**
    - 1-31 days: Retail - \$8 copay; Mail Order - \$8 copay
    - 32-62 days: Retail - \$16 copay; Mail Order - \$16 copay
    - 63-93 days: Retail - \$24 copay; Mail Order - \$16 copay
  - **Tier 2:**
    - 1-31 days: Retail - \$15 copay; Mail Order - \$15 copay
    - 32-62 days: Retail - \$30 copay; Mail Order - \$30 copay
    - 63-93 days: Retail - \$45 copay; Mail Order - \$30 copay

- **Tier 3:**
  - 1-31 days: Retail & Mail Order – 40% to \$250 max per script
  - 32-62 days: Retail & Mail Order – 40% to \$500 max per script
  - 63-93 days: Retail & Mail Order – 40% to \$750 max per script
- **Tier 4:**
  - 1-31 days: Retail & Mail Order – 40% to \$250 max per script
  - 32-62 days: Retail & Mail Order – 40% to \$500 max per script
  - 63-93 days: Retail & Mail Order – 40% to \$750 max per script
- **Tier 5:**
  - 1-31 days: Retail & Mail Order - 40% to \$250 max per script
- **Tier 6:**
  - \$0 cost share for vaccines. Office copay may apply if administered in physician's office.
- Acupuncture for low back pain has been added per Medicare guidelines; up to 12 visits in 90 days are covered if specific circumstances are met. Physician referral required.
- Telephonic Health Coaching is available; up to 12 sessions per calendar year. Copay's, deductible and coinsurance are not required for in-network services.
- Service area expanded into Snohomish and Spokane counties in Washington state.

## UnitedHealthcare

### Medicare

- The Prescription drug calendar year out-of-pocket maximum is \$6,550.
- Prescription drug coverage will have the following 5-tier benefit design:
  - **Tier 1:**
    - 1-31 days: Retail - \$8 copay; Mail Order - \$8 copay
    - 32-62 days: Retail - \$16 copay; Mail Order - \$16 copay
    - 63-93 days: Retail - \$24 copay; Mail Order - \$16 copay
  - **Tier 2:**
    - 1-31 days: Retail - \$15 copay; Mail Order - \$15 copay
    - 32-62 days: Retail - \$30 copay; Mail Order - \$30 copay
    - 63-93 days: Retail - \$45 copay; Mail Order - \$30 copay
  - **Tier 3:**
    - 1-31 days: Retail & Mail Order – 40% to \$250 max per script
    - 32-62 days: Retail & Mail Order – 40% to \$500 max per script
    - 63-93 days: Retail & Mail Order – 40% to \$750 max per script
  - **Tier 4:**
    - 1-31 days: Retail & Mail Order – 40% to \$250 max per script
    - 32-62 days: Retail & Mail Order – 40% to \$500 max per script
    - 63-93 days: Retail & Mail Order – 40% to \$750 max per script
  - **Tier 5:**
    - 1-31 days: Retail & Mail Order - 40% to \$250 max per script
- \$0 cost share for certain vaccines. Office copay may apply if administered in physician's office
- Certain preventive drugs will be covered at a \$0 copay

- Acupuncture for low back pain has been added per Medicare guidelines; up to 12 visits in 90 days are covered if specific circumstances are met. Prior authorization is not required.

### Non-Medicare Core Value and HDHP Plans

- Certain preventive drugs will be covered at a \$0 copay

## Dental

### Delta Dental of Oregon

- No changes for 2021.

### Kaiser Foundation Health Plan of the NW

- Implant maintenance procedures when prostheses are removed and reinserted will be limited to dental implants placed by a KP dental associate participating dentist.

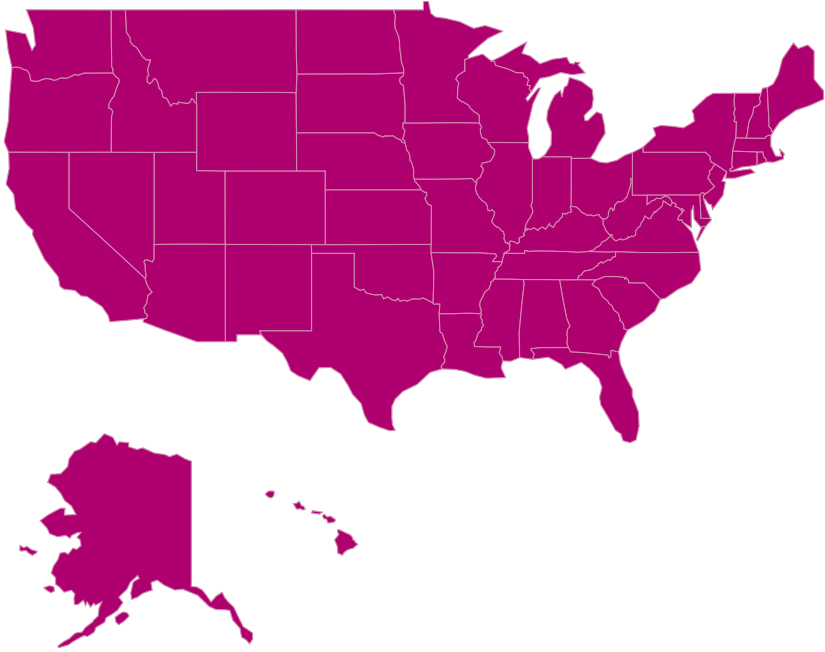




# Health Plan Enrollment Service Areas



*In selecting a PHIP health plan, you must reside in the United States and maintain a permanent residence (not mailing) within a health plan’s service area in order to participate in PHIP*

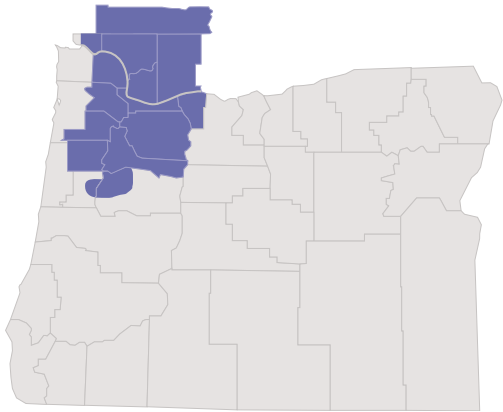


**Moda Health Plan, Inc.**

Nationwide

**Delta Dental of Oregon**

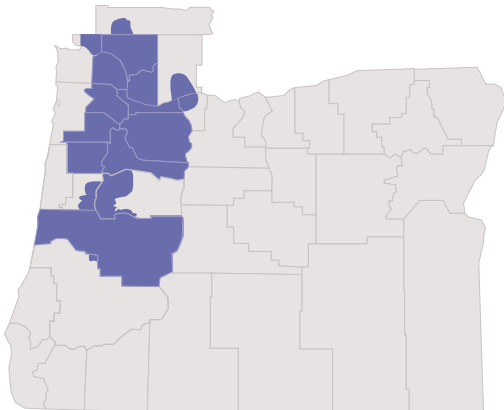
Nationwide



**Kaiser Foundation Health Plan of the NW — Medicare**

Oregon — Benton: 97330, 97331, 97333, 97339, 97370; Clackamas; Columbia; Hood River; Linn: 97321, 97322, 97335, 97355, 97358, 97360, 97374, 97389; Marion; Multnomah; Polk; Washington; Yamhill

Washington — Clark; Cowlitz; Skamania; Wahkiakum: 98612, 98647



**Non-Medicare Service Area**

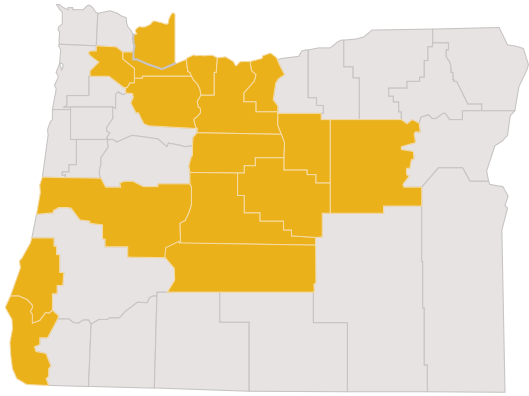
Oregon — Benton: 97330, 97331, 97333, 97339, 97370, 97456; Clackamas; Columbia; Hood River: 97014; Lane; Linn: 97321, 97322, 97335, 97348, 97355, 97358, 97360, 97374, 97377, 97389, 97446; Marion; Multnomah; Polk; Washington; Yamhill

Washington — Clark; Cowlitz; Skamania: 98639, 98648; Wahkiakum: 98612, 98647

**Dental Service Area**

Oregon — Benton: 97330, 97331, 97333, 97339, 97370, 97456; Clackamas; Columbia; Hood River: 97014; Lane: 97401, 97402, 97403, 97404, 97405, 97408, 97409, 97419, 97424, 97426, 97431, 97437, 97438, 97440, 97448, 97451, 97452, 97454, 97455, 97461, 97475, 97477, 97478, 97487, 97489; Linn: 97321, 97322, 97335, 97348, 97355, 97358, 97360, 97374, 97377, 97389, 97446; Marion; Multnomah; Polk; Washington; Yamhill

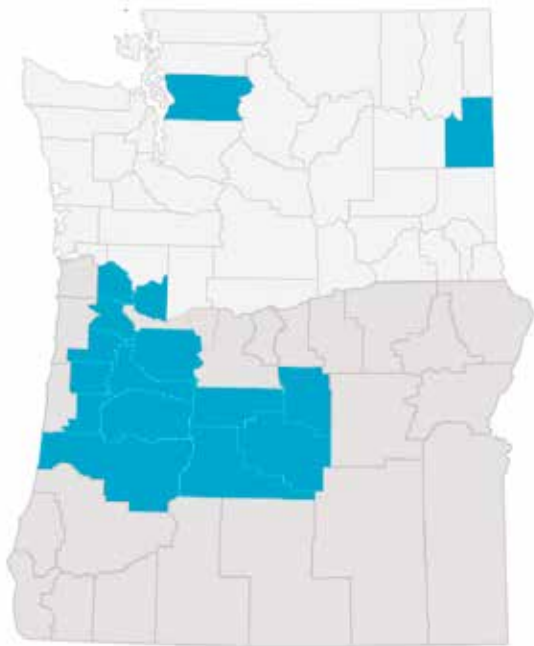
Washington — Clark; Cowlitz; Skamania: 98639, 98648; Wahkiakum: 98612, 98647



**PacificSource Medicare**

Oregon – Clackamas; Coos; Crook; Curry; Deschutes; Grant; Hood River; Jefferson; Klamath: 97731, 97733, 97737, 97739; Multnomah; Lane: 97638, 97641, 97735, 97739; Sherman; Wasco; Washington; Wheeler

Washington — Clark

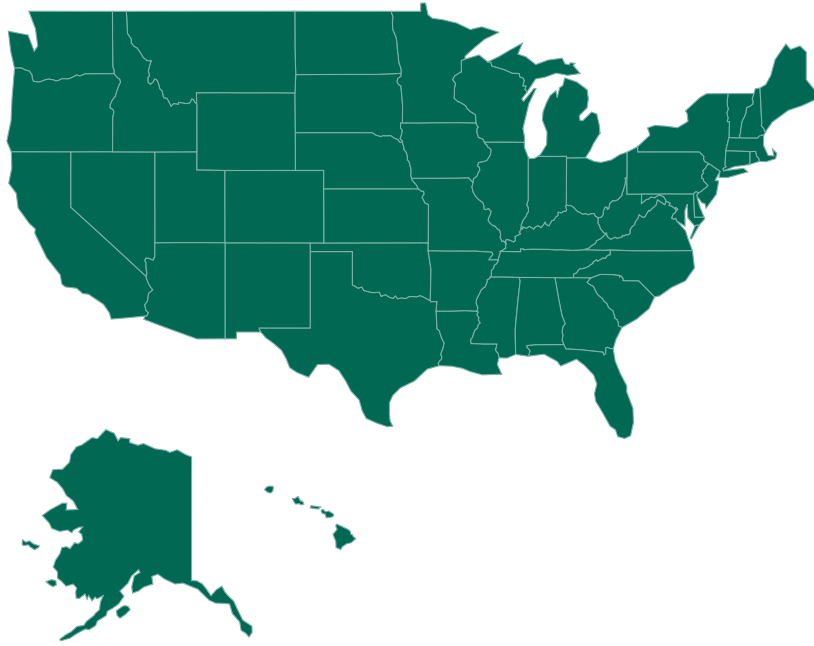


**Providence Medicare Advantage Plans**

Oregon — Benton, Clackamas, Columbia, Crook, Deschutes, Hood River, Jefferson, Lane, Linn, Marion, Multnomah, Polk, Washington, Wheeler and Yamhill

Washington — Clark, Snohomish and Spokane





**UnitedHealthcare**

Nationwide



# 2021 Medicare Plan Benefit Outlines

**For questions on plan benefits, exclusions and limitations;**

Refer to your plan's Evidence of Coverage (EOC) or member benefit handbook. You can obtain either by contacting your health plan directly.

For the Moda Health Medicare Supplement Plan, you can also refer to the Medicare and You Handbook, which can be obtained through CMS.

**Contact information is on page 54 of this publication.**

*When the retiree and spouse/dependent have Medicare, the coverage must be with the same contracted health plan.*

# Moda Health — Medicare Supplement

Medicare Enrollment Service Area: **Nationwide**

Benefit Description	Medicare Supplement
Eligible Providers	Any licensed Medicare Provider
	<b>Member Pays:</b>
Calendar Year Deductible	\$198 per individual <sup>1</sup>
Calendar Year Medical Out-of-Pocket Maximum	N/A
Preventive Care	Covered in full per Medicare guidelines
<b>Inpatient Care:</b> <ul style="list-style-type: none"> <li>• Inpatient Hospital Care</li> <li>• Skilled Nursing Facility</li> </ul>	<ul style="list-style-type: none"> <li>• Covered in full</li> <li>• Covered in full<sup>2</sup></li> </ul>
<b>Outpatient Care:</b> <ul style="list-style-type: none"> <li>• Physician Office Visits</li> <li>• Specialist Office Visits</li> <li>• Outpatient Surgery</li> <li>• Ambulance (air-ground)</li> <li>• Emergency Services</li> <li>• Urgent Care</li> <li>• DME</li> <li>• Lab Test</li> <li>• X-ray</li> <li>• Diagnostic Procedures (CT/MRI/PET)</li> <li>• OT/PT/ST Therapies</li> </ul>	<ul style="list-style-type: none"> <li>• Covered in full</li> <li>• Covered in full</li> <li>• Covered in full</li> <li>• Covered in full</li> <li>• Covered in full</li> <li>• Covered in full</li> <li>• Covered in full</li> <li>• Covered in full</li> <li>• Covered in full</li> <li>• Covered in full</li> <li>• Covered in full<sup>3</sup></li> </ul>

Benefit Description	Medicare Supplement
<p><b>Other Services:</b></p> <ul style="list-style-type: none"> <li>• Chiropractic Care<sup>5</sup></li> <li>• Acupuncture<sup>5</sup></li> <li>• Hearing<sup>6</sup></li> <li>• Vision<sup>7</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Covered in full per Medicare guidelines</li> <li>• Covered in full per Medicare guidelines</li> <li>• Exam: \$45 copay; Hardware (aids): \$699 or \$999 options available</li> <li>• Exam: \$15 copay; Hardware: \$100 allowance every 2 calendar years for lenses, frames and/or contacts</li> </ul>
<p><b>Calendar Year Pharmacy Out-of-Pocket Maximum</b></p>	<p>\$6,550 per individual</p>
<p><b>Pharmacy<sup>4</sup>:</b></p> <ul style="list-style-type: none"> <li>• Tier 1</li> <li>• Tier 2</li> <li>• Tier 3</li> <li>• Tier 4</li> <li>• Tier 5</li> <li>• Tier 6</li> </ul>	<p>This is a Medicare Part D Prescription Drug Plan</p> <ul style="list-style-type: none"> <li>• \$8 copay per 31-day supply</li> <li>• \$15 copay per 31-day supply</li> <li>• 40% to \$250 max per script/ 31-day supply</li> <li>• 40% to \$250 max per script/ 31-day supply</li> <li>• 40% to \$250 max per script/ 31-day supply</li> <li>• \$0 cost share</li> </ul>
<p><b>Rates (per member, per month):</b></p> <ul style="list-style-type: none"> <li>• Adult</li> <li>• Child</li> </ul>	<ul style="list-style-type: none"> <li>• \$313.17</li> <li>• \$251.53</li> </ul>

This is a summary of benefits only, for general comparison. Any errors or omissions are purely unintentional. Should any discrepancies be found between this guide and the health plan document, the information in the health plan document shall prevail.

1 2020 Part B Deductible. 2021 Part B Deductible is not available at this time.

2 Coverage applies to a Medicare certified facility for up to 100 days/Medicare benefit period.

3 Outpatient rehab: OT = Occupational Therapy, PT = Physical Therapy, ST = Speech Therapy

4 See Health Plan EOC for more details on each tier. EOC may contain expanded language.

5 Medicare covered only. Contact Medicare or refer to the Medicare & You 2021 handbook and Medicare.gov website for more details

6 Must use TruHearing providers. One routine hearing exam and one hearing aid per ear per calendar year.

7 To receive the VSP benefit as listed, use VSP Advantage providers. For out-of-network reimbursement amounts, refer to your member handbook.



# Kaiser Foundation Health Plan of the NW — Medicare Senior Advantage

Medicare Enrollment Service Area: **Oregon Counties:** Benton: 97330, 97331, 97333, 97339, 97370; Clackamas; Columbia; Hood River; Linn: 97321, 97322, 97335, 97355, 97358, 97360, 97374, 97389; Marion; Multnomah; Polk; Washington and Yamhill. **Washington Counties:** Clark; Cowlitz; Skamania; Wahkiakum: 98612, 98647.

Benefit Description	Medicare Senior Advantage
Eligible Providers	Kaiser Permanente and the Portland Clinic Physicians and Hospitals
	<b>Member Pays:</b>
Calendar Year Deductible	None
Calendar Year Medical Out-of-Pocket Maximum	\$1,000 per individual
Preventive Care	Covered in full per Medicare guidelines
<b>Inpatient Care:</b> <ul style="list-style-type: none"> <li>• Inpatient Hospital Care</li> <li>• Skilled Nursing Facility</li> </ul>	<ul style="list-style-type: none"> <li>• \$200 copay per admit</li> <li>• Covered in full</li> </ul>
<b>Outpatient Care:</b> <ul style="list-style-type: none"> <li>• Physician Office Visits</li> <li>• Specialist Office Visits</li> <li>• Outpatient Surgery</li> <li>• Ambulance (air-ground)</li> <li>• Emergency Services</li> <li>• Urgent Care</li> <li>• DME</li> <li>• Lab Test</li> <li>• X-ray</li> <li>• Diagnostic Procedures (CT/MRI/PET)</li> <li>• OT/PT/ST Therapies</li> </ul>	<ul style="list-style-type: none"> <li>• \$15 copay</li> <li>• \$15 copay</li> <li>• \$15 copay</li> <li>• \$50 copay</li> <li>• \$50 copay</li> <li>• \$15 copay</li> <li>• 20%<sup>8</sup></li> <li>• Covered in full</li> <li>• Covered in full</li> <li>• Covered in full</li> <li>• Covered in full<sup>9</sup></li> </ul>

Benefit Description	Medicare Senior Advantage
<p><b>Other Services:</b></p> <ul style="list-style-type: none"> <li>• Chiropractic Care<sup>10</sup></li> <li>• Acupuncture<sup>11</sup></li> <li>• Hearing</li>   <li>• Vision</li> </ul>	<ul style="list-style-type: none"> <li>• \$15 copay</li> <li>• \$15 copay</li> <li>• Exam: \$15 copay; Hardware (aids): \$200 allowance per ear / \$400 per calendar year</li> <li>• Exam: \$15 copay; Hardware: \$100 credit every 2 years for lenses, frames and/or contacts</li> </ul>
<p><b>Calendar Year Pharmacy Out-of-Pocket Maximum</b></p>	<p>\$6,550 per individual</p>
<p><b>Pharmacy<sup>12</sup>:</b></p> <ul style="list-style-type: none"> <li>• Tier 1</li> <li>• Tier 2</li> <li>• Tier 3</li>   <li>• Tier 4</li> <li>• Tier 5</li> <li>• Tier 6</li> </ul>	<p>This is a Medicare Part D Prescription Drug Plan</p> <ul style="list-style-type: none"> <li>• \$8 copay per 30-day supply</li> <li>• \$15 copay per 30-day supply</li> <li>• 40% to \$250 max per script/ 30-day supply</li> <li>• 40% to \$250 max per script/ 30-day supply</li> <li>• 40% to \$250 max per script/ 30-day supply</li> <li>• \$0 cost share</li> </ul>
<p><b>Rates (per member, per month):</b></p> <ul style="list-style-type: none"> <li>• Adult</li> <li>• Child</li> </ul>	<ul style="list-style-type: none"> <li>• \$239.38</li> <li>• \$192.50</li> </ul>

This is a summary of benefits only, for general comparison. Any errors or omissions are purely unintentional. Should any discrepancies be found between this guide and the health plan document, the information in the health plan document shall prevail.

<sup>8</sup> Applies to Medicare approved supplies/equipment only and may require Pre-Authorization. Some diabetic supplies are covered in full.

<sup>9</sup> Outpatient Rehab: OT = Occupational Therapy, PT = Physical Therapy, ST = Speech Therapy

<sup>10</sup> Medicare covered chiropractic services only.

<sup>11</sup> Acupuncture for low back pain per Medicare guidelines; up to 12 visits in 90 days are covered if specific circumstances are met. Physician referral required.

<sup>12</sup> See Health Plan EOC for more details on each tier. EOC may contain expanded language.

# PacificSource Medicare — Medicare Advantage HMO

Medicare Enrollment Service Area: **Oregon Counties:** Clackamas; Coos; Crook; Curry; Deschutes; Grant; Hood River; Jefferson; Klamath: 97731, 97733, 97737, 97739; Lake: 97638, 97641, 97735, 97739; Lane; Multnomah; Sherman; Wasco; Washington and Wheeler. **Washington County:** Clark

Benefit Description	Medicare Advantage Essentials RX 803
Eligible Providers	Plan Physicians and Hospitals
	<b>Member Pays:</b>
Calendar Year Deductible	None
Calendar Year Medical Out-of-Pocket Maximum	\$3,400 per individual
Preventive Care	Covered in full per Medicare guidelines
<b>Inpatient Care:</b> <ul style="list-style-type: none"> <li>● Inpatient Hospital Care</li> <li>● Skilled Nursing Facility</li> </ul>	<ul style="list-style-type: none"> <li>● \$125 copay/day; \$500 max. per admit</li> <li>● Covered in full</li> </ul>
<b>Outpatient Care:</b> <ul style="list-style-type: none"> <li>● Physician Office Visits</li> <li>● Specialist Office Visits</li> <li>● Outpatient Surgery</li> <li>● Ambulance (air-ground)</li> <li>● Emergency Services</li> <li>● Urgent Care</li> <li>● DME<sup>13</sup></li> <li>● Lab Test</li> <li>● X-ray</li> <li>● Diagnostic Procedures (CT/MRI/PET)</li> <li>● OT/PT/ST Therapies<sup>14</sup></li> </ul>	<ul style="list-style-type: none"> <li>● \$15 copay</li> <li>● \$20 copay</li> <li>● \$125 copay</li> <li>● \$50 copay</li> <li>● \$50 copay</li> <li>● \$20 copay</li> <li>● 20%</li> <li>● Covered in full</li> <li>● 10%</li> <li>● 10%</li> <li>● \$20 copay</li> </ul>

Benefit Description	Medicare Advantage Essentials RX 803
<p><b>Other Services:</b></p> <ul style="list-style-type: none"> <li>• Chiropractic Care<sup>15</sup></li> <li>• Acupuncture<sup>16</sup></li> <li>• Hearing<sup>17</sup></li> <li>• Vision</li> </ul>	<ul style="list-style-type: none"> <li>• \$15 copay</li> <li>• \$15 copay</li> <li>• Exam: \$45 copay; Hardware (aids): \$699 or \$999 options available</li> <li>• Exam: \$15 copay; Hardware: \$100 credit every 2 calendar years for lenses, frames and/or contacts</li> </ul>
<p><b>Calendar Year Pharmacy Out-of-Pocket Maximum</b></p>	<p>\$6,550 per individual</p>
<p><b>Pharmacy<sup>18</sup>:</b></p> <ul style="list-style-type: none"> <li>• Tier 1</li> <li>• Tier 2</li> <li>• Tier 3</li> <li>• Tier 4</li> <li>• Tier 5</li> <li>• Tier 6</li> </ul>	<p>This is a Medicare Part D Prescription Drug Plan</p> <ul style="list-style-type: none"> <li>• \$8 copay per 31-day supply</li> <li>• \$15 copay per 31-day supply</li> <li>• 40% to \$250 max per script/ 31-day supply</li> <li>• 40% to \$250 max per script/ 31-day supply</li> <li>• 40% to \$250 max per script/ 31-day supply</li> <li>• \$0 cost share</li> </ul>
<p><b>Rates (per member, per month):</b></p> <ul style="list-style-type: none"> <li>• Adult</li> <li>• Child</li> </ul>	<ul style="list-style-type: none"> <li>• \$264.41</li> <li>• \$212.53</li> </ul>

This is a summary of benefits only, for general comparison. Any errors or omissions are purely unintentional. Should any discrepancies be found between this guide and the health plan document, the information in the health plan document shall prevail.

<sup>13</sup> Applies to Medicare approved supplies/equipment only and may require Pre-Authorization. Some diabetic supplies are covered in full.

<sup>14</sup> Outpatient Rehab: OT = Occupational Therapy, PT = Physical Therapy, ST = Speech Therapy

<sup>15</sup> Medicare covered chiropractic services only.

<sup>16</sup> Acupuncture for low back pain per Medicare guidelines; up to 12 visits in 90 days are covered if specific circumstances are met. Prior authorization is not required.

<sup>17</sup> Must use TruHearing providers. One routine hearing exam and up to two hearing aids per calendar year.

<sup>18</sup> See Health Plan EOC for more details on each tier. EOC may contain expanded language.

# Providence Medicare Advantage Plans — Medicare Advantage HMO

Medicare Enrollment Service Area: **Oregon Counties:** Benton; Clackamas; Columbia; Crook; Deschutes; Hood River; Jefferson; Lane; Linn; Marion; Multnomah; Polk; Washington; Wheeler and Yamhill. **Washington Counties:** Clark, Snohomish and Spokane.

Benefit Description	Medicare Advantage Align Group Plan + Rx
Eligible Providers	Plan Physicians and Hospitals
	<b>Member Pays:</b>
Calendar Year Deductible	None
Calendar Year Medical Out-of-Pocket Maximum	\$1,500 per individual
Preventive Care	Covered in full per Medicare guidelines
<b>Inpatient Care:</b> <ul style="list-style-type: none"> <li>• Inpatient Hospital Care</li> <li>• Skilled Nursing Facility</li> </ul>	<ul style="list-style-type: none"> <li>• \$100 copay/day; \$500 max. per admit</li> <li>• Covered in full</li> </ul>
<b>Outpatient Care:</b> <ul style="list-style-type: none"> <li>• Physician Office Visits</li> <li>• Specialist Office Visits</li> <li>• Outpatient Surgery</li> <li>• Ambulance (air-ground)</li> <li>• Emergency Services</li> <li>• Urgent Care</li> <li>• DME<sup>19</sup></li> <li>• Lab Test</li> <li>• X-ray</li> <li>• Diagnostic Procedures (CT/MRI/PET)</li> <li>• OT/PT/ST Therapies<sup>20</sup></li> </ul>	<ul style="list-style-type: none"> <li>• \$15 copay</li> <li>• \$20 copay</li> <li>• \$75 copay</li> <li>• \$50 copay</li> <li>• \$50 copay</li> <li>• \$25 copay</li> <li>• 20%</li> <li>• Covered in full</li> <li>• 10%</li> <li>• 10%</li> <li>• \$20 copay</li> </ul>



Benefit Description	Medicare Advantage Align Group Plan + Rx
<p><b>Other Services:</b></p> <ul style="list-style-type: none"> <li>• Chiropractic Care<sup>21</sup></li> <li>• Acupuncture<sup>22</sup></li> <li>• Hearing<sup>23</sup></li> <li>• Vision</li> </ul>	<ul style="list-style-type: none"> <li>• \$20 copay</li> <li>• \$20 copay</li> <li>• Exam: \$45 copay; Hardware (aids): \$699 or \$999 options available</li> <li>• Exam: \$15 copay; Hardware: \$100 credit every 2 years for lenses, frames and/or contacts</li> </ul>
<p><b>Calendar Year Pharmacy Out-of-Pocket Maximum</b></p>	<p>\$6,550 per member</p>
<p><b>Pharmacy<sup>24</sup>:</b></p> <ul style="list-style-type: none"> <li>• Tier 1</li> <li>• Tier 2</li> <li>• Tier 3</li> <li>• Tier 4</li> <li>• Tier 5</li> <li>• Tier 6</li> </ul>	<p>This is a Medicare Part D Prescription Drug Plan</p> <ul style="list-style-type: none"> <li>• \$8 copay per 31-day supply</li> <li>• \$15 copay per 31-day supply</li> <li>• 40% to \$250 max per script/31-day supply</li> <li>• 40% to \$250 max per script/31-day supply</li> <li>• 40% to \$250 max per script/31-day supply</li> <li>• \$0 cost share</li> </ul>
<p><b>Rates (per member, per month):</b></p> <ul style="list-style-type: none"> <li>• Adult</li> <li>• Child</li> </ul>	<ul style="list-style-type: none"> <li>• \$278.19</li> <li>• \$223.56</li> </ul>

This is a summary of benefits only, for general comparison. Any errors or omissions are purely unintentional. Should any discrepancies be found between this guide and the health plan document, the information in the health plan document shall prevail.

<sup>19</sup> Applies to Medicare approved supplies/equipment only and may require Pre-Authorization. Some diabetic supplies are covered in full.

<sup>20</sup> Outpatient Rehab: OT = Occupational Therapy, PT = Physical Therapy, ST = Speech Therapy

<sup>21</sup> Medicare covered chiropractic services only. Physician referral required.

<sup>22</sup> Acupuncture for low back pain per Medicare guidelines; up to 12 visits in 90 days are covered if specific circumstances are met. Physician referral required.

<sup>23</sup> Must use TruHearing providers. One routine hearing exam and up to two hearing aids per calendar year.

<sup>24</sup> See Health Plan EOC for more details on each tier. EOC may contain expanded language.

# Providence Medicare Advantage Plans — Medicare Advantage HMO-POS

Medicare Enrollment Service Area: **Oregon Counties:** Benton; Clackamas; Columbia; Crook; Deschutes; Hood River; Jefferson; Lane; Linn; Marion; Multnomah; Polk; Washington; Wheeler and Yamhill **Washington Counties:** Clark, Snohomish and Spokane.

Benefit Description	Medicare Advantage Flex Group Plan + Rx	
	In-Network	Out-of-Network
Eligible Providers	Plan Physicians and Hospitals	Any Licensed Medicare Provider
	<b>Member Pays:</b>	
Calendar Year Deductible	None	
Calendar Year Medical Out-of-Pocket Maximum	\$3,000 per individual	
Preventive Care	Covered in full per Medicare guidelines	Covered in full per Medicare guidelines
<b>Inpatient Care:</b>		
<ul style="list-style-type: none"> <li>• Inpatient Hospital Care</li> <li>• Skilled Nursing Facility</li> </ul>	<ul style="list-style-type: none"> <li>• \$125 copay/day; \$500 max. per admit</li> <li>• Covered in full<sup>25</sup></li> </ul>	<ul style="list-style-type: none"> <li>• 20%</li> <li>• 20%</li> </ul>
<b>Outpatient Care:</b>		
<ul style="list-style-type: none"> <li>• Physician Office Visits</li> <li>• Specialist Office Visits</li> <li>• Outpatient Surgery</li> <li>• Ambulance (air-ground)</li> <li>• Emergency Services</li> <li>• Urgent Care</li> <li>• DME<sup>27</sup></li> <li>• Lab Test</li> <li>• X-ray</li> <li>• Diagnostic Procedures (CT/MRI/PET)</li> <li>• OT/PT/ST Therapies<sup>28</sup></li> </ul>	<ul style="list-style-type: none"> <li>• \$20 copay</li> <li>• \$25 copay<sup>26</sup></li> <li>• \$150 copay</li> <li>• \$50 copay</li> <li>• \$65 copay</li> <li>• \$25 copay</li> <li>• 20%</li> <li>• Covered in full</li> <li>• 10%</li> <li>• 10%</li> <li>• \$25 copay</li> </ul>	<ul style="list-style-type: none"> <li>• \$30 copay</li> <li>• \$35 copay</li> <li>• 20%</li> <li>• \$50 copay</li> <li>• \$65 copay</li> <li>• \$25 copay</li> <li>• 20%</li> <li>• 20%</li> <li>• 20%</li> <li>• 20%</li> <li>• 20%</li> <li>• \$35 copay</li> </ul>

Benefit Description	Medicare Advantage Flex Group Plan + Rx	
	In-Network	Out-of-Network
<p><b>Other Services:</b></p> <ul style="list-style-type: none"> <li>• Chiropractic Care<sup>29</sup></li> <li>• Acupuncture<sup>30</sup></li> <li>• Hearing<sup>31</sup></li> </ul> <ul style="list-style-type: none"> <li>• Vision</li> </ul>	<ul style="list-style-type: none"> <li>• \$20 copay</li> <li>• \$25 copay</li> <li>• Exam: \$45 copay; Hardware (aids): \$699 or \$999 options available</li> <li>• Exam: \$20 copay; Hardware: \$100 credit every 2 years for lenses, frames and/or contacts</li> </ul>	<ul style="list-style-type: none"> <li>• \$35 copay</li> <li>• \$35 copay</li> <li>• Not covered</li> </ul> <ul style="list-style-type: none"> <li>• Exam: \$20 copay; Hardware: \$100 credit every 2 years for lenses, frames and/or contacts</li> </ul>
<p><b>Calendar Year Pharmacy Out-of-Pocket Maximum</b></p>	<p>\$6,550 per individual</p>	
<p><b>Pharmacy<sup>32</sup>:</b></p> <ul style="list-style-type: none"> <li>• Tier 1</li> <li>• Tier 2</li> <li>• Tier 3</li> <li>• Tier 4</li> <li>• Tier 5</li> <li>• Tier 6</li> </ul>	<p>This is a Medicare Part D Prescription Drug Plan</p> <ul style="list-style-type: none"> <li>• \$8 copay per 31-day supply</li> <li>• \$15 copay per 31-day supply</li> <li>• 40% to \$250 max per script/31-day supply</li> <li>• 40% to \$250 max per script/31-day supply</li> <li>• 40% to \$250 max per script/31-day supply</li> <li>• \$0 cost share</li> </ul>	
<p><b>Rates (per member, per month):</b></p> <ul style="list-style-type: none"> <li>• Adult</li> <li>• Child</li> </ul>	<ul style="list-style-type: none"> <li>• \$241.33</li> <li>• \$194.06</li> </ul>	

This is a summary of benefits only, for general comparison. Any errors or omissions are purely unintentional. Should any discrepancies be found between this guide and the health plan document, the information in the health plan document shall prevail.

*25 Days 1-20, covered in full; Days 21-100, \$50 copay per day.*

*26 If no referral is in place when seeing an In-Network Specialist, \$35 copay applies.*

*27 Applies to Medicare approved supplies/equipment only and may require pre-authorization. Some diabetic supplies are covered in full.*

*28 Outpatient Rehab: OT = Occupational Therapy, PT = Physical Therapy, ST = Speech Therapy.*

*29 Medicare covered chiropractic services only. Physician referral required.*

*30 Acupuncture for low back pain per Medicare guidelines; up to 12 visits in 90 days are covered if specific circumstances are met. Physician referral required.*

*31 Must use TruHearing providers. One routine hearing exam and up to two hearing aids per calendar year.*

*32 See Health Plan EOC for more details on each tier. EOC may contain expanded language.*

# UnitedHealthcare — Medicare Advantage PPO

Medicare Enrollment Service Area: **Nationwide**

Benefit Description	Group Medicare Advantage (PPO)	
	In-Network	Out-of-Network <sup>33</sup>
Eligible Providers	Medicare Advantage Network Providers	Any Licensed Medicare Provider
	<b>Member Pays:</b>	
Calendar Year Deductible	None	
Calendar Year Medical Out-of-Pocket Maximum	\$2,500 per individual	
Preventive Care	Covered in full per Medicare guidelines	Covered in full per Medicare guidelines
<b>Inpatient Care:</b> <ul style="list-style-type: none"> <li>• Inpatient Hospital Care</li> <li>• Skilled Nursing Facility</li> </ul>	<ul style="list-style-type: none"> <li>• \$100 copay/day; \$300 max. per admit</li> <li>• \$0 copay per day up to 100 days</li> </ul>	<ul style="list-style-type: none"> <li>• \$100 copay/day; \$300 max. per admit</li> <li>• \$0 copay per day up to 100 days</li> </ul>
<b>Outpatient Care:</b> <ul style="list-style-type: none"> <li>• Physician Office Visits</li> <li>• Specialist Office Visits<sup>34</sup></li> <li>• Outpatient Surgery</li> <li>• Ambulance (air-ground)</li> <li>• Emergency Services</li> <li>• Urgent Care</li> <li>• DME<sup>35</sup></li> <li>• Lab Test</li> <li>• X-ray</li> <li>• Diagnostic Procedures (CT/MRI/PET)</li> <li>• OT/PT/ST Therapies<sup>36</sup></li> </ul>	<ul style="list-style-type: none"> <li>• \$15 copay</li> <li>• \$20 copay</li> <li>• \$125 copay</li> <li>• \$50 copay (one-way)</li> <li>• \$65 copay</li> <li>• \$20 copay</li> <li>• 20%</li> <li>• \$0 copay</li> <li>• 10%</li> <li>• 10%</li> <li>• \$20 copay</li> </ul>	<ul style="list-style-type: none"> <li>• \$15 copay</li> <li>• \$20 copay</li> <li>• \$125 copay</li> <li>• \$50 copay (one-way)</li> <li>• \$65 copay</li> <li>• \$20 copay</li> <li>• 20%</li> <li>• \$0 copay</li> <li>• 10%</li> <li>• 10%</li> <li>• \$20 copay</li> </ul>

Benefit Description	Group Medicare Advantage (PPO)	
	In-Network	Out-of-Network
<b>Other Services:</b> <ul style="list-style-type: none"> <li>• Chiropractic Care<sup>37</sup></li> <li>• Acupuncture<sup>38</sup></li> <li>• Hearing Exam/Aid Hardware<sup>39</sup></li> <li>• Vision</li> </ul>	<ul style="list-style-type: none"> <li>• \$20 copay</li> <li>• \$20 copay</li> <li>• \$2,400 Allowance</li> <li>• Exam: \$20 copay; Hardware: \$100 combined allowance every 24 months for lenses, frames and contacts</li> </ul>	<ul style="list-style-type: none"> <li>• \$20 copay</li> <li>• \$20 copay</li> <li>• \$2,400 Allowance</li> <li>• Exam: \$20 copay; Hardware: \$100 combined allowance every 24 months for lenses, frames and contacts</li> </ul>
<b>Calendar Year Pharmacy Out-of-Pocket Maximum</b>	\$6,550 per individual	
<b>Pharmacy<sup>40</sup>:</b> <ul style="list-style-type: none"> <li>• Tier 1</li> <li>• Tier 2</li> <li>• Tier 3</li> <li>• Tier 4</li> <li>• Tier 5</li> </ul>	This is a Medicare Part D Prescription Drug Plan <ul style="list-style-type: none"> <li>• \$8 copay per 31-day supply</li> <li>• \$15 copay per 31-day supply</li> <li>• 40% to \$250 max per script/31-day supply</li> <li>• 40% to \$250 max per script/31-day supply</li> <li>• 40% to \$250 max per script/31-day supply</li> </ul>	
<b>Rates (per member, per month):</b> <ul style="list-style-type: none"> <li>• Adult</li> <li>• Child</li> </ul>	<ul style="list-style-type: none"> <li>• \$252.29</li> <li>• \$202.83</li> </ul>	

This is a summary of benefits only, for general comparison. Any errors or omissions are purely unintentional. Should any discrepancies be found between this guide and the health plan document, the information in the health plan document shall prevail.

<sup>33</sup> Out-of-network Medicare providers are paid up to the Medicare limiting charge.

<sup>34</sup> Referrals not required.

<sup>35</sup> Applies to Medicare approved supplies/equipment only and may require pre-authorization. Some diabetic supplies are covered in full.

<sup>36</sup> Outpatient rehab: OT = Occupational Therapy, PT = Physical Therapy, ST = Speech Therapy.

<sup>37</sup> Medicare covered chiropractic services only.

<sup>38</sup> Acupuncture for low back pain per Medicare guidelines; up to 12 visits in 90 days are covered if specific circumstances are met. Prior authorization is not required.

<sup>39</sup> Allowance is shared between in and out-of-network. Combined ear allowance.

<sup>40</sup> See Health Plan EOC for more details on each tier. EOC may contain expanded language.





# 2021 Non-Medicare Plan Benefit Outlines

## **A Note About Qualified High Deductible Health Plans**

The PHIP qualified High Deductible Health Plan (HDHP) can be used with a Health Savings Account (HSA). If you have other health insurance coverage such as Medicare, or private health insurance, you are not eligible for this type of plan. You are also not eligible if you are claimed on someone else's tax return.

## **Health Savings Account (HSA) Basics**

An HSA is a special savings account that you contribute money to, then withdraw funds to be used for qualified medical, pharmacy, dental and vision expenses. HSAs are funded by individual post-tax contributions and have annual contribution limits set by the IRS. Additionally, HSAs allow you to carry over your balance from year-to-year.

If you are 55 or older an additional annual catch-up contribution may be available. If you change plans or become Medicare eligible you can keep the HSA account and the money in it, which you can continue to use for qualified expenses.

*The HSA belongs to you and you are responsible for setting one up through a financial institution.*

*Contributions cannot be automatically deducted from your PERS pension benefit.*

## **HSA and Medicare**

Once you become Medicare eligible, you are no longer eligible to contribute to your HSA. You may be able to cover some expenses with HSA funds including Medicare premiums and long-term care.

## **Contact a tax advisor for specific rules regarding HSAs.**

*When the retiree and spouse/dependents are enrolling in non-Medicare coverage, the coverage must be with the same Contracted Health Plan.*

# Kaiser Foundation Health Plan of the NW — Traditional Core Value Plan

Non-Medicare Enrollment Service Area: **Oregon Counties:** Benton: 97330, 97331, 97333, 97339, 97370, 97456; Clackamas; Columbia; Hood River: 97014; Lane; Linn: 97321, 97322, 97335, 97348, 97355, 97358, 97360, 97374, 97377, 97389, 97446; Marion; Multnomah; Polk; Washington and Yamhill. **Washington Counties:** Clark; Cowlitz; Skamania: 98639, 98648; Wahkiakum: 98612, 98647.

Benefit Description	Non-Medicare Traditional Core Value
<b>Eligible Providers</b>	Kaiser Permanente and the Portland Clinic Physicians and Hospitals
	<b>Member Pays:</b>
<b>Calendar Year Deductible</b>	None
<b>Calendar Year Medical Out-of-Pocket Maximum</b>	\$2,000 per individual \$4,000 per family (2 or more)
<b>Preventive Care</b>	Covered in full per ACA guidelines
<b>Inpatient Care:</b> <ul style="list-style-type: none"> <li>• Inpatient Hospital Care</li> <li>• Skilled Nursing Facility</li> </ul>	<ul style="list-style-type: none"> <li>• \$200 copay/day; \$1,000 max per admit</li> <li>• Covered in full</li> </ul>
<b>Outpatient Care:</b> <ul style="list-style-type: none"> <li>• Physician Office Visits</li> <li>• Specialist Office Visits</li> <li>• Outpatient Surgery</li> <li>• Ambulance (air-ground)</li> <li>• Emergency Services</li> <li>• Urgent Care</li> <li>• DME</li> <li>• Lab Test<sup>41</sup></li> <li>• X-ray</li> <li>• Diagnostic Procedures (CT/MRI/PET)</li> <li>• OT/PT/ST Therapies<sup>42</sup></li> </ul>	<ul style="list-style-type: none"> <li>• \$30 copay</li> <li>• \$40 copay</li> <li>• \$200 copay</li> <li>• \$100 copay</li> <li>• \$200 copay</li> <li>• \$30 copay</li> <li>• 20%</li> <li>• \$30 copay</li> <li>• \$30 copay</li> <li>• 20%</li> <li>• \$40 copay</li> </ul>

Benefit Description	Non-Medicare Traditional Core Value
<b>Other Services:</b> <ul style="list-style-type: none"> <li>• Alternative Care<sup>43</sup></li> <li>• Vision</li> </ul>	<ul style="list-style-type: none"> <li>• \$25 copay</li> <li>• Exam: \$30 copay; Hardware: \$100 allowance every 2 years for lenses, frames and/or contacts</li> </ul>
<b>Calendar Year Pharmacy Out-of-Pocket Maximum</b>	\$5,000 per individual
<b>Pharmacy<sup>44</sup>:</b> <ul style="list-style-type: none"> <li>• Tier 1</li> <li>• Tier 2</li> <li>• Tier 3</li> <li>• Tier 4</li> <li>• Tier 5</li> <li>• Tier 6</li> </ul>	<ul style="list-style-type: none"> <li>• \$8 copay per 30-day supply</li> <li>• \$15 copay per 30-day supply</li> <li>• 40% to \$250 max per script/ 30-day supply</li> <li>• 40% to \$250 max per script/ 30-day supply</li> <li>• 40% to \$250 max per script/ 30-day supply</li> <li>• \$0 cost share</li> </ul>
<b>Rates (per member, per month):</b> <ul style="list-style-type: none"> <li>• Adult</li> <li>• Child</li> </ul>	<ul style="list-style-type: none"> <li>• \$955.47</li> <li>• \$290.14</li> </ul>

This is a summary of benefits only, for general comparison. Any errors or omissions are purely unintentional. Should any discrepancies be found between this guide and the health plan document, the information in the health plan document shall prevail.

<sup>41</sup> Certain diagnosis-based screening and lab tests available at \$0 copay per IRS guidelines.

<sup>42</sup> Outpatient rehab: OT = Occupational Therapy, PT = Physical Therapy, ST = Speech Therapy. Benefit is limited to 20 visits per therapy per calendar year.

<sup>43</sup> Spinal manipulation and acupuncture are limited to 12 combined visits per calendar year. Naturopathy included. No massage therapy coverage.

<sup>44</sup> See Health Plan EOC for more details on each tier. EOC may contain expanded language.

# UnitedHealthcare — Core Value Plan

Non-Medicare Enrollment Service Area: **Nationwide**

Benefit Description	Non-Medicare Choice Plus Core Value	
	In-Network	Out-of-Network
Eligible Providers	Preferred physicians and facilities	Any Licensed Physician or facility
	<b>Member Pays:</b>	
Calendar Year Deductible	\$1,000 per Individual/\$2,000 per Family	
Calendar Year Medical/Pharmacy Out-of-Pocket Maximum	\$6,350 + \$1,000 Deductible = \$7,350/Individual; \$12,700 + \$2,000 Deductible = \$14,700/Family	
Preventive Care	Covered in full per ACA guidelines	40% after deductible per ACA guidelines
<b>Inpatient Care:</b>		
<ul style="list-style-type: none"> <li>• Inpatient Hospital Care</li> <li>• Skilled Nursing Facility</li> </ul>	<ul style="list-style-type: none"> <li>• 20% after deductible</li> <li>• 20% after deductible</li> </ul>	<ul style="list-style-type: none"> <li>• 40% after deductible</li> <li>• 40% after deductible</li> </ul>
<b>Outpatient Care:</b>		
<ul style="list-style-type: none"> <li>• Physician Office Visits</li> <li>• Specialist Office Visits</li> <li>• Outpatient Surgery</li> <li>• Ambulance (air-ground)</li> <li>• Emergency Services</li> <li>• Urgent Care</li> <li>• DME</li> <li>• Lab Test</li> <li>• X-ray</li> <li>• Diagnostic Procedures (CT/MRI, PET)</li> <li>• Physical Therapy<sup>45,46</sup></li> <li>• OT/ST Therapies<sup>45,46</sup></li> </ul>	<ul style="list-style-type: none"> <li>• \$20 copay, no deductible</li> <li>• \$20 copay, no deductible</li> <li>• 20% after deductible</li> <li>• 20% after deductible</li> <li>• \$200 copay, then 20%, no deductible</li> <li>• \$20 copay, no deductible</li> <li>• 20% after deductible</li> <li>• 20%, no deductible</li> <li>• 20%, no deductible</li> <li>• 20%, no deductible</li> <li>• \$20 copay, no deductible</li> <li>• \$20 copay, no deductible</li> </ul>	<ul style="list-style-type: none"> <li>• 40% after deductible</li> <li>• 40% after deductible</li> <li>• 40% after deductible</li> <li>• 20% after deductible</li> <li>• \$200 copay, then 20%, no deductible</li> <li>• 40% after deductible</li> <li>• 40% after deductible</li> <li>• 40% after deductible</li> <li>• 40% after deductible</li> <li>• 40% after deductible</li> <li>• 40% after deductible</li> </ul>



Benefit Description	Non-Medicare Choice Plus Core Value	
	In-Network	Out-of-Network
<b>Other Services:</b> <ul style="list-style-type: none"> <li>Alternative Care<sup>47</sup></li> </ul>	<ul style="list-style-type: none"> <li>\$25 copay, no deductible</li> </ul>	<ul style="list-style-type: none"> <li>40% after deductible</li> </ul>
<b>Calendar Year Pharmacy Out-of-Pocket Maximum</b>	Combined with Medical	
<b>Prescription Drugs:</b> <ul style="list-style-type: none"> <li>Brand</li> <li>Generic</li> <li>Specialty</li> </ul>	<ul style="list-style-type: none"> <li>40%, no deductible</li> <li>40%, no deductible</li> <li>40%, no deductible</li> </ul>	
<b>Rates (per member, per month):</b> <ul style="list-style-type: none"> <li>Adult</li> <li>Child</li> </ul>	<ul style="list-style-type: none"> <li>\$1156.49</li> <li>\$350.45</li> </ul>	

This is a summary of benefits only, for general comparison. Any errors or omissions are purely unintentional. Should any discrepancies be found between this guide and the health plan document, the information in the health plan document shall prevail.

<sup>45</sup> Outpatient rehab: OT = Occupational Therapy, PT = Physical Therapy, ST = Speech Therapy.

<sup>46</sup> Limited to 20 visits per therapy, per calendar year.

<sup>47</sup> Spinal Manipulation and acupuncture are limited to 12 combined visits per calendar year. No massage therapy coverage.

# Kaiser Foundation Health Plan of the NW — High Deductible Health Plan

Non-Medicare Enrollment Service Area: **Oregon Counties:** Benton: 97330, 97331, 97333, 97339, 97370, 97456; Clackamas; Columbia; Hood River: 97014; Lane; Linn: 97321, 97322, 97335, 97348, 97355, 97358, 97360, 97374, 97377, 97389, 97446; Marion; Multnomah; Polk; Washington; Yamhill. **Washington Counties:** Clark; Cowlitz; Skamania: 98639, 98648; Wahkiakum: 98612, 98647.

Benefit Description	Non-Medicare Qualified HDHP Plan
Eligible Providers	Kaiser Permanente and the Portland Clinic Physicians and Facilities
	<b>Member Pays:</b>
Calendar Year Medical/ Pharmacy Deductible	\$3,000 per individual If enrolled as a family, a total of \$6,000 for all members combined. <sup>48</sup>
Calendar Year Medical/Pharmacy Out-of-Pocket Maximum	\$6,650 per individual \$13,300 per family
Preventive Care	Covered in full per ACA guidelines
<b>Inpatient Care:</b> <ul style="list-style-type: none"> <li>• Inpatient Hospital Care</li> <li>• Skilled Nursing Facility</li> </ul>	<ul style="list-style-type: none"> <li>• 20% after deductible</li> <li>• 20% after deductible</li> </ul>
<b>Outpatient Care:</b> <ul style="list-style-type: none"> <li>• Physician Office Visits</li> <li>• Specialist Office Visits</li> <li>• Outpatient Surgery</li> <li>• Ambulance (air-ground)</li> <li>• Emergency Services</li> <li>• Urgent Care</li> </ul>	<ul style="list-style-type: none"> <li>• 20% after deductible</li> <li>• 20% after deductible</li> <li>• 20% after deductible</li> <li>• 20% after deductible</li> <li>• 20% after deductible</li> <li>• 20% after deductible</li> </ul>

Benefit Description	Non-Medicare Qualified HDHP Plan
<b>Outpatient Care:</b> <ul style="list-style-type: none"> <li>• DME<sup>49</sup></li> <li>• Lab Test<sup>50</sup></li> <li>• X-ray</li> <li>• Diagnostic Procedures (CT/MRI/PET)</li> <li>• OT/PT/ST Therapies<sup>51,52</sup></li> </ul>	<ul style="list-style-type: none"> <li>• 20% after deductible</li> <li>• 20% after deductible</li> <li>• 20% after deductible</li> <li>• 20% after deductible</li> <li>• 20% after deductible</li> </ul>
<b>Other Services:</b> <ul style="list-style-type: none"> <li>• Alternative Care<sup>53</sup></li> </ul>	<ul style="list-style-type: none"> <li>• 20% after deductible</li> </ul>
<b>Calendar Year Pharmacy Out-of-Pocket Maximum</b>	Combined with Medical
<b>Prescription Drugs:</b> <ul style="list-style-type: none"> <li>• Brand</li> <li>• Generic</li> <li>• Specialty</li> </ul>	<ul style="list-style-type: none"> <li>• 20% after deductible</li> <li>• 20% after deductible</li> <li>• 20% after deductible</li> </ul>
<b>Rates (per member, per month):</b> <ul style="list-style-type: none"> <li>• Adult</li> <li>• Child</li> </ul>	<ul style="list-style-type: none"> <li>• \$573.30</li> <li>• \$175.49</li> </ul>

This is a summary of benefits only, for general comparison. Any errors or omissions are purely unintentional. Should any discrepancies be found between this guide and the health plan document, the information in the health plan document shall prevail.

***Once enrolled in the Qualified HDHP plan, you cannot switch to the Core Value plan at any time in the future.***

*48 A family has to meet the entire family deductible before covered expenses are paid at the plan coinsurance level for any of the family members.*

*49 Certain DME are covered prior to deductible per IRS Notice 2019-45.*

*50 Certain labs are covered at \$0 cost-share and prior to deductible per IRS Notice 2019-45.*

*51 Outpatient rehab: OT = Occupational Therapy, PT = Physical Therapy, ST = Speech Therapy.*

*52 Limited to 20-visits per therapy per calendar year.*

*53 Spinal manipulation and acupuncture are limited to 12 combined visits per calendar year. Naturopathy included. No massage therapy coverage.*

# UnitedHealthcare — High Deductible Health Plan

Non-Medicare Enrollment Service Area: **Nationwide**

Benefit Description	Non-Medicare Qualified HDHP Plan	
	In-Network	Out-of-Network
Eligible Providers	Preferred physicians and facilities	Any Licensed Physician or facility
	<b>Member Pays:</b>	
Calendar Year Deductible	\$3,000 per individual. If enrolled as a family, a total of \$6,000 for all members combined. <sup>54</sup>	
Calendar Year Medical/Pharmacy Out-of-Pocket Maximum	\$6,650 per individual \$13,300 per family	
Preventive Care	Covered in full per ACA guidelines	40% after deductible per ACA guidelines
<b>Inpatient Care:</b>		
<ul style="list-style-type: none"> <li>● Inpatient Hospital Care</li> <li>● Skilled Nursing Facility</li> </ul>	<ul style="list-style-type: none"> <li>● 20% after deductible</li> <li>● 20% after deductible</li> </ul>	<ul style="list-style-type: none"> <li>● 40% after deductible</li> <li>● 40% after deductible</li> </ul>
<b>Outpatient Care:</b>		
<ul style="list-style-type: none"> <li>● Physician Office Visits</li> <li>● Specialist Office Visits</li> <li>● Outpatient Surgery</li> <li>● Ambulance (air-ground)</li> <li>● Emergency Services</li> <li>● Urgent Care</li> <li>● DME</li> <li>● Lab Test</li> <li>● X-ray</li> <li>● Diagnostic Procedures (CT/MRI)</li> <li>● OT/PT/ST Therapies<sup>55,56</sup></li> </ul>	<ul style="list-style-type: none"> <li>● 20% after deductible</li> <li>● 20% after deductible</li> <li>● 20% after deductible</li> <li>● 20% after deductible</li> <li>● 20% after deductible</li> <li>● 20% after deductible</li> <li>● 20% after deductible</li> <li>● 20% after deductible</li> <li>● 20% after deductible</li> <li>● 20% after deductible</li> <li>● 20% after deductible</li> </ul>	<ul style="list-style-type: none"> <li>● 40% after deductible</li> <li>● 40% after deductible</li> <li>● 40% after deductible</li> <li>● 20% after deductible</li> <li>● 20% after deductible</li> <li>● 40% after deductible</li> <li>● 40% after deductible</li> <li>● 40% after deductible</li> <li>● 40% after deductible</li> <li>● 40% after deductible</li> <li>● 40% after deductible</li> </ul>

Benefit Description	Non-Medicare Qualified HDHP Plan	
<b>Other Services:</b> <ul style="list-style-type: none"> <li>Alternative Care<sup>57</sup></li> </ul>	<ul style="list-style-type: none"> <li>20% after deductible</li> </ul>	<ul style="list-style-type: none"> <li>40% after deductible</li> </ul>
<b>Calendar Year Pharmacy Out-of-Pocket Maximum</b>	Combined with Medical	
<b>Prescription Drugs:</b> <ul style="list-style-type: none"> <li>Brand</li> <li>Generic</li> <li>Specialty</li> </ul>	<ul style="list-style-type: none"> <li>20% after deductible</li> <li>20% after deductible</li> <li>20% after deductible</li> </ul>	
<b>Rates (per member, per month):</b> <ul style="list-style-type: none"> <li>Adult</li> <li>Child</li> </ul>	<ul style="list-style-type: none"> <li>\$833.56</li> <li>\$253.57</li> </ul>	

This is a summary of benefits only, for general comparison. Any errors or omissions are purely unintentional. Should any discrepancies be found between this guide and the health plan document, the information in the health plan document shall prevail.

*Once enrolled in the Qualified HDHP plan, you cannot switch to the Core Value plan at any time in the future.*

<sup>54</sup> A family has to meet the entire family deductible before covered expenses are paid at the plan coinsurance level for any of the family members.

<sup>55</sup> Outpatient rehab: OT = Occupational Therapy, PT = Physical Therapy, ST = Speech Therapy.

<sup>56</sup> Limited to 20 visits per therapy, per calendar year.

<sup>57</sup> Spinal manipulation and acupuncture are limited to 12 combined visits per calendar year. No massage therapy coverage







# 2021 Dental Benefit Outlines

You can enroll in either dental plan regardless of your medical plan selection.

	Kaiser Permanente*	Delta Dental Plan of Oregon
Providers/Network	Kaiser Permanente Dental Associates	Delta Dental Premier, PPO and Non-Participating Providers <sup>1</sup>
	<b>Member Pays:</b>	<b>Member Pays:</b>
Calendar Year Deductible	None	\$25 per individual <sup>2</sup>
Calendar Year Benefit Maximum (plan pays)	\$1,500 per individual <sup>3</sup>	\$1,500 per individual <sup>3</sup>
<b>Preventive Care</b>		
	Limit of two cleanings per calendar year	Available twice in a calendar year
<ul style="list-style-type: none"> <li>• Exams</li> <li>• Cleanings</li> <li>• Diagnostic</li> </ul>	<ul style="list-style-type: none"> <li>• \$10 copay per visit<sup>3</sup></li> <li>• \$10 copay per visit<sup>3</sup></li> <li>• \$10 copay per visit<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Covered in full<sup>3</sup></li> <li>• Covered in full<sup>3,6</sup></li> <li>• Covered in full<sup>3,4</sup></li> </ul>
<b>Basic Services</b>		
<ul style="list-style-type: none"> <li>• Restorative</li> <li>• Oral Surgery (extractions)</li> <li>• Endodontic/periodontic</li> </ul>	<ul style="list-style-type: none"> <li>• \$10 copay, then 20%</li> <li>• \$10 copay, then 20%</li> <li>• \$10 copay, then 20%</li> </ul>	<ul style="list-style-type: none"> <li>• 20% after deductible<sup>5</sup></li> <li>• 20% after deductible<sup>5</sup></li> <li>• 20% after deductible<sup>5</sup></li> </ul>
<b>Major Services</b>		
<ul style="list-style-type: none"> <li>• Crowns</li> <li>• Cast Restorations</li> <li>• Dentures/bridge work</li> <li>• Implants</li> </ul>	<ul style="list-style-type: none"> <li>• \$10 copay, then 50%</li> <li>• \$10 copay, then 50%</li> <li>• \$10 copay, then 50%</li> <li>• \$10 copay, then 50%</li> </ul>	<ul style="list-style-type: none"> <li>• 50% after deductible<sup>5</sup></li> <li>• 50% after deductible<sup>5</sup></li> <li>• 50% after deductible<sup>5</sup></li> <li>• 50% after deductible<sup>5</sup></li> </ul>
<b>Travel Benefits</b>		
Out-of-Area Coverage	Kaiser Permanente allows a benefit of up to \$100 of reimbursement on an approved out-of-area emergency claim.	Worldwide for emergency services only
<b>Rates (per member, per month)</b>		
• Adult	\$67.26	\$63.07
• Child	\$27.20	\$25.52

This is a summary of benefits only, for general comparison. Any errors or omissions are purely unintentional. Should any discrepancies be found between this guide and the health plan document, the information in the health plan document shall prevail.

\* To be enrolled in the Kaiser Permanente dental plan, you must live in the Kaiser Permanente dental service area.

<sup>1</sup> The amounts payable for services of a non-participating provider are limited to the amount in the PPO Fee Schedule. The non-participating providers may balance bill.

<sup>2</sup> Deductible waived on preventive services.

<sup>3</sup> Charges for preventive services do not apply to the calendar year benefit maximum.

<sup>4</sup> Some limitations apply.

<sup>5</sup> There is a 12-month waiting period for basic and major services following enrollment unless member has had continuous employer-sponsored dental coverage for the previous 12 months immediately preceding PHIP dental enrollment.

<sup>6</sup> Additional cleanings may be covered through the Oral Health, Total Health program or Health Through Oral Wellness® program. Contact customer service for additional details.

# 2021 Medicare Rates

## Medical and Prescription Drug Monthly Premium Rate Comparison

The monthly premiums shown below are **without** the \$60 RHIA premium subsidy contribution.

More information on the RHIA premium subsidy contribution eligibility is located on our website at [pershealth.com/new-member/hip-subsidies/](https://pershealth.com/new-member/hip-subsidies/)

Health Plan	Adult rate*	Child Rate**
Moda Health Medicare Supplement Plan	\$313.17	\$251.53
Kaiser Permanente Senior Advantage	\$239.38	\$192.50
PacificSource Medicare Essentials RX 803	\$264.41	\$212.53
Providence Medicare Align Group Plan + Rx (HMO)	\$278.19	\$223.56
Providence Medicare Flex Group Plan + Rx (HMO-POS)	\$241.33	\$194.06
UnitedHealthcare Group Medicare Advantage (PPO)	\$252.29	\$202.83

Oregon Administrative Rules (OAR): 459-035-001(1) and 459-035-0020 describe PERS Health Insurance Program (PHIP) eligibility requirements. If you have questions about your eligibility, or if you would like a copy of the complete OAR eligibility rules, please call PHIP at the number listed in the back of this guide or visit <https://sos.oregon.gov/archives/>.

Non-Medicare rates are available on page 50. To calculate your premium rates, use the Rate Calculation Worksheet on page 51.

\* Per member, per month adult rate includes retiree, spouse and dependent domestic partner

\*\* Per member, per month child rate includes dependent child regardless of age. Eligibility requirements apply for dependents over the age of 26, to view dependent eligibility refer to [pershealth.com](https://pershealth.com). No additional premium (cost) for more than two children.

# 2021 Non-Medicare Rates

## Medical and Prescription Drug Monthly Premium Rate Comparison

The monthly premiums shown below are **without** the RHIPA premium subsidy contribution.

More information on the RHIPA premium subsidy contribution eligibility is located on our website at [pershealth.com/new-member/philp-subsidies/](https://pershealth.com/new-member/philp-subsidies/)

Health Plan	Adult rate*	Child Rate**
Kaiser Permanente Core Value Plan	\$955.47	\$290.14
United Healthcare Core Value Plan	\$1156.49	\$350.45
Kaiser Permanente Qualified HDHP	\$573.30	\$175.49
United Healthcare Qualified HDHP	\$833.56	\$253.57

Oregon Administrative Rules (OAR): 459-035-001(1) and 459-035-0020 describe PERS Health Insurance Program (PHIP) eligibility requirements. If you have questions about your eligibility, or if you would like a copy of the complete OAR eligibility rules, please call PHIP at the number listed in the back of this guide or visit <https://sos.oregon.gov/archives/>.

Medicare rates are available on page 49. To calculate your premium rates, use the Rate Calculation Worksheet on page 51.

\* Per member, per month adult rate includes retiree, spouse and dependent domestic partner.

\*\* Per member, per month child rate includes dependent child regardless of age. Eligibility requirements apply for dependents over the age of 26, to view dependent eligibility refer to [pershealth.com](https://pershealth.com). No additional premium (cost) for more than two children.

# Premium Calculation Worksheet

<b>1. Medicare Health Plan</b> (Enter monthly Medicare premium rate from page 49)	<b>2021 Medicare Rates</b>
a. Retiree Premium Amount (Adult Rate <sup>1</sup> )	1a. \$
b. Spouse Premium Amount (Adult Rate <sup>1</sup> )	1b. \$
c. Dependent Premium Amount (Child Rate <sup>2</sup> )	1c. \$
d. Total Medicare Premium Amount (add 1a through 1c)	1d. \$

<b>2. Non-Medicare Health Plan</b> (Enter monthly non-Medicare premium rate from page 50)	<b>2021 Non-Medicare Rates</b>
a. Retiree Premium Amount (Adult Rate <sup>1</sup> )	2a. \$
b. Spouse Premium Amount (Adult Rate <sup>1</sup> )	2b. \$
c. Dependent Premium Amount (Child Rate <sup>2</sup> )	2c. \$
d. Total Non-Medicare Premium (add 2a through 2c)	2d. \$

<b>3. Dental Plan</b> (Enter monthly dental premium rate from page 48)	<b>2021 Dental Rates</b>
a. Retiree Premium Amount (Adult Rate <sup>1</sup> )	3a. \$
b. Spouse Premium Amount (Adult Rate <sup>1</sup> )	3b. \$
c. Dependent Premium Amount (Child Rate <sup>2</sup> )	3c. \$
d. Total Dental Premium (add 3a through 3c)	3d. \$

<b>4. This is your total monthly premium rate<sup>1</sup></b>	<b>2021 Total Rate</b>
add 1d+2d+3d	\$

<sup>1</sup> The monthly premium calculated does not include the Retirement Health Insurance Account (RHIA) nor the Retiree Health Insurance Premium Account (RHIPA) premium subsidy contribution. A premium subsidy contribution will be applied automatically if eligible and only one per account. More information on the PHIP premium subsidies eligibility is located on our website at pershealth.com.

<sup>2</sup> If more than one dependent (child) multiply rate by 2. No additional cost for more than two children.

# Required Notices

## Women’s Health and Cancer Rights Act

Beginning in 1999, federal law requires group health plans to provide coverage for the following services to an individual receiving plan benefits in connection with a mastectomy:

- Reconstruction on the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and coverage for physical complications for all stages of a mastectomy, including lymphedemas (swelling associated with the removal of lymph nodes).

The health plan must determine the manner of coverage in consultation with the attending physician and patient. Coverage for breast reconstruction and related services will be subject to deductibles, coinsurance amounts and copayments that are consistent with those that apply to other benefits under the plan.

## Power of Attorney/Authorization to Disclose Information

PHIP requires that a Power of Attorney or Authorization to Disclose Information be on file at the PERS Health Insurance Office for anyone acting on a member’s behalf. PHIP is unable to release information to anyone who is not authorized by the PHIP member. To disclose or change information after the death of a member, please provide one of the following: executor, letter of probate or trustee documentation, or Last Will and Testament.

## COBRA Continuation of Coverage

If you experience one of these qualifying events you or your dependent may be eligible for continuation of coverage through COBRA. In accordance with federal and state of Oregon guidelines, PHIP provides opportunities for the continuation of coverage through COBRA following specific qualifying

events. If you experience one of the qualifying events listed below, please contact PHIP for additional information. A qualifying event will occur if eligibility for coverage is lost because of:

- Cancellation of PERS retirement status
- The divorce or legal separation of a retiree’s covered spouse; PHIP must be notified within 60 days from the signed Dissolution of Marriage document
- A spouse or dependent child no longer meeting eligibility requirements (e.g., a child reaches the maximum age limit, or a spouse loses coverage because the retiree does not enroll in PHIP upon the last enrollment opportunity)

Once COBRA has been secured, timely payment of premiums is essential.

### Timely COBRA Premium Payments

Once you elect COBRA coverage you have 45 days to pay the initial premium. After that, premiums are due the first day of each month. If your initial payment is not (postmarked or received) by the due date, your coverage will be terminated and cannot be reinstated. You have a 30-day grace period for monthly payments, after which your policy will be cancelled and cannot be reinstated. The initial premium must be paid within 45 days of the date COBRA is elected. Thereafter, premiums are due the first day of each month for that month’s coverage. If payment is not postmarked on or before the 45th day (for the initial premium) or the 30th day following the monthly due date, coverage will be terminated and cannot be reinstated.



# Resources

## Getting Assistance with Your PHIP Plan

For general eligibility and enrollment questions you can contact PHIP in the following ways:

### Online

[pershealth.com](http://pershealth.com)

### By Phone

In Portland: (503) 224-7377

Toll-free: (800) 768-7377

Monday through Friday,  
7:30 a.m. to 5:30 p.m.

TTY: 711

### By Mail

PERS Health Insurance Program  
PO Box 40187  
Portland, OR 97240-0187

### By Fax

In Portland: (503) 765-3452

Toll-free: (888) 393-2943

### In Person

Call PHIP to schedule an appointment.

## Additional Member Resources

### Medicare

#### Centers for Medicare and Medicaid Services (CMS)

Toll-free: (800) 633-4227

TTY: (877) 486-2048

[medicare.gov](http://medicare.gov)

#### Social Security Administration (SSA)

Toll-free: (800) 772-1213

TTY: (800) 325-0778

[ssa.gov](http://ssa.gov)

#### PERS Pension Office

*Pension questions only*

### Online

[oregon.gov/pers](http://oregon.gov/pers)

### By Phone

In Portland: (503) 598-7377

Toll-free: (888) 320-7377

### By Mail

PO Box 23700

Tigard, OR 97281-3700

# Contacting Your Health Plan

For questions on plan benefits, limitations and exclusions, deductibles (if applicable) refer to your plan's EOC or benefit handbook. You can obtain either by contacting your health plan directly or from pershealth.com. **Note: For Medicare Supplement members, refer to your Medicare & You handbook for plan benefits, limits and exclusions.**

## Medical

### **Kaiser Foundation Health Plan of the NW (Medicare and Non-Medicare)**

In Portland: (503) 813-2000

Toll-free: (800) 813-2000

TTY: 711

Medicare Members: (877)-221-8221

[my.kp.org/pers](http://my.kp.org/pers)

### **Moda Health Plan, Inc.**

Toll-free: (800) 962-1533

[modahealth.com/pers](http://modahealth.com/pers)

### **PacificSource Medicare**

In Oregon: (541) 385-5315

Toll-free: (888) 863-3637

TTY: (800) 735-2900

[medicare.pacificsource.com/PERS/2021/OR](http://medicare.pacificsource.com/PERS/2021/OR)

[medicare.pacificsource.com/PERS/2021/WA](http://medicare.pacificsource.com/PERS/2021/WA)

### **Providence Medicare Advantage Plans**

Prospective members:

In Portland: (503) 574-8403

Toll-free: (855) 210-1587

Enrolled Medicare members:

In Portland: (503) 574-8000

Toll-free: (800) 603-2340

[providencehealthassurance.com/PHIP](http://providencehealthassurance.com/PHIP)

## **UnitedHealthcare**

### **(Medicare and Non-Medicare)**

#### **Medicare plan:**

Toll-free: (844) 884-1850

TTY: 711

[uhc.com/pers](http://uhc.com/pers)

#### **Non-Medicare plans:**

Toll-free: (844) 554-5498

TTY: 711

[uhc.com/pers](http://uhc.com/pers)

Contact information for Pharmacy and Dental are located on the following page.

# Contacting Your Health Plan (cont.)

## Pharmacy

### **Kaiser Foundation Health Plan of the NW**

#### **(Medicare and Non-Medicare)**

Mail-order pharmacy:  
Toll-free: (800) 548-9809  
[my.kp.org/pers](http://my.kp.org/pers)

### **Moda Health Plan, Inc.**

Toll-free: (888) 786-7509  
[modahealth.com/pers](http://modahealth.com/pers)

### **PacificSource Medicare**

Medicare members:  
Toll-free: (888) 863-3637  
TTY: (800) 735-2900  
[medicare.pacificsource.com/PERS/2021/OR](http://medicare.pacificsource.com/PERS/2021/OR)  
[medicare.pacificsource.com/PERS/2021/WA](http://medicare.pacificsource.com/PERS/2021/WA)

### **Providence Medicare Advantage Plans**

In-Portland: (503) 574-7400  
Toll-free: (877) 216-3644  
[providencehealthassurance.com/PHIP](http://providencehealthassurance.com/PHIP)

### **UnitedHealthcare**

#### **(Medicare and Non-Medicare)**

##### **Medicare plan:**

Toll-free: (844) 884-1850  
TTY: 711  
[uhc.com/pers](http://uhc.com/pers)

##### **Non-Medicare plans:**

Toll-free: (844) 554-5498  
TTY: 711  
[uhc.com/pers](http://uhc.com/pers)

## Dental

### **Kaiser Foundation Health Plan of the NW**

In Portland: (503) 813-2000  
Toll-free: (800) 813-2000  
[my.kp.org/pers](http://my.kp.org/pers)

### **Delta Dental of Oregon**

Toll-free: (844) 827-7379  
[modahealth.com/pers](http://modahealth.com/pers)



P.O. Box 40187  
Portland, OR 97240-0187



**Important plan information about your enrollment**