



## 2026 Summary of Benefits

AgeRight Advantage Premier Health Plan (HMO C-SNP)

H1372, Plan 003

**This is a summary of drug and health services covered by AgeRight Advantage Premier Health Plan (HMO C-SNP) from January 1 – December 31, 2026.**

AgeRight Advantage Premier Health Plan (HMO C-SNP) is a Medicare Advantage HMO plan with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

This information is not a complete description of benefits. Call 1-844-854-6885, TTY should call 711, for more information.

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, visit our website at [AgeRightAdvantage.com](https://AgeRightAdvantage.com), or call Member Services and request the *Evidence of Coverage*.

### **To reach our Member Services Representatives:**

- Toll-free number: 1-844-854-6885, TTY/TDD should call 711.
- Hours of operation: 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.

### **To join AgeRight Advantage Premier Health Plan (HMO C-SNP), you must:**

- Have both Medicare Part A and Medicare Part B,
- -- *and* -- live in our geographic service area,
- -- *and* -- be a United States citizen or be lawfully present in the United States,
- -- *and* -- meet the special eligibility requirements: Our plan is designed to meet the specialized needs of people who have certain medical conditions. To be eligible for our plan, you must have Diabetes Mellitus, Chronic Heart Failure, and Cardiovascular Disorders.

Our service area includes these counties in Oregon: Benton, Clackamas, Jackson, Josephine, Klamath, Lane, Linn, Marion, Multnomah, Washington, and Yamhill.

AgeRight Advantage Premier Health Plan (HMO C-SNP) has a network of doctors, hospitals, pharmacies, and other providers that can be found on our website at [AgeRightAdvantage.com](https://www.AgeRightAdvantage.com). If you use providers that are not in our network, the plan may not pay for these services.

This document is also available in braille and in large print.

If you want to know more about the coverage and costs of Original Medicare, look in your *Medicare & You 2026* handbook. View it online at [www.medicare.gov](https://www.medicare.gov) or ask for a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

## Medical Benefits

Benefit category	Your plan benefits
<b>Monthly plan premium</b> <i>(includes both medical and drug coverage)</i>	\$65.00 You must continue to pay your Medicare Part B premium.
<b>Deductible</b>	\$0 This plan does not have a medical deductible.
<b>Maximum out-of-pocket amount</b> <i>(does not include Part D prescription drugs)</i>	\$6,000 for in-network services
<b>Inpatient hospital coverage</b>	\$325 copayment per day for days 1-7 \$0 copayment per day for days 8-90  <i>Prior authorization is required.</i>
<b>Outpatient hospital coverage</b>  Outpatient hospital services    Outpatient hospital observation services	\$0-\$225 copayment; 20% coinsurance \$0 copayment for diagnostic colonoscopy and polyp removal 20% coinsurance for surgery \$225 copayment for all other services  <i>Prior authorization is required.</i>  \$100 copayment  <i>Prior authorization is required.</i>
<b>Ambulatory Surgical Center (ASC) services</b>	20% coinsurance  <i>Prior authorization is required.</i>
<b>Doctor visits</b>  Primary care providers  Specialists	\$0 copayment  \$0-\$20 copayment \$0 copayment for cardiologist, endocrinologist, vascular surgery consultation, or cardiothoracic surgery consultation \$20 copayment for all other services
<b>Preventive care (e.g., flu vaccine, diabetic screenings)</b>	\$0 copayment

Benefit category	Your plan benefits
<b>Emergency care</b>	\$90 copayment You do not pay this amount if you are admitted to the hospital within 3 days.
<b>Urgently needed services</b>	20% coinsurance (not to exceed \$50 per visit) You do not pay this amount if you are admitted to the hospital within 3 days.
<b>Diagnostic services/labs/imaging</b>  Diagnostic tests and procedures  Diagnostic radiology services (e.g., MRI, CAT scan)  Lab services  Outpatient x-rays  Therapeutic radiology	20% coinsurance  <i>Prior authorization is required.</i>  20% coinsurance  <i>Prior authorization is required.</i>  \$0 copayment  <i>Prior authorization is required only for genetic testing.</i>  20% coinsurance  <i>Prior authorization is required except for services rendered in a Nursing Facility or Physician Office.</i>  20% coinsurance  <i>Prior authorization is required.</i>
<b>Hearing services (Medicare-covered)</b>  Medicare-covered services  <b>Hearing services (Supplemental)</b>  Routine hearing exam  Fitting/evaluation(s) for hearing aids  Hearing aids	20% coinsurance  \$0 copayment Limit 1 visit every year  \$0 copayment Unlimited visits  \$1,600 every 2 years for both ears combined  Benefit is administered by NationsBenefits

Benefit category	Your plan benefits
<p><b>Dental services (Medicare-covered)</b></p> <p>Medicare-covered services</p> <p><b>Dental services (Supplemental)</b></p> <p>Preventive and comprehensive services</p>	<p>20% coinsurance</p> <p><i>Prior authorization is required.</i></p> <p>\$0 copayment for oral exam(s) (limit 2 every year), cleaning(s) (limit 2 every year), and Fluoride treatment(s) (limit 1 every 6 months). See <i>Evidence of Coverage</i> for Dental x-rays limitations.</p> <p>Maximum: \$1,000 every year for preventive services and comprehensive services</p> <p>All services must be provided by <b>Liberty Dental</b>. To locate a network provider, you may call Member Services, or search the Liberty Dental provider directory online at <a href="http://libertydentalplan.com/agerightadvantage">libertydentalplan.com/agerightadvantage</a>.</p>
<p><b>Vision services (Medicare-covered)</b></p> <p>Exam to diagnose and treat diseases and conditions of the eye</p> <p>For people with diabetes, screening for diabetic retinopathy is covered once per year</p> <p>Eyewear after cataract surgery</p> <p>Glaucoma screening</p> <p><b>Vision services (Supplemental)</b></p> <p>Routine eye exam</p> <p>Additional routine eyewear</p>	<p>\$0 copayment</p> <p>\$0 copayment</p> <p>\$0 copayment</p> <p>\$0 copayment</p> <p>\$0 copayment Limit 1 visit every year</p> <p>\$330 every year for lenses, frames, contacts or eyewear upgrades</p>

Benefit category	Your plan benefits
<p><b>Mental health services</b></p> <p>Inpatient visit</p> <p>Outpatient group therapy visit</p> <p>Outpatient individual therapy visit</p>	<p>\$325 copayment per day for days 1-7 \$0 copayment per day for days 8-90</p> <p><i>Prior authorization is required.</i></p> <p>\$20 copayment</p> <p>\$20 copayment</p>
<p><b>Skilled Nursing Facility (SNF)</b></p>	<p>You pay the 2026 Original Medicare cost-sharing amounts.</p> <p>\$0 copayment per day for days 1-20 \$217 copayment per day for days 21-100</p> <p><i>Prior authorization is required.</i></p>
<p><b>Physical therapy</b></p>	<p>\$0 copayment</p>
<p><b>Ambulance</b></p> <p>Ground ambulance</p> <p>Air ambulance</p>	<p>\$250 copayment</p> <p><i>Prior authorization is required for non-emergency Medicare services.</i></p> <p>20% coinsurance</p> <p><i>Prior authorization is required for non-emergency Medicare services.</i></p>
<p><b>Transportation</b> <i>(non-emergency)</i></p> <ul style="list-style-type: none"> <li>Plan approved health-related location</li> </ul>	<p>\$0 copayment</p> <p>Limit 30 one-way rides every year Each ride is limited to 20 miles</p> <p>Benefit is administered by NationsBenefits.</p>



## Outpatient Prescription Drugs

Prescription drug payment stages	Your plan benefits		
<b>Prescription drug deductible</b>	\$300 Deductible applies to Tiers 2-5. For all other drugs, you will not have to pay any deductible and will start receiving coverage immediately.		
<b>Initial coverage</b>	You stay in the Initial Coverage stage until your total out-of-pocket costs reach \$2,100. You then move on to the Catastrophic Coverage Stage.		
Tier drug coverage	Standard retail cost sharing (in-network) (up to a 30-day supply)	Mail-order cost sharing (up to a 90-day supply)	Long-term care (LTC) cost sharing (up to a 31-day supply)
<b>Tier 1</b> (Preferred Generic)	\$0 copayment	\$0 copayment	\$0 copayment
<b>Tier 2</b> (Generic)	\$15 copayment	\$45 copayment	\$15 copayment
<b>Tier 3</b> (Preferred Brand)	\$45 copayment	\$135 copayment	\$45 copayment
<b>Tier 4</b> (Non-Preferred Drug)	\$95 copayment	\$285 copayment	\$95 copayment
<b>Tier 5</b> (Specialty Tier)	29% coinsurance	Not covered	29% coinsurance
<b>Catastrophic coverage</b>	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$2,100, you pay nothing for your covered Part D prescription drugs.		

**Important Message About What You Pay for Vaccines** - Our plan covers most Part D vaccines at no cost to you, even if you haven't paid your deductible. Call Member Services for more information.

**Important Message About What You Pay for Insulin** - You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on, even if you haven't paid your deductible.

## Additional Benefits

Benefit category	Your plan benefits
<b>Diabetic monitoring supplies</b>	\$0 copayment
<b>Dialysis services</b>	20% coinsurance
<b>Durable Medical Equipment (DME)</b>	20% coinsurance <i>Prior authorization is required.</i>
<b>Healthy Living Flex Card benefit</b> <ul style="list-style-type: none"> <li>• Fitness</li> <li>• Groceries*</li> <li>• Over-The-Counter (OTC) items</li> </ul>	\$65 every month to spend towards Fitness, Groceries, and OTC Items  Benefit is administered by NationsBenefits.  *Some benefits have additional eligibility requirements. See section after the benefits chart for additional information.
<b>Occupational therapy</b>	\$0 copayment
<b>Podiatry services (Foot care)</b>  Medicare-covered services  Routine foot care	\$0 copayment  \$0 copayment Limit 6 visits every year
<b>Speech therapy</b>	\$0 copayment

\*Special supplemental benefits for the chronically ill (SSBCI) are only available to members with certain chronic conditions. You may be eligible if you have one of the following conditions:

- Cardiovascular disorders
- Chronic heart failure
- Diabetes mellitus