

2022

# Medicare Advantage enrollment kit

*Eastern Oregon: Baker, Gilliam, Grant, Harney,  
Lake, Malheur, Morrow, Sherman, Umatilla,  
Union, Wallowa and Wheeler counties*



**SUMMIT**  
HEALTH

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**Doctors you  
know and  
trust, health  
insurance you  
can count on.**

# Get more out of Medicare

Summit Health has partnered with local doctors and hospitals to bring better health to your community. This way, you get to see the doctors you already know and trust while we help ensure you get the care you need.

You work hard for others. We're here to work hard for you. Together, we can find a Medicare Advantage plan that works for you.

***Let's explore your Medicare Advantage plan options...***

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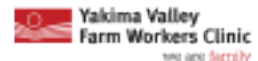
Why choose Summit Health

## Care that feels like home

With our Medicare Advantage plans, you'll enjoy choosing from a local network of quality healthcare providers, hospitals and specialists. Your Summit Health Medicare Advantage plan also gives you access to our expert health coaches and caring customer service. We are a dedicated team, here to support you.

Our local partners include:

- Moda Partners, Inc.
- Greater Oregon Behavioral Health, Inc. (GOBHI)
- Good Shepherd Health Care System
- Grande Ronde Hospital, Inc.
- Saint Alphonsus Health System, Inc.
- CHI St. Anthony Hospital
- Eastern Oregon IPA (Independent Physicians Association)
- Yakima Valley Farm Workers Clinic



*\*Other providers are available in our network*

## **Our Medicare Advantage plans**

Summit Health's Medicare Advantage plans come with and without pharmacy benefits. If you choose a plan with pharmacy coverage, you won't have a copay for vaccines! Our Medicare Advantage plans include:

- \$0 medical deductible
- \$0 copay preventive dental services plus a combined \$500 for other dental services
- \$0 copay routine hearing and vision exams
- \$0 copay fitness benefit

## **Optional supplemental benefits**

Summit Health Medicare Advantage members also have the option to enroll in Extra Care. For an extra \$5 monthly premium, you can have routine chiropractic services, acupuncture and naturopathic services. We will pay 50% of services up to a combined \$500 annual maximum.

## **Pharmacy mail order**

Did you know you can obtain up to a 90-day supply of non-specialty medications at your local pharmacy or through our mail order program? Call Customer Service at 1-844-827-2355 for more information (TTY users, call 711).







Why choose Summit Health

## Added benefits

When you choose a Summit Health Medicare Advantage plan, you get more benefits. These added benefits include gym membership and wellness resources.



### Nurse line

Need quick advice? The friendly nurses on our Registered Nurse Advice Line are available 24 hours a day. Call for guidance on:

- Basic health conditions and symptoms
- Treatment for minor injuries and burns
- Home cold and flu remedies
- When to visit your doctor



### Vision

Get a routine vision exam and eyewear through the VSP Advantage Elements plan, and coverage through VSP's Advantage provider network. All routine vision exams and eyewear claims are administered by VSP. You can learn more about VSP at [vsp.com](https://vsp.com). If you have questions, please call VSP toll-free at 844-820-8723.





### Text a doctor

Enjoy fast and private access to a dedicated doctor in under a minute — at no cost to you. With the CirrusMD app, all you need is Internet access to:

- Connect with a doctor via text, 24/7, without appointments or time limits
- Ask urgent or general health questions
- Message, share photos or video chat
- Get peace of mind any time of the day, even at 2 a.m.
- Continue conversations or follow up as often as you'd like



### Dental

Two no-cost preventive dental visits through the Delta Dental of Oregon Medicare Advantage Network and up to \$500 of comprehensive dental benefits. (Total \$500 allowance is combined for in and out of network services).



### Gym membership

Enjoy gym membership and wellness resources from Silver&Fit®. This benefit includes:

- Access to a fitness center or YMCA
- Group classes designed for older adults, where offered without an additional fee
- The option to work out at home with up to two fitness kits per year (you have 34 to choose from)
- Healthy Aging classes four times a year that you can take online or by mail
- A fitness tracker

Your fitness center must be participating in Silver&Fit for this benefit to apply. You can learn more at [silverandfit.com](https://silverandfit.com). If you have questions, please call 1-877-427-4788.



### Hearing

Receive a no-cost routine hearing aid exam and hearing aid coverage through TruHearing. Hearing aids are costly. This benefit makes them much more affordable. You can learn more at [truhearing.com](https://truhearing.com).

Why choose Summit Health

# Find the Medicare plan that works for you

To continue working hard for others, it's important to find a Medicare Advantage plan that works hard for you. We offer four plans for you to choose from:

**Summit Health Core (HMO-POS)**

**Summit Health Value + Rx (HMO)**

**Summit Health Standard + Rx (HMO-POS)**

**Summit Health Premier + Rx (HMO-POS)**

- \$0 medical deductible
- \$0 copay preventive dental services plus a combined \$500 for other dental services
- \$0 copay routine hearing and vision exams
- \$0 copay fitness benefit

Compare your plan options side by side on the following pages or the 2022 Summary of Benefits. This is a summary of drug and health services covered by Summit Health Medicare Advantage plans for January 1, 2022 – December 31, 2022.

Summit Health Plan, Inc. is a Medicare Advantage HMO plan with a Medicare contract. Enrollment in the Plan depends on contract renewal.

The benefit information provided does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please request the "Evidence of Coverage".

To join a Summit Medicare Advantage plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes the following counties in Oregon: Baker, Gilliam, Grant, Harney, Lake, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa, and Wheeler.

If you use providers that are not in our network, we may not pay for these services.

For coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at [medicare.gov](https://www.medicare.gov) or get a copy by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

This document is available in other formats such as large print or Spanish.







# Medical benefits

	Summit Health Core (HMO-POS) H2765-001		Summit Health Value + Rx (HMO) H2765-002	
Monthly Premium	\$22		\$69	
Medical Deductible	\$0		\$0	
	In-network	Out-of-network	In-network	Out-of-network
Maximum out-of-pocket responsibility <i>(Does not include prescription drugs)</i>	\$4,000	\$4,000	\$6,650	N/A
Inpatient hospital coverage <i>(Copay per day 1-5)</i> <i>(Authorization rules may apply)</i>	\$350	30%	\$370	Not covered
Outpatient hospital coverage (Observation) <i>(Authorization rules may apply)</i>	\$350	30%	\$370	Not covered
Ambulatory surgical center <i>(Authorization rules may apply)</i>	\$350	30%	\$370	Not covered
Outpatient surgery <i>(Authorization rules may apply)</i>	\$350	30%	\$370	Not covered
Doctor Visits Primary care provider <i>(PCP)</i>	\$10	30%	\$10	Not covered
Specialists <i>(Referral rules may apply)</i>	\$35	30%	\$40	Not covered
Preventive care	\$0	30%	\$0	Not covered
Emergency care	\$90		\$90	
Urgently needed services	\$35		\$50	

Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

Summit Health Standard + Rx (HMO-POS) H2765-003		Summit Health Premier + Rx (HMO-POS) H2765-004	
\$99		\$140	
\$0		\$0	
In-network	Out-of-network	In-network	Out-of-network
\$5,100	\$8,000	\$4,000	\$7,750
\$350	50%	\$315	30%
\$350	50%	\$315	30%
\$350	50%	\$315	30%
\$350	50%	\$315	30%
\$10	50%	\$10	30%
\$35	50%	\$35	30%
\$0	50%	\$0	30%
\$90		\$90	
\$35		\$35	





## Medical benefits (continued)

	Summit Health Core (HMO-POS) H2765-001		Summit Health Value + Rx (HMO) H2765-002	
	<i>In-network</i>	<i>Out-of-network</i>	<i>In-network</i>	<i>Out-of-network</i>
<b>Diagnostic services/labs/imaging</b> ( <i>Authorization rules may apply</i> )				
Diagnostic radiology services (e.g. MRIs, CT scans)	20%	30%	20%	Not covered
Lab services	\$0	30%	\$0	Not covered
Outpatient x-rays	20%	30%	20%	Not covered
<b>Hearing services</b>				
Exams to diagnose and treat hearing and balance issues (Referral rules may apply)	\$35	30%	\$40	Not covered
Routine hearing exam for hearing aids	\$0	Not covered	\$0	Not covered
Hearing aids (Copay per each aid)	\$699 - \$999	Not covered	\$699 - \$999	Not covered
<b>Dental services</b>				
Medicare-covered (Referral rules may apply)	\$35	30%	\$40	Not covered
Preventive and comprehensive dental (Total \$500 allowance is combined for in and out of network services)	\$0 preventive \$500 allowance	\$500 allowance	\$0 preventive \$500 allowance	\$500 allowance
<b>Vision services</b>				
Medical eye exam (Medicare-covered) (Referral rules may apply)	\$35	30%	\$40	Not covered
Routine vision services (Annual exam & glasses every 2 years)	\$0	50%	\$0	50%

Summit Health Standard + Rx (HMO-POS) H2765-003		Summit Health Premier + Rx (HMO-POS) H2765-004	
<i>In-network</i>	<i>Out-of-network</i>	<i>In-network</i>	<i>Out-of-network</i>
20%	50%	20%	30%
\$5	50%	\$5	30%
20%	50%	20%	30%
\$35	50%	\$35	30%
\$0	Not covered	\$0	Not covered
\$699 - \$999	Not covered	\$699 - \$999	Not covered
\$35	50%	\$35	30%
\$0 preventive \$500 allowance	\$500 allowance	\$0 preventive \$500 allowance	\$500 allowance
\$35	50%	\$35	30%
\$0	50%	\$0	50%





## Medical benefits *(continued)*

	Summit Health Core (HMO-POS) H2765-001		Summit Health Value + Rx (HMO) H2765-002	
	<i>In-network</i>	<i>Out-of-network</i>	<i>In-network</i>	<i>Out-of-network</i>
<b>Additional services</b>				
<b>Mental health services</b>	\$35	30%	\$40	Not covered
<b>Skilled nursing facility (SNF)</b> <i>(Copay per day 21-100)</i> <i>(Authorization rules may apply)</i>	\$150	30%	\$170	Not covered
<b>Physical therapy</b> <i>(Authorization rules may apply)</i>	\$35	30%	\$40	Not covered
<b>Ambulance</b> <i>(Authorization rules may apply)</i>	\$250		\$300	
<b>Transportation</b>	Not covered		Not covered	
<b>Medicare Part B Drugs</b> <i>(Authorization rules may apply)</i>	20%	30%	20%	Not covered
<b>Durable medical equipment (DME)</b>	20%	30%	20%	Not covered
<b>Diabetic monitoring supplies</b> <i>(Authorization rules may apply)</i>	\$0-20%	30%	\$0-20%	Not covered
<b>Outpatient prescription drugs</b>				
<b>Prescription drug deductible</b>			\$250 (waived on tiers 1,2, & 7)	
<b>Initial coverage Stage</b>			30-day supply	90-day supply (retail and mail order)
<b>Tier 1 (preferred generic)</b>			\$4	\$12
<b>Tier 2 (generic)</b>			\$10	\$30
<b>Tier 3 (preferred brand)</b>			\$45	\$135
<b>Tier 4 (non-preferred brand)</b>			\$100	\$300
<b>Tier 5 (preferred specialty)</b>			23%	N/A
<b>Tier 6 (specialty)</b>			28%	N/A
<b>Tier 7 (vaccine)</b>			\$0	N/A

Summit Health Standard + Rx (HMO-POS) H2765-003		Summit Health Premier + Rx (HMO-POS) H2765-004	
<i>In-network</i>	<i>Out-of-network</i>	<i>In-network</i>	<i>Out-of-network</i>
\$35	50%	\$35	30%
\$165	50%	\$160	30%
\$35	50%	\$35	30%
\$300		\$250	
Not covered		Not covered	
20%	50%	20%	30%
20%	50%	20%	30%
\$0-20%	50%	\$0-20%	30%
\$200 (waived on tiers 1,2, & 7)		\$150 (waived on tiers 1,2, & 7)	
30-day supply	90-day supply (retail and mail order)	30-day supply	90-day supply (retail and mail order)
\$4	\$12	\$4	\$12
\$10	\$30	\$10	\$30
\$45	\$135	\$45	\$135
\$100	\$300	\$100	\$300
24%	N/A	25%	N/A
29%	N/A	30%	N/A
\$0	N/A	\$0	N/A



Part D prescription drug coverage (continued)

You begin in the deductible stage when you fill your first prescription of the year. During this stage, you pay the full cost of your drugs until you have paid the Part D deductible (waived on Tier 1, Tier 2 and Tier 7) for your drugs. Cost sharing amounts are the same when received from network retail, mail-order, and home infusion pharmacies as well as if you reside in a long-term care facility. You may get up to a 31-day supply of drugs from an out-of-network pharmacy, but you will pay more than you pay at a network pharmacy. Cost sharing changes when you enter another stage of the Part D benefit.

During the coverage gap stage, you pay 25% of the cost for generic or brand name drugs. During the catastrophic coverage stage, you pay the greater of 5% or \$3.95 copay for generic drugs and \$9.85 copay for all other drugs.

For more information on the different stages, please access your Evidence of Coverage online at [yoursummithealth.com](http://yoursummithealth.com) or contact Pharmacy Customer Service at 844-827-2355, 7 am to 8 pm Pacific Time, seven days a week from October 1 through March 31, with the exception of Christmas Day and Thanksgiving Day. (After March 31, your call will be handled by our automated phone systems Saturdays, Sundays, and holidays.)

**Optional Supplemental Benefits**

You must pay an extra premium each month for these benefits.

Summit Health Extra Care	
Premium	\$5 per month
<p><b>Included Services:</b></p> <ul style="list-style-type: none"><li>● Routine chiropractic services</li><li>● Acupuncture</li><li>● Alternative therapies (naturopathic services)</li></ul>	<p>Our plan pays up to \$500 every year. You pay 50% of the billed cost for these services until the plan maximum of \$500 for all services combined is met, then you pay 100% of the cost</p>

### **Additional information**

This information is not a complete description of benefits. Call Customer Service at 1-844-827-2355 for more information (TTY users, call 711). Or, visit us at [www.yoursummithealth.com](http://www.yoursummithealth.com).

Our Customer Service team is available from 7 a.m. to 8 p.m., Pacific Time, seven days a week from Oct. 1 to March 31, with the exception of Christmas Day and Thanksgiving Day. After March 31, your call will be handled by our automated phone system on weekends and holidays.

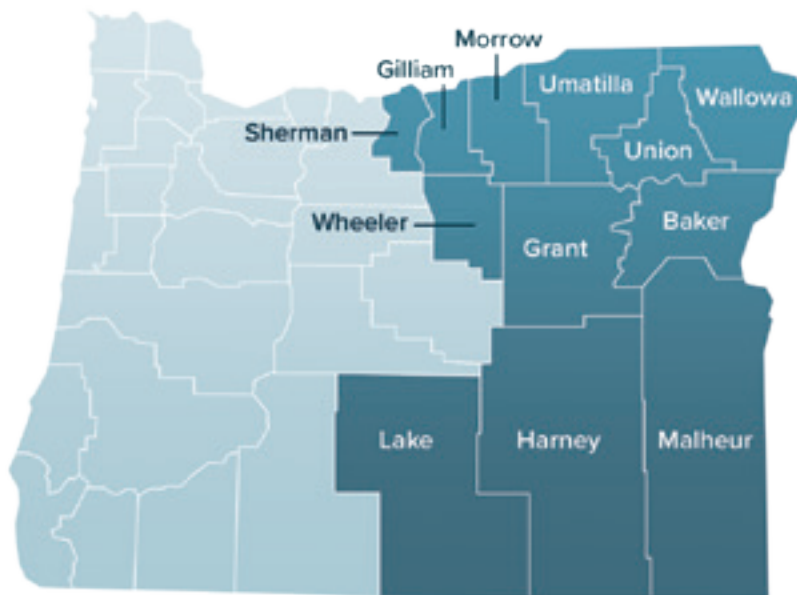




## Service area and eligibility requirements:

Summit Health Medicare Advantage plans are HMO plans with a Medicare contract. To join Summit Health Medicare Advantage plan you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. The Summit Health HMO plan service area includes the following counties in Eastern Oregon: Baker, Gilliam, Grant, Harney, Lake, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa and Wheeler.

Out-of-network /non-contracted Medicare providers are under no obligation to treat Summit Health Medicare Advantage members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.





## How to obtain additional materials

You can search our online provider and pharmacy directory by clicking on the “Find Care” link on our website, [yoursummithealth.com](http://yoursummithealth.com). Or, call us and we will send you a copy of the provider and pharmacy directories. To view the drugs covered by Summit Health Medicare Advantage plans, you can find our formulary on our website at [yoursummithealth.com](http://yoursummithealth.com). Or call us and we will send you a copy of the formulary.



## Low Income Subsidy premium

### Summit Health Value + Rx (HMO)

### Summit Health Standard + Rx (HMO-POS)

### Summit Health Premier +Rx (HMO-POS)

Monthly plan premium for people who get Extra Help from Medicare to help pay for their prescription drug costs.

If you get Extra Help from Medicare to help pay for your Medicare prescription drug plan costs, your monthly plan premium will be lower than what it would be if you did not get Extra Help from Medicare. The amount of Extra Help you get will determine your total monthly plan premium as a member of our Plan.

This table shows you what your monthly plan premium will be if you get Extra Help.

Your level of extra help	Monthly Premium for Summit Health Value + Rx (HMO) H2765-002*	Monthly Premium for Summit Health Standard + Rx (HMO-POS) H2765-003*	Monthly Premium for Summit Health Premier + Rx (HMO-POS) H2765-004*
100%	\$28.50	\$58.50	\$99.50
75%	\$38.60	\$68.60	\$109.60
50%	\$48.80	\$78.80	\$119.80
25%	\$58.90	\$88.90	\$129.90

*\*This does not include any Medicare Part B premium you may have to pay.*

Summit Health Value + Rx (HMO), Summit Health Standard + Rx (HMO-POS), and Summit Health Premier + Rx (HMO-POS) premiums include coverage for both medical services and prescription drug coverage.

If you aren't getting Extra Help, you can see if you qualify by calling:

- 1-800-MEDICARE (1-800-633-4227), TTY users should call 1-877-486-2048 (24 hours a day/7 days a week),
- Your State Medicaid Office, or
- The Social Security Administration at 1-800-772-1213. TTY users should call 1-800-325-0778 between 7 a.m. and 7 p.m., Monday through Friday.

Please call our customer service team at 1-844-827-2355 (TTY users, please call 711). Our customer service team is available from 7 a.m. to 8 p.m., Pacific Time, seven days a week from Oct. 1 through March 31, with the exceptions of Christmas Day and Thanksgiving Day. After March 31, your call will be handled by our automated phone systems on weekends and holidays.

*Summit Health Plan, Inc. is an HMO with a Medicare contract. Enrollment in Summit Health Plan, Inc. depends on contract renewal.*

## Pre-enrollment checklist

### Summit Health Medicare Advantage plans

Before making an enrollment decision, it's important that you fully understand our benefits and rules. If you have any questions or need assistance, please call us to speak to a customer service representative at 1-844-827-2355.

### Understanding the benefits

- ☐ Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services for which you routinely see a doctor. Visit [YourSummitHealth.com](https://YourSummitHealth.com) or call 1-844-827-2355 to view a copy of the EOC
- ☐ Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they're not listed, it means you will likely have to select a new doctor.
- ☐ Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

### Understanding important rules

- ☐ In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- ☐ Benefits, premiums and/or copayments/ coinsurance may change on Jan. 1, 2023.
- ☐ Generally an HMO plan does not cover services performed by out-of-network providers. For your HMO-POS plans you may use out-of-network providers to get some of your covered services. However, while we will pay for certain covered services provided by a noncontracted provider, the provider must agree to treat you. Except in an emergency or urgent situations, non-contracted providers may deny care. In addition, you will pay a higher copayment/ coinsurance for services received by non-contracted providers.

# Ready to enroll?

Read on to learn how. Remember, we are here to help. Please contact us at 1-844-931-1782 if you need assistance. Choose and complete the application for the plan you want. Application forms are enclosed. You can also enroll online at [YourSummitHealth.com](https://YourSummitHealth.com)

## Scan your completed application, and then fax or mail it to:

**Fax:** 1-833-949-1891

**Mail:** Summit Health Plan, Inc.

Attn: Medicare Membership Accounting  
601 SW 2nd Ave  
Portland, OR 97204-9748

If you would like help, we can work with you to find a Summit Health-contracted agent or broker near you. You can also enroll at [www.yoursummithealth.com](https://www.yoursummithealth.com). Please keep a copy of your application for your records.

## What happens after you enroll?

1. You will receive a letter in the mail acknowledging that you are enrolled in our plan.
2. You will receive your member ID card and a Welcome Packet.
3. You can expect to receive a Welcome Call from Summit Health to ensure you received and understand your plan information and benefits.
4. We encourage you to create an account on your personalized Member Dashboard where you will have access to your claims, additional benefits and discounts for being a member of Summit Health. You can also watch our webinar to understand your health coverage and get the most out of your 2022 benefits.







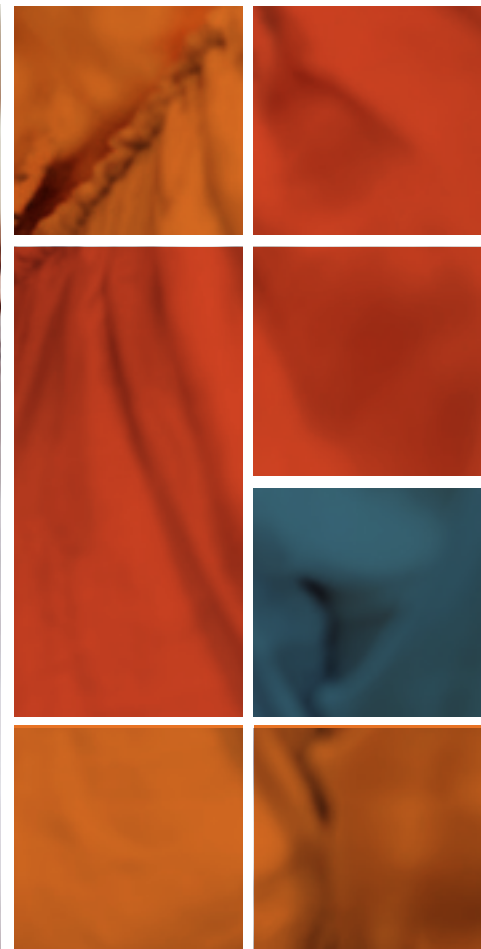


Member care resources

# Tools for your health journey

All our plans come with programs, care teams, tools and resources designed to help you manage your well-being. Using your personal Member Dashboard, you can find dentists or pharmacies, get medical advice from health professionals, work with health coaches, compare medication prices, view your explanation of benefits and more.

Once you are an active member, use these care resources to help you be your healthy best! Simply log in to our Member Dashboard at [yoursummithealth.com](https://yoursummithealth.com) to get started.





### Prescription price check

See prescription medication costs and how much you would pay by medication tier at an in-network pharmacy.

This tool makes it easy. Simply log in to your Member Dashboard at [www.yoursummithealth.com](http://www.yoursummithealth.com) to find medication cost estimates and generic options.



### Health coaching

Need a hand with your health? Our health coaches use evidence-based practices to help you set goals and feel your best.

Our care programs include:

- Cardiac Care
- Dental Care
- Depression Care
- Diabetes Care
- Kidney Care
- Lifestyle Coaching
- Women's Health & Maternity Care
- Respiratory Care
- Spine & Joint Care
- Weight Care

### Ready to experience better?

Now that you've explored what Moda Medicare plans have to offer, it's time to learn about the extra special ways we care for you.

The next few pages will highlight some of our partner programs designed to guide you further - and serve you better - on your healthcare journey.



### Care coordination and case management

When you're sick, need hospitalization or surgery, or are seriously injured, we'll give you support — so you can focus on healing.

We can help you:

- Understand and utilize all of your benefits
- Navigate the healthcare system
- Communicate with your providers
- Arrange care ordered by your provider
- Find community resources



### Quitting tobacco

We cover two smoking or chewing tobacco counseling quit attempts within a 12-month period. Each counseling attempt includes up to four face-to-face visits.

If you use tobacco, but do not have signs or symptoms of tobacco-related disease, there is no coinsurance, copayment, or deductible for the Medicare covered smoking and tobacco use cessation preventive benefits.

If you use tobacco and have been diagnosed with a tobacco-related disease or are taking medicine that may be affected by tobacco, you will pay the applicable inpatient or outpatient cost-sharing.

# Never be Without a Doctor

Text a doctor for free,  
24/7 with CirrusMD.

**Download the CirrusMD app or connect online  
at [yoursummithealth.com/cirrusmd](https://yoursummithealth.com/cirrusmd) and see  
how easy it is to connect to a doctor in seconds!**



Use CirrusMD for:

**COUGHS, FEVERS, SORE  
THROAT**

**EARACHES, STOMACH  
PAIN, DIARRHEA**

**RASHES, ALLERGIC  
REACTIONS,  
ANIMAL/INSECT BITES**

**BACK/ABDOMINAL PAIN**

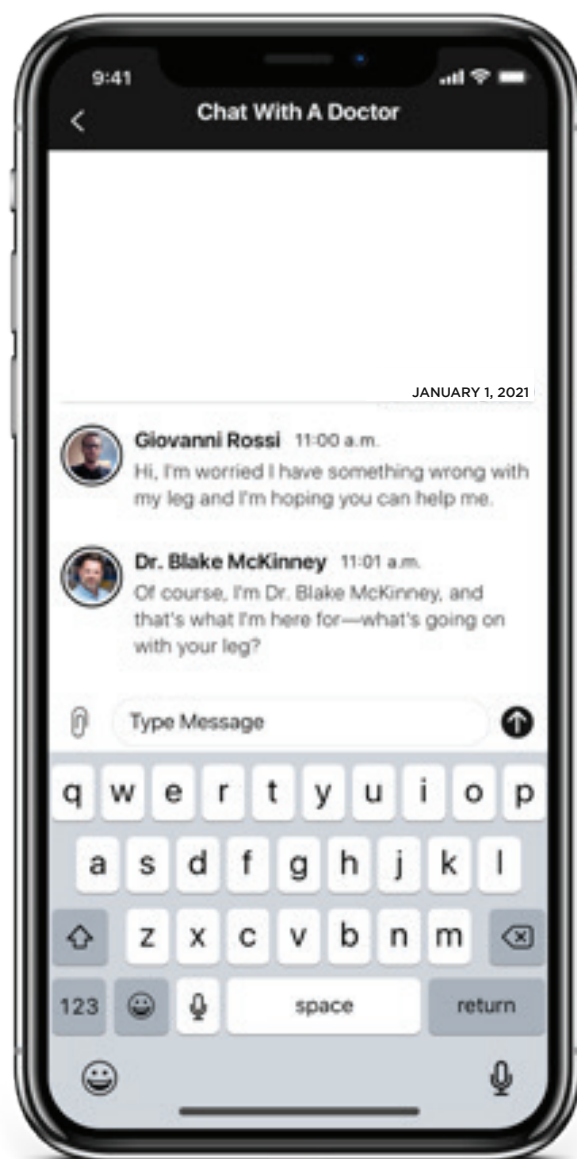
**SPORTS INJURIES,  
BURNS, HEAT-RELATED  
ILLNESS**

**URINARY TRACT  
INFECTIONS**

**GENERAL HEALTH  
QUESTIONS**

Doctors are available 24 hours a day,  
7 days a week.

Learn more at [yoursummithealth.com/cirrusmd](https://yoursummithealth.com/cirrusmd).





# Something for Everyone®



The Silver&Fit® Healthy Aging and Exercise program is designed to support every unique member.

Enjoy all of the following, anytime, anywhere, at no cost to you:



## 8,000+ Digital Workout Videos

Go to **www.SilverandFit.com** or download the Silver&Fit mobile app to view workout videos, perfect for all fitness levels.



## Healthy Aging Coaching

Coaches will help you meet your fitness, nutrition, and lifestyle goals during scheduled phone sessions.



## Get Started Program

Answer a few online questions about your fitness level and goals to receive a personal exercise plan, including suggested workout videos.



## Home Fitness Kits

Pick your favorite kit (one per benefit year):\*

- Fitbit® Wearable Fitness Tracker Kit
- Garmin® Wearable Fitness Tracker Kit
- Pilates Kit
- Beginner Strength Kit
- Intermediate Strength Kit
- Advanced Strength Kit
- Beginner Swim Kit
- Advanced Swim Kit
- Beginner Yoga Kit
- Intermediate/Advanced Yoga Kit



## Standard Fitness Network Choices

Work out at one of 16,500+ participating fitness centers or select YMCAs, many with exercise classes for older adults.

Go to **www.SilverandFit.com** to get started today! For questions, call us toll-free at 1.877.427.4788 (TTY/TDD: 711), Monday through Friday, 5 a.m. to 6 p.m. Pacific time.

\*Home Fitness Kit promotional codes cannot be used in combination with any other promotions on third-party vendor websites. Once selected, **kits cannot be exchanged.**

The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Please talk to a doctor before starting or changing an exercise routine. All programs and services are not available in all areas. The people in this piece are not Silver&Fit members. Silver&Fit, Something for Everyone, and the Silver&Fit logo are federally registered trademarks of ASH. Limitations and restrictions may apply. Other names and logos may be trademarks of their respective owners. Kits are subject to change. Participating facilities and fitness chains may vary by location and are subject to change.

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# Delight in the Details

Why miss out on life's most precious moments because of hearing loss? Many wait too long to seek help, but you don't have to. That's why Summit Health Medicare Advantage plans offer you a hearing aid benefit through TruHearing®.



## Your benefit makes it easy



### ***Unmatched Service***

TruHearing guides you from first call to aftercare and beyond

Our Hearing Consultants schedule an exam, fitting, and follow-up with a licensed provider near you

We work with your health plan to help you understand your benefit



### ***Hearing Aids That Enhance Life¹***

Stream your favorite music and shows with Bluetooth®

Get health insights to help you set goals and improve your health

Communicate directly with your provider in TruHearing's app



### ***Simply State-of-the-Art²***

Own Voice Processing (OVP®) removes the sound of your speech from all other amplified sound to make your voice sound more natural

Multi-track processing technology filters noise and helps you focus on voices

Rechargeable battery options last from breakfast to bedtime



Call to learn more **1-844-276-6830 | For TTY, dial 711**

7am–8pm PST, Monday–Friday

Call TruHearing to schedule an appointment **1-844-276-6830 | For TTY, dial 711**

5am–6pm PST, Monday–Friday

# Your 2022 Hearing Coverage

Your benefit covers up to two Advanced or Premium hearing aids per year with copayments starting at \$699.



## TruHearing Advanced TruHearing Premium\*

32 Channels | 6 Programs

48 Channels | 6 Programs

Your Plan:	Retail: \$2,720/aid	Retail: \$3,250/aid	Routine Exam In-Network <sup>3</sup>
Summit Health Core (HMO-POS)	<b>\$699</b>	<b>\$999</b>	<b>\$0</b>
Summit Health Value + Rx (HMO)	copay/aid	copay/aid	exam copay
Summit Health Standard + Rx (HMO-POS)			
Summit Health Premier + Rx (HMO-POS)			

\*Rechargeable battery option is available on select styles for an additional \$50 per hearing aid.



Call to learn more

**1-844-276-6830 | For TTY, dial 711**

7am–8pm PST, Monday–Friday

Call TruHearing to schedule an appointment

**1-844-276-6830 | For TTY, dial 711**

5am–6pm PST, Monday–Friday



Check your hearing

[truhearing.com/SummitHealthMA](https://truhearing.com/SummitHealthMA)

### Your benefit also includes:



- + Risk-free 60-day trial period
- + 1 year of follow-up visits
- + 80 free batteries per non-rechargeable hearing aid
- + Full 3-year manufacturer warranty

<sup>1</sup> Smartphone-compatible hearing aids connect directly to iPhone®, iPad®, and iPod® Touch devices. Some TruHearing models connect to Android® phones directly. Connectivity also available to many Android phones with use of an accessory. TV streaming available through most TVs with use of an accessory. In-app interfacing requires provider activation.

<sup>2</sup> Features may vary by model. Activation required.

<sup>3</sup> Must be performed by a TruHearing network provider.

Summit Health Plan, Inc. is an HMO with a Medicare contract. Enrollment in Summit Health Plan, Inc. depends on contract renewal.

Moda Partners, Inc. follows federal civil rights laws. We do not discriminate on the basis of race, color, national origin, age, disability or sex.

ATENCIÓN: Si habla español, hay disponibles servicios de ayuda con el idioma sin costo alguno para usted. Llame al 1-877-605-3229 (TTY: 711) CHÚ Ý: Nếu bạn nói tiếng Việt, có dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Gọi 1-877-605-3229 (TTY: 711)

PAUNAWA: Kung nagsasalita ka ng Tagalog, ang mga serbisyong tulong sa wika, ay walang bayad, at magagamit mo. Tumawag sa numerong 1-877-605-3229 (TTY: 711)

All content ©2021 TruHearing, Inc. All Rights Reserved. TruHearing® is a registered trademark of TruHearing, Inc. All other trademarks, product names, and company names are the property of their respective owners. Retail pricing based on prices for comparable aids. Follow-up provider visits included for one year following hearing aid purchase. Free battery offer is not applicable to the purchase of rechargeable hearing aid models. Three-year warranty includes repairs and one-time loss and damage replacement. Hearing aid repairs and replacements are subject to provider and manufacturer fees. For questions regarding fees, contact a TruHearing hearing consultant.

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**SUMMIT**  
HEALTH

**vsp**  
Vision care for life



# Life is better in focus

## Access to high-quality eye care and eyewear with Summit Health Plan and VSP® Vision Care.

As a member, you'll receive access to care from eye doctors, quality eyewear, and the affordability you deserve.

### Using your VSP benefit is easy

1. Create an account at [vsp.com](https://vsp.com). Review your personalized benefit information.
2. Find a Advantage network eye doctor who's right for you. Visit [vsp.com/advantageonly](https://vsp.com/advantageonly) or call 844.820.8723, TTY 800.428.4833.
3. At your appointment, tell them you have VSP. Present your health plan medical ID card to your Advantage network doctor.

**That's it! We'll handle the rest**—there are no claim forms to complete when you see a VSP Advantage network doctor.

### Importance of an eye exam

Your VSP Advantage network doctor will help keep you and your eyes healthy with a WellVision Exam®—a comprehensive exam that can detect signs of health conditions such as glaucoma, diabetes, and macular degeneration.

Early diagnosis, especially with the rapid growth of pre-diabetes and diabetes, gets you the personalized care you deserve to manage your health and feel your best.

### Contact us

Visit [vsp.com](https://vsp.com)

Call 844.820.8723

TTY 800.428.4833

**VSP Member Services is available:**

Monday – Friday, 8 AM – 8 PM (PST)

Saturday – Sunday, 8 AM – 8 PM (PST)

## Your VSP Vision Benefits Summary

Summit Health Plan and VSP provide you with an affordable eye care plan.

Benefit	Description	Copay	Frequency
Your Coverage with a VSP Advantage Network Doctor			
WellVision Exam	Comprehensive exam that can detect signs of health conditions such as glaucoma, diabetes, and macular degeneration.	\$0	Every calendar year
Prescription Glasses		\$0	
Frame	Covered-in-full frame from the Genesis eyewear collection, or \$50 retail frame allowance toward another frame	Included with prescription glasses	Every other calendar year
Lenses	Single vision, lined bifocal, lined trifocal, and lenticular lenses	Included with prescription glasses	Every other calendar year
Lens Enhancements	<ul style="list-style-type: none"> <li>Standard progressive lenses</li> <li>Scratch-resistant</li> </ul> All other lens enhancements members save on average 20-25%	Covered	Every other calendar year
Contacts (instead of glasses)	<ul style="list-style-type: none"> <li>\$100 allowance for contacts and contact lens exam (fitting and evaluation)</li> <li>15% savings on a contact lens exam (fitting and evaluation)</li> </ul>	\$0	Every other calendar year
Your Coverage with Out-of-Network Providers Contact us. <a href="http://vsp.com">vsp.com</a>   844.820.8723 <ul style="list-style-type: none"> <li>Exam – 50% member coinsurance of doctor's charges</li> <li>Lenses – 50% member coinsurance (not lens enhancements) of doctors charges</li> <li>Frame – \$50 allowance</li> <li>Elective Contact Lenses and fitting evaluation– \$100 allowance</li> <li>Necessary Contact Lenses – 50% member coinsurance of doctor's charges</li> </ul> Get the most out of your benefits and greater savings with a VSP network doctor. Call Member Services for out-of-network plan details.			

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VSP, VSP Vision care for life, and WellVision Exam are registered trademarks, and "Life is better in focus" is a trademark of Vision Service Plan. All other brands or marks are the property of their respective owners. 50056 VCCM






## Get even more

If you become a Summit Health Medicare Advantage member, you have the option to add optional supplemental benefits to your plan with Summit Health Extra Care.

For an additional \$5 monthly premium, you can have routine chiropractic services, acupuncture and naturopathic services. We will pay 50 percent of services up to a combined \$500 maximum annually.

### Here's how it works

Optional benefit	Premium	Coinsurance
Routine chiropractic services		50% of the cost of the services
Acupuncture		50% of the cost of the services
Naturopathic services		50% of the cost of the services
<b>Combined annual maximum for all services</b>	<b>\$5 per month</b>	<b>\$500 annual benefit</b>

You will have to pay an additional monthly premium of \$5 per month along with your Part B premium and the Summit Health Medicare Advantage plan premium. The premium payment does not apply to your medical out-of-pocket maximum.

over ►

[yoursummithealth.com](https://yoursummithealth.com)



### Questions?

Customer Service is available from 7 a.m. to 8 p.m., seven days a week from October 1 through March 31 with the exceptions of Christmas Day and Thanksgiving Day (after March 31 your call will be handled by our automated phone system Saturdays, Sundays and holidays). Calls received after hours are forwarded to voicemail and returned the next business day.

You may enroll in Summit Health Extra Care:

- ▶ When you initially enroll into a Summit Health Medicare Advantage Plan
- ▶ Up to 90 days after your enrollment effective date
- ▶ During the annual plan election period — Oct. 15 – Dec. 7 every year
- ▶ During the Medicare Advantage Open Enrollment Period - Jan. 1 - Mar. 31 every year

You may disenroll from Summit Health Extra Care any time or at the time you disenroll from your Summit Health Medicare Advantage plan.

### **Give yourself a little extra.**

If you would like to enroll, call Summit Health Customer Service at 844-827-2355. TTY users, dial 711.

Summit Health Plan, Inc. is an HMO with a Medicare contract. Enrollment in Summit Health Plan, Inc. depends on contract renewal.

Summit Health Plan, Inc. follows federal civil rights laws. We do not discriminate on the basis of race, color, national origin, age, disability or sex. ATENCIÓN: Si habla español, hay disponibles servicios de ayuda con el idioma sin costo alguno para usted. Llame al 844-827-2355 (TTY: 711) CHÚ Ý: Nếu bạn nói tiếng Việt, có dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Gọi 844-827-2355 (TTY: 711) PAUNAWA: Kung nagsasalita ka ng Tagalog, ang mga serbisyong tulong sa wika, ay walang bayad, at magagamit mo. Tumawag sa numerong 844-827-2355 (TTY: 711)



## Save More. Live Better.

With the ChooseHealthy® program, offered by your Summit Health plan, you can save more on wellness products and services—and discover new ways to live better every day.

### The program allows you to:

- Get discounts up to 55% or more on popular health and fitness brands
- Save 25% or more on services from specialty health care practitioners
- Learn from evidence-based, online health classes and articles offered at no extra cost

Learn more or access these services by logging into your Member Dashboard on **[yoursummithealth.com](https://yoursummithealth.com)**.

Or you can call **877.335.2746 (TTY: 711)**,

Monday – Friday, 5 a.m. – 6 p.m. Pacific Time.





ChooseHealthy™

## Save More. Live Better.

As a Summit Health member, you have access to discounted specialty care services not usually covered by Medicare. Discover the added value of your membership when you use the ChooseHealthy® program.

### With ChooseHealthy, you can enjoy:

- Massage therapy, acupuncture and chiropractic tests, including X-rays, with offers of 25% off or more.
- Routine podiatry, including:
  - Preventive maintenance, such as cleaning and soaking
  - Corn, callus, and other routine foot care needs
  - Nail trimming, cutting, and clipping



**SUMMIT**  
HEALTH

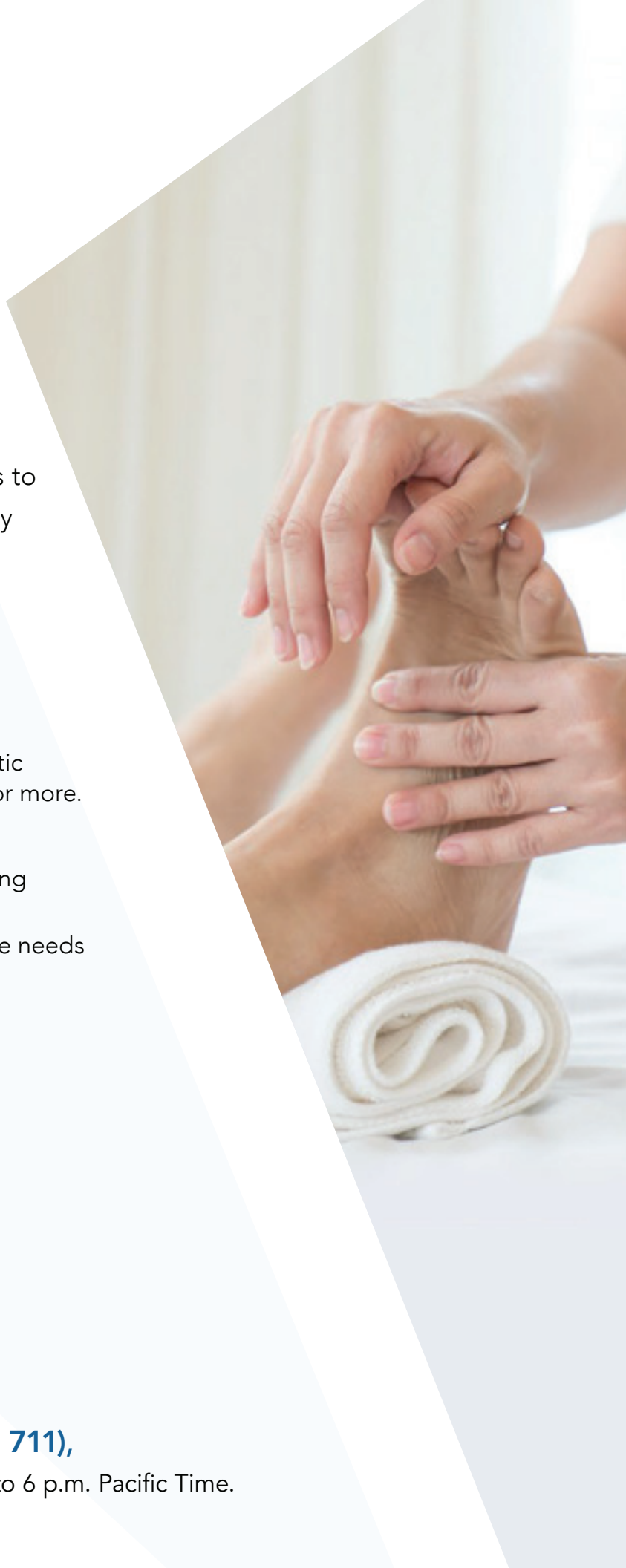
### Use your ChooseHealthy benefit

Log in to your Member Dashboard,  
at **[yoursummithealth.com](https://yoursummithealth.com)** to search for  
a specialty healthcare provider.

Or, call **877.335.2746 (TTY Users, dial 711),**

Help is available Monday through Friday, 5 a.m. to 6 p.m. Pacific Time.

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Please note that the ChooseHealthy program is not insurance. You should check any insurance benefits you have before using this discount program, as those benefits may result in lower costs to you than using this discount program. The ChooseHealthy program provides for discounts from participating specialty health care providers. You are obligated to pay for all services from those providers but will receive a discount from those participating providers for services included in the program. The ChooseHealthy program has no liability for providing or guaranteeing services and assumes no liability for the quality of services rendered. Discounts on products and services available through the ChooseHealthy program are subject to change; please consult the website for current availability.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 877.335.2746 (TTY: 711).

The ChooseHealthy program is provided by ChooseHealthy, Inc., a subsidiary of American Specialty Health Incorporated (ASH), a national provider of fitness, health education, musculoskeletal provider networks, and health management programs.

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# Nondiscrimination notice

**We follow federal civil rights laws. We do not discriminate based on race, color, national origin, age, gender identity, sex or sexual orientation.**

We provide free services to people with disabilities so that they can communicate with us. These include sign language interpreters and other forms of communication.

If your first language is not English, we will give you free interpretation services and/or materials in other languages.

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**If you need any of the above,  
call Customer Service at:**

844-827-2355 (TDD/TTY 711)

**If you think we did not offer  
these services or discriminated,  
you can file a written complaint.  
Please mail or fax it to:**

Summit Health Plan  
Attention: Appeal Unit  
P.O. Box 820070  
Portland, OR 97282  
Fax: 855-466-7208

**If you need help filing a complaint,  
please call Customer Service.**

You can also file a civil rights complaint with the U.S. Department of Health and Human Services Office for Civil Rights at [ocrportal.hhs.gov/ocr/portal/lobby.jsf](http://ocrportal.hhs.gov/ocr/portal/lobby.jsf), or by mail or phone:

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

You can get Office for Civil Rights complaint forms at [hhs.gov/ocr/office/file/index.html](http://hhs.gov/ocr/office/file/index.html).

**Dave Nessler-Cass coordinates  
our nondiscrimination work:**

Dave Nessler-Cass,  
Chief Compliance Officer  
601 SW Second Ave.  
Portland, OR 97204  
855-232-9111  
[compliance@yoursummithealth.com](mailto:compliance@yoursummithealth.com)



ATENCIÓN: Si habla español, hay disponibles servicios de ayuda con el idioma sin costo alguno para usted. Llame al 1-877-605-3229 (TTY: 711).

CHÚ Ý: Nếu bạn nói tiếng Việt, có dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Gọi 1-877-605-3229 (TTY: 711)

注意：如果您說中文，可得到免費語言幫助服務。請致電1-877-605-3229（聾啞人專用：711）

주의: 한국어로 무료 언어 지원 서비스를 이용하시려면 다음 연락처로 연락해주시기 바랍니다. 전화 1-877-605-3229 (TTY: 711)

PAUNAWA: Kung nagsasalita ka ng Tagalog, ang mga serbisyong tulong sa wika, ay walang bayad, at magagamit mo. Tumawag sa numerong 1-877-605-3229 (TTY: 711)

تنبيه: إذا كنت تتحدث العربية، فهناك خدمات مساعدة لغوية متاحة لك مجانًا. اتصل برقم (الهاتف النصي: 711) 1-877-605-3229

بولتے ہیں تو لانی (URDU) توجہ دیں: اگر آپ اردو اعانت آپ کے لیے بلا معاوضہ دستیاب ہے۔ پر کال کریں 1-877-605-3229 (TTY: 711)

ВНИМАНИЕ! Если Вы говорите по-русски, воспользуйтесь бесплатной языковой поддержкой. Позвоните по тел. 1-877-605-3229 (текстовый телефон: 711).

ATTENTION: si vous êtes locuteurs francophones, le service d'assistance linguistique gratuit est disponible. Appelez au 1-877-605-3229 (TTY : 711)

توجہ: در صورتی کہ بہ فارسی صحبت می کنید، خدمات ترجمہ بہ صورت رایگان برای شما موجود است. با 1-877-605-3229 (TTY: 711) تماس بگیرید.

ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपको भाषाई सहायता बिना कोई पैसा दिए उपलब्ध है। 1-877-605-3229 पर कॉल करें (TTY: 711)

Achtung: Falls Sie Deutsch sprechen, stehen Ihnen kostenlos Sprachassistenzen zur Verfügung. Rufen sie 1-877-605-3229 (TTY: 711)

注意：日本語をご希望の方には、日本語サービスを無料で提供しております。1-877-605-3229（TTY、テレタイプライターをご利用の方は711）までお電話ください。

અગત્યનું: જો તમે (ભાષાંતર કરેલ ભાષા અહીં દર્શાવી) બોલો છો તો તે ભાષામાં તમારે માટે વિના મૂલ્યે સહાય ઉપલબ્ધ છે. 1-877-605-3229 (TTY: 711) પર કૉલ કરો

ໂປດຊາບ: ຖ້າທ່ານເວົ້າພາສາລາວ, ການຊ່ວຍເຫຼືອດ້ານພາສາແມ່ນມີໃຫ້ທ່ານໂດຍບໍ່ເສັຍຄ່າ. ໂທ 1-877-605-3229 (TTY: 711)

УВАГА! Якщо ви говорите українською, для вас доступні безкоштовні консультації рідною мовою. Зателефонуйте 1-877-605-3229 (TTY: 711)

ATENȚIE: Dacă vorbiți limba română, vă punem la dispoziție servicii de asistență lingvistică în mod gratuit. Sunați la 1-877-605-3229 (TTY 711)

THOV CEEB TOOM: Yog hais tias koj hais lus Hmoob, muaj cov kev pab cuam txhais lus, pub dawb rau koj. Hu rau 1-877-605-3229 (TTY: 711)

ត្រូវចងចាំ៖ បើអ្នកនិយាយភាសាខ្មែរ ហើយត្រូវការសេវាកម្មជំនួយផ្នែកភាសាដោយឥតគិតថ្លៃ គឺមានផ្តល់ជូនលោកអ្នក។ សូមទូរស័ព្ទទៅកាន់លេខ 1-877-605-3229 (TTY: 711)

HUBACHIISA: Yoo afaan Kshtik kan dubbattan ta'e tajaajiloonni gargaarsaa isiniif jira 1-877-605-3229 (TTY: 711) tiin bilbilaa.

โปรดทราบ: หากคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือด้านภาษาได้ฟรี โทร 1-877-605-3229 (TTY: 711)

FA'AUTAGIA: Afai e te tautala i le gagana Samoa, o loo avanoa fesoasoani tau gagana mo oe e le tototogia. Vala'au i le 1-877-605-3229 (TTY: 711)

IPANGAG: Nu agsasaoka iti llocano, sidadaan ti tulong iti lengguahe para kenka nga awan bayadna. Umawag iti 1-877-605-3229 (TTY: 711)

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń: 1-877-605-3229 (obsługa TTY: 711)

## Questions? We're here to help.

Contact a Summit Health agent or call us at 1-844-827-2355 (TTY users, please call 711). Our customer service team is available from 7 a.m. to 8 p.m., Pacific Time, seven days a week from Oct. 1 through March 31, with the exceptions of Christmas Day and Thanksgiving Day. After March 31, your call will be handled by our automated phone systems on weekends and holidays.



Summit Health  
601 S.W. Second Ave.  
Portland, OR 97204-3154

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