



## ODS ADVANTAGE PPO PLANS

### **2011 SUMMARY OF BENEFITS**

for ODS Advantage PPO and  
ODS Advantage PPORX Select (PPO)



[www.odscompanies.com/odsadvantage](http://www.odscompanies.com/odsadvantage)

H3813-001, H3813-003,  
H3813\_1001PPORXS11A  
CMS APPROVED 09/24/2010

## For ODS Advantage PPO and ODS Advantage PPORX Select (PPO)

JANUARY 1, 2011 – DECEMBER 31, 2011 | STATE OF OREGON

Thank you for your interest in ODS Advantage PPO and ODS Advantage PPORX Select (PPO). Our plans are offered by ODS Health Plan, Inc., a Medicare Advantage Preferred Provider Organization (PPO). This Summary of Benefits tells you some features of our plans. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of our benefits, please call ODS Advantage PPO and ask for the "Evidence of Coverage."

### You have choices in your healthcare.

As a Medicare beneficiary, you can choose from different Medicare options. One option is the Original (fee-for-service) Medicare Plan. Another option is a Medicare health plan, like ODS Advantage PPO or ODS Advantage PPORX Select (PPO). You may have other options, too. You make the choice. No matter what you decide, you are still in the Medicare Program. You may be able to join or leave a plan only at certain times. Please call ODS Advantage PPO at the number listed at the end of this introduction or 1-800-MEDICARE (1-800-633-4227) for more information. TTY users should call 1-877-486-2048. You can call this number 24 hours a day, seven days a week.

### How can I compare my options?

You can compare ODS Advantage PPO, ODS Advantage PPORX Select (PPO)

and the Original Medicare Plan using this Summary of Benefits. The charts in this booklet list some important health benefits. For each benefit, you can see what our plans cover and what the Original Medicare Plan covers.

Our members receive all of the benefits that the Original Medicare Plan offers. We also offer more benefits, which may change from year to year.

### Where are ODS Advantage PPO and ODS Advantage PPORX Select (PPO) available?

The service area for these plans includes Baker, Benton, Clackamas, Clatsop, Columbia, Coos, Crook, Curry, Deschutes, Douglas, Gilliam, Grant, Harney, Hood River, Jackson, Jefferson, Josephine, Klamath, Lake, Lane, Lincoln, Linn, Malheur, Marion, Morrow, Multnomah, Polk, Sherman, Tillamook, Umatilla, Union, Wallowa, Wasco, Washington, Wheeler and Yamhill Counties in Oregon. You must live in one of these areas to join a plan.

## For ODS Advantage PPO and ODS Advantage PPORX Select (PPO)

JANUARY 1, 2011 – DECEMBER 31, 2011 | STATE OF OREGON

There is more than one plan listed in this Summary of Benefits. If you are enrolled in one plan and wish to switch to another plan, you may do so only during certain times of the year. Please call member services for more information.

### Who is eligible to join ODS Advantage PPO or ODS Advantage PPORX Select (PPO)?

You can join ODS Advantage PPO or ODS Advantage PPORX Select (PPO) if you are entitled to Medicare Part A and enrolled in Medicare Part B and live in the service area. However, individuals with End Stage Renal Disease are generally not eligible to enroll in ODS Advantage PPO or ODS Advantage PPORX Select (PPO) unless they are members of our organization and have been since their dialysis began.

### Can I choose my doctors?

ODS Advantage PPO and ODS Advantage PPORX Select (PPO) have formed a network of doctors, specialists and hospitals. You can use any doctor who is part of our network. You may also go to doctors outside of our network. The health providers in our network can change at any time. You can ask for a current Provider Directory or for an up-to-date list; visit us at [www.odscompanies.com/odsadvantage](http://www.odscompanies.com/odsadvantage).

Our Member Services number is listed at the end of this introduction.

### What happens if I go to a doctor who's not in your network?

You can go to doctors, specialists or hospitals in or out-of-network. You may have to pay more for the services you receive outside the network, and you may have to follow special rules prior to getting services in and/or out-of-network. For more information, please call the Member Services number at the end of this introduction.

### Where can I get my prescriptions if I join this plan?

ODS Advantage PPORX Select (PPO) has formed a network of pharmacies. You must use a network pharmacy to receive plan benefits. We may not pay for your prescriptions if you use an out-of-network pharmacy, except in certain cases. The pharmacies in our network can change at any time. You can ask for a pharmacy directory or visit us at [www.odscompanies.com/odsadvantage](http://www.odscompanies.com/odsadvantage). Our Customer Service number is listed at the end of this introduction.

### Does my plan cover Medicare Part B or Part D drugs?

ODS Advantage PPO does cover Medicare Part B prescription drugs. ODS Advantage PPO does NOT cover Part D prescription drugs.

## For ODS Advantage PPO and ODS Advantage PPORX Select (PPO)

JANUARY 1, 2011 – DECEMBER 31, 2011 | STATE OF OREGON

ODS Advantage PPORX Select (PPO) does cover both Medicare Part B prescription drugs and Medicare Part D prescription drugs.

### What is a prescription drug formulary?

ODS Advantage PPORX Select (PPO) uses a formulary. A formulary is a list of drugs covered by your plan to meet patient needs. We may periodically add, remove or make changes to coverage limitations on certain drugs or change how much you pay for a drug. If we make any formulary change that limits our members' ability to fill their prescriptions, we will notify the affected enrollees before the change is made. We will send a formulary to you, and you can see our complete formulary on our website at [www.odscompanies.com/odsadvantage](http://www.odscompanies.com/odsadvantage).

If you are currently taking a drug that is not on our formulary or subject to additional requirements or limits, you may be able to get a temporary supply of the drug. You can contact us to request an exception or switch to an alternative drug listed on our formulary with your physician's help. Call us to see if you can get a temporary supply of the drug or for more details about our drug transition policy.

### How can I get extra help with my prescription drug plan costs or get extra help with other Medicare costs?

You may be able to get extra help to pay for your prescription drug premiums and costs as well as get help with other Medicare costs. To see if you qualify for getting extra help, call:

- 1-800-MEDICARE (1-800-633-4227) TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
- See [www.medicare.gov](http://www.medicare.gov) "Programs for People with Limited Income and Resources" in the publication *Medicare & You*;
- The Social Security Administration at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY/TDD users should call 1-800-325-0778; or
- Your State Medicaid Office.

### What are my protections in these plans?

All Medicare Advantage Plans agree to stay in the program for a full year at a time. Each year, the plans decide whether to continue for another year. Even if a Medicare Advantage Plan leaves the program, you will not lose Medicare coverage. If a plan decides not to continue, it must send you a letter at least 90 days before your coverage will end. The letter will explain your options for Medicare coverage in your area.

## For ODS Advantage PPO and ODS Advantage PPORX Select (PPO)

JANUARY 1, 2011 – DECEMBER 31, 2011 | STATE OF OREGON

As a member of ODS Advantage PPO or ODS Advantage PPORX Select (PPO), you have the right to request an organization determination, which includes the right to file an appeal if we deny coverage for an item or service, and the right to file a grievance. You have the right to request an organization determination if you want us to provide or pay for an item or service that you believe should be covered. If we deny coverage for your requested item or service, you have the right to appeal and ask us to review our decision. You may ask us for an expedited (fast) coverage determination or appeal if you believe that waiting for a decision could seriously put your life or health at risk, or affect your ability to regain maximum function. If your doctor makes or supports the expedited request, we must expedite our decision. Finally, you have the right to file a grievance with us if you have any type of problem with us or one of our network providers that does not involve coverage for an item or service. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state.

Please refer to the Evidence of Coverage (EOC) for the QIO contact information.

As a member of ODS Advantage PPORX Select (PPO), you have the right to request a coverage determination, which includes the right to request an exception, the right to file an appeal if we deny coverage for a prescription drug, and the right to file a grievance. You have the right to request a coverage determination if you want us to cover a Part D drug that you believe should be covered. An exception is a type of coverage determination. You may ask us for an exception if you believe you need a drug that is not on our list of covered drugs or believe you should get a non-preferred drug at a lower out-of-pocket cost. You can also ask for an exception to cost utilization rules, such as a limit on the quantity of a drug. If you think you need an exception, you should contact us before you try to fill your prescription at a pharmacy. Your doctor must provide a statement to support your exception request. If we deny coverage for your prescription drug(s), you have the right to appeal and ask us to review our decision. Finally, you have the right to file a grievance if you have any type of problem with us or one of our network

**For ODS Advantage PPO and ODS Advantage PPORX Select (PPO)**

JANUARY 1, 2011 – DECEMBER 31, 2011 | STATE OF OREGON

pharmacies that does not involve coverage for a prescription drug. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state.

Please refer to the Evidence of Coverage (EOC) for the QIO contact information.

**What is a Medication Therapy Management Program?**

A Medication Therapy Management (MTM) Program is a free service we offer. You may be invited to participate in a program designed for your specific health and pharmacy needs. You may decide not to participate, but it is recommended that you take full advantage of this covered service if you are selected. Contact ODS Advantage PPORX Select (PPO) for more details.

**What types of drugs may be covered under Medicare Part B?**

Some outpatient prescription drugs may be covered under Medicare Part B. These may include, but are not limited to, the following types of drugs. Contact ODS Advantage PPO for more details.

- Some antigens: If they are prepared by a doctor and administered by a properly instructed person (who could be the patient) under doctor supervision.
- Osteoporosis drugs: Injectable drugs for osteoporosis for certain women with Medicare.
- Erythropoietin (Epoetin alpha or Epogen®): By injection if you have end-stage renal disease (permanent kidney failure requiring either dialysis or transplantation) and need this drug to treat anemia.
- Hemophilia clotting factors: Self-administered clotting factors if you have hemophilia.
- Injectable drugs: Most injectable drugs administered incident to a physician's service.
- Immunosuppressive drugs: Immunosuppressive drug therapy for transplant patients if the transplant was paid for by Medicare, or paid by a private insurance that paid as a primary payer to your Medicare Part A coverage, in a Medicare-certified facility.
- Some oral cancer drugs: If the same drug is available in injectable form.
- Oral anti-nausea drugs: If you are part of an anti-cancer chemotherapeutic regimen.
- Inhalation and infusion drugs provided through DME.

## For ODS Advantage PPO and ODS Advantage PPORX Select (PPO)

JANUARY 1, 2011 – DECEMBER 31, 2011 | STATE OF OREGON

### Where can I find information on plan ratings?

The Medicare program rates how well plans perform in different categories (for example, detecting and preventing illness, ratings from patients and customer service). If you have access to the web, you may use the web tools on [www.medicare.gov](http://www.medicare.gov) and select

“Compare Medicare Prescription Drug Plans” or “Compare Health Plans and Medigap Policies in Your Area” to compare the plan ratings for Medicare plans in your area. You can also call us directly to obtain a copy of the plan ratings for this plan. Our member services number is listed below.

### Please call ODS Health Plan, Inc. for more information about ODS Advantage PPO and ODS Advantage PPORX Select (PPO).

Visit us at [www.odskompanies.com/odsadvantage](http://www.odskompanies.com/odsadvantage) or call us at one of the numbers below.

#### Member Services hours:

For help or information, please call Member Services seven days a week, from 7 a.m. to 8 p.m. Pacific time.

#### For questions related to the Medicare Advantage program:

- Current members:  
**1-877-299-9062** or **503-265-4762**  
(TTY/TDD 1-800-433-6313).
- Prospective members:  
**1-888-217-2375** or **503-265-2975**  
(TTY/TDD 1-800-433-6313).

#### Pharmacy Customer Service hours:

For help or information, please call Customer Service seven days a week, from 7 a.m. to 8 p.m. Pacific time.

#### For questions related to the Medicare Part D prescription drug program:

- Current members:  
**1-888-786-7509** or **503-265-4709**  
(TTY/TDD 1-800-433-6313).
- Prospective members:  
**1-888-217-2375** or **503-265-2975**  
(TTY/TDD 1-800-433-6313).

For more information about Medicare, please call Medicare at **1-800-MEDICARE** (1-800-633-4227). TTY users should call 1-877-486-2048. You can call 24 hours a day, seven days a week, or visit [www.medicare.gov](http://www.medicare.gov) on the web.

This document may be available in a different format or language. For additional information, call Member Services at the phone number listed above.

If you have special needs, this document may be available in other formats or languages.

## SECTION II: SUMMARY OF BENEFITS

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

Benefit Category	Original Medicare
<p><b>IMPORTANT INFORMATION</b></p> <p>1 - Premium and other important information</p>	<p>In 2010 the monthly Part B Premium was \$96.40 and may change for 2011 and the yearly Part B deductible amount was \$155 and may change for 2011.</p> <p>If a doctor or supplier does not accept assignment, their costs are often higher, which means you pay more.</p> <p>Most people will pay the standard monthly Part B premium. However, some people will pay a higher premium because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.</p>
<p>2 - Doctor and Hospital Choice (For more information, see Emergency Care - #15 and Urgently Needed Care - #16.)</p>	<p>You may go to any doctor, specialist or hospital that accepts Medicare.</p>

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

<b>ODS Advantage PPO</b>	<b>ODS Advantage PPORX Select (PPO)</b>
<p><b><u>General</u></b> \$64.10 monthly plan premium in addition to your monthly Medicare Part B premium.</p> <p>Most people will pay the standard monthly Part B premium in addition to their MA plan premium. However, some people will pay a higher premium because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.</p> <p>This plan covers all Medicare-covered preventive services with zero cost sharing.</p> <p><b><u>In- and Out-of-Network</u></b> \$40 yearly deductible. Contact the plan for services that apply.</p> <p>\$3,400 out-of-pocket limit.</p> <p>All plan services included.</p>	<p><b><u>General</u></b> \$127.30 monthly plan premium in addition to your monthly Medicare Part B premium.</p> <p>Most people will pay the standard monthly Part B premium in addition to their MA plan premium. However, some people will pay higher Part B and Part D premiums because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B and Part D premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.</p> <p>This plan covers all Medicare-covered preventive services with zero cost sharing.</p> <p><b><u>In- and Out-of-Network</u></b> \$40 yearly deductible. Contact the plan for services that apply.</p> <p>\$3,400 out-of-pocket limit.</p> <p>All plan services included.</p>
<p><b><u>In-Network</u></b> No referral required for network doctors, specialists and hospitals.</p> <p><b><u>In- and Out-of-Network</u></b> You can go to doctors, specialists and hospitals in or out of the network. It will cost more to get out-of-network benefits.</p> <p><b><u>Out-of-Service Area</u></b> Plan covers you when you travel in the U.S.</p>	<p><b><u>In-Network</u></b> No referral required for network doctors, specialists and hospitals.</p> <p><b><u>In- and Out-of-Network</u></b> You can go to doctors, specialists and hospitals in or out of the network. It will cost more to get out-of-network benefits.</p> <p><b><u>Out-of-Service Area</u></b> Plan covers you when you travel in the U.S.</p>

## SECTION II: SUMMARY OF BENEFITS

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

Benefit Category	Original Medicare
<p><b>SUMMARY OF BENEFITS INPATIENT CARE</b></p> <p>3 - Inpatient Hospital Care</p> <p>(includes substance abuse and rehabilitation services)</p>	<p>In 2010 the amounts for each benefit period were:            Days 1 – 60: \$1,100 deductible Days 61 – 90: \$275 per day            Days 91 – 150: \$550 per lifetime reserve day</p> <p>These amounts will change for 2011.</p> <p>Call 1-800-MEDICARE (1-800-633-4227) for information about lifetime reserve days.</p> <p>Lifetime reserve days can only be used once.</p> <p>A “benefit period” starts the day you go into a hospital or skilled nursing facility. It ends when you go for 60 days in a row without hospital or skilled nursing care.</p> <p>If you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.</p>
<p>4 - Inpatient Mental Health Care</p>	<p>Same deductible and copay as inpatient hospital care (see “Inpatient Hospital Care” above).</p> <p>190-day lifetime limit in a psychiatric hospital.</p>

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

ODS Advantage PPO	ODS Advantage PPORX Select (PPO)
<p><b><u>In-Network</u></b>            No limit to the number of days covered by the plan each benefit period.            For Medicare-covered hospital stays:            Days 1 – 5: \$150 copay per day            Days 6 – 90: \$0 copay per day            \$0 copay for additional hospital days.            Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p> <p><b><u>Out-of-Network</u></b>            For hospital stays:            Days 1 – 5 \$300 copay per day            Days 6 and beyond: \$0 copay per day</p>	<p><b><u>In-Network</u></b>            No limit to the number of days covered by the plan each benefit period.            For Medicare-covered hospital stays:            Days 1 – 5: \$150 copay per day            Days 6 – 90: \$0 copay per day            \$0 copay for additional hospital days.            Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p> <p><b><u>Out-of-Network</u></b>            For hospital stays:            Days 1 – 5 \$300 copay per day            Days 6 and beyond: \$0 copay per day</p>
<p><b><u>In-Network</u></b>            You get up to 190 days in a psychiatric hospital in a lifetime.            For Medicare-covered hospital stays:            Days 1 – 5: \$150 copay per day            Days 6 – 90: \$0 copay per day            Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p> <p><b><u>Out-of-Network</u></b>            For hospital stays:            Days 1 – 5 \$300 copay per day            Days 6 and beyond: \$0 copay per day</p>	<p><b><u>In-Network</u></b>            You get up to 190 days in a psychiatric hospital in a lifetime.            For Medicare-covered hospital stays:            Days 1 – 5: \$150 copay per day            Days 6 – 90: \$0 copay per day            Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p> <p><b><u>Out-of-Network</u></b>            For hospital stays:            Days 1 – 5 \$300 copay per day            Days 6 and beyond: \$0 copay per day</p>

## SECTION II: SUMMARY OF BENEFITS

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

Benefit Category	Original Medicare
<p>5 - Skilled Nursing Facility (SNF)  (in a Medicare-certified skilled nursing facility)</p>	<p>In 2010 the amounts for each benefit period after at least a three-day covered hospital stay were: Days 1 – 20: \$0 per day Days 21 – 100: \$137.50 per day These amounts will change for 2011, 100 days each benefit period. A “benefit period” starts the day you go into a hospital or SNF. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.</p>
<p>6 - Home Healthcare (Includes medically necessary intermittent skilled nursing care, home health aide services and rehabilitation services, etc.)</p>	<p>\$0 copay</p>
<p>7 - Hospice</p>	<p>You pay part of the cost for outpatient drugs and inpatient respite care. You must get care from a Medicare-certified hospice.</p>

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

<b>ODS Advantage PPO</b>	<b>ODS Advantage PPORX Select (PPO)</b>
<p><u>General</u> Authorization rules may apply.</p> <p><u>In-Network</u> Plan covers up to 100 days each benefit period. No prior hospital stay is required. For Medicare-covered SNF stays: Days 1 – 100: \$30 copay per day</p> <p><u>Out-of-Network</u> For each SNF stay: Days 1 – 100: \$30 copay per SNF day</p>	<p><u>General</u> Authorization rules may apply.</p> <p><u>In-Network</u> Plan covers up to 100 days each benefit period. No prior hospital stay is required. For Medicare-covered SNF stays: Days 1 – 100: \$30 copay per day</p> <p><u>Out-of-Network</u> For each SNF stay: Days 1 – 100: \$30 copay per SNF day</p>
<p><u>General</u> Authorization rules may apply.</p> <p><u>In-Network</u> \$0 copay for Medicare-covered home health visits.</p> <p><u>Out-of-Network</u> \$0 copay for Medicare-covered home health visits.</p>	<p><u>General</u> Authorization rules may apply.</p> <p><u>In-Network</u> \$0 copay for Medicare-covered home health visits.</p> <p><u>Out-of-Network</u> \$0 copay for Medicare-covered home health visits.</p>
<p><u>General</u> You must get care from a Medicare-certified hospice.</p>	<p><u>General</u> You must get care from a Medicare-certified hospice.</p>

## SECTION II: SUMMARY OF BENEFITS

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

Benefit Category	Original Medicare
<b>OUTPATIENT CARE</b>  8 - Doctor Office Visits	20% coinsurance
9 - Chiropractic Services	Routine care not covered 20% coinsurance for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.
10 - Podiatry Services	Routine care not covered. 20% coinsurance for medically necessary foot care, including care for medical conditions affecting the lower limbs.

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

ODS Advantage PPO	ODS Advantage PPORX Select (PPO)
<p><u>General</u> See “Physical Exams” for more information.</p> <p><u>In-Network</u> \$20 copay for each primary care doctor visit for Medicare-covered benefits. \$30 copay for each in-area, network urgent care Medicare-covered visit. \$30 copay for each specialist visit for Medicare-covered benefits.</p> <p><u>Out-of-Network</u> \$20 copay for each primary care doctor visit. \$30 copay for each specialist visit.</p>	<p><u>General</u> See “Physical Exams” for more information.</p> <p><u>In-Network</u> \$20 copay for each primary care doctor visit for Medicare-covered benefits. \$30 copay for each in-area, network urgent care Medicare-covered visit. \$30 copay for each specialist visit for Medicare-covered benefits.</p> <p><u>Out-of-Network</u> \$20 copay for each primary care doctor visit. \$30 copay for each specialist visit.</p>
<p><u>General</u> Authorization rules may apply.</p> <p><u>In-Network</u> \$30 copay for each Medicare-covered visit. Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.</p> <p><u>Out-of-Network</u> \$30 copay for chiropractic benefits.</p>	<p><u>General</u> Authorization rules may apply.</p> <p><u>In-Network</u> \$30 copay for each Medicare-covered visit. Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.</p> <p><u>Out-of-Network</u> \$30 copay for chiropractic benefits.</p>
<p><u>In-Network</u> \$30 copay for each Medicare-covered visit. Medicare-covered podiatry benefits are for medically necessary foot care.</p> <p><u>Out-of-Network</u> \$30 copay for podiatry benefits.</p>	<p><u>In-Network</u> \$30 copay for each Medicare-covered visit. Medicare-covered podiatry benefits are for medically necessary foot care.</p> <p><u>Out-of-Network</u> \$30 copay for podiatry benefits.</p>

## SECTION II: SUMMARY OF BENEFITS

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

Benefit Category	Original Medicare
11 - Outpatient Mental Health care	45% coinsurance for most outpatient mental health services.
12 - Outpatient Substance Abuse Care	20% coinsurance
13 - Outpatient Services/Surgery	<p>20% coinsurance for the doctor.</p> <p>Specified copayment for outpatient hospital facility charges. Copay cannot exceed Part A inpatient hospital deductible.</p> <p>20% copayment for ambulatory surgical center facility charges.</p>
14 - Ambulance Services (medically necessary ambulance services)	20% coinsurance

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

ODS Advantage PPO	ODS Advantage PPORX Select (PPO)
<p><b><u>In-Network</u></b>            \$30 copay for each Medicare-covered individual therapy visit.            \$20 copay for each Medicare-covered group therapy visit.</p> <p><b><u>Out-of-Network</u></b>            \$20 to \$30 copay for mental health benefits.            \$20 to \$30 copay for mental health benefits with a psychiatrist.</p>	<p><b><u>In-Network</u></b>            \$30 copay for each Medicare-covered individual therapy visit.            \$20 copay for each Medicare-covered group therapy visit.</p> <p><b><u>Out-of-Network</u></b>            \$20 to \$30 copay for mental health benefits.            \$20 to \$30 copay for mental health benefits with a psychiatrist.</p>
<p><b><u>In-Network</u></b>            \$30 copay for Medicare-covered individual visits.            \$20 copay for Medicare-covered group visits.</p> <p><b><u>Out-of-Network</u></b>            \$20 to \$30 copay for outpatient substance abuse benefits.</p>	<p><b><u>In-Network</u></b>            \$30 copay for Medicare-covered individual visits.            \$20 copay for Medicare-covered group visits.</p> <p><b><u>Out-of-Network</u></b>            \$20 to \$30 copay for outpatient substance abuse benefits.</p>
<p><b><u>General</u></b>            Authorization rules may apply</p> <p><b><u>In-Network</u></b>            \$200 copay for each Medicare-covered ambulatory surgical center visit.            \$200 copay for each Medicare-covered outpatient hospital facility visit.</p> <p><b><u>Out-of-Network</u></b>            \$200 copay for ambulatory surgical center benefits.            \$300 copay for outpatient hospital facility benefits.</p>	<p><b><u>General</u></b>            Authorization rules may apply</p> <p><b><u>In-Network</u></b>            \$200 copay for each Medicare-covered ambulatory surgical center visit.            \$200 copay for each Medicare-covered outpatient hospital facility visit.</p> <p><b><u>Out-of-Network</u></b>            \$200 copay for ambulatory surgical center benefits.            \$300 copay for outpatient hospital facility benefits.</p>
<p><b><u>In-Network</u></b>            \$100 copay for Medicare-covered ambulance benefits.</p> <p><b><u>Out-of-Network</u></b>            \$100 copay for ambulance benefits.</p>	<p><b><u>In-Network</u></b>            \$100 copay for Medicare-covered ambulance benefits.</p> <p><b><u>Out-of-Network</u></b>            \$100 copay for ambulance benefits.</p>

## SECTION II: SUMMARY OF BENEFITS

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

Benefit Category	Original Medicare
<p>15 - Emergency Care (You may go to any emergency room if you reasonably believe you need emergency care.)</p>	<p>20% coinsurance for the doctor. Specified copayment for outpatient hospital emergency room (ER) facility charge. ER copay cannot exceed Part A inpatient hospital deductible. You don't have to pay the emergency room copay if you are admitted to the hospital for the same condition within 3 days of the emergency room visit. NOT covered outside the United States except under limited circumstances.</p>
<p>16 - Urgently Needed Care (This is NOT emergency care, and in most cases, is out of the service area.)</p>	<p>20% coinsurance, or a set copay NOT covered outside the United States except under limited circumstances.</p>
<p>17 - Outpatient Rehabilitation Services (Occupational therapy, physical therapy, speech and language therapy, respiratory therapy services, social/psychological services and more)</p>	<p>20% coinsurance</p>
<p><b>OUTPATIENT MEDICAL SERVICES AND SUPPLIES</b></p> <p>18 - Durable Medical Equipment (includes wheelchairs, oxygen, etc.)</p>	<p>20% coinsurance</p>

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

ODS Advantage PPO	ODS Advantage PPORX Select (PPO)
<p><b><u>General</u></b>            \$50 copay for Medicare-covered emergency room visits.            Worldwide coverage.            If you are admitted to the hospital within 24 hours for the same condition, you pay \$0 for the emergency room visit.</p>	<p><b><u>General</u></b>            \$50 copay for Medicare-covered emergency room visits.            Worldwide coverage.            If you are admitted to the hospital within 24 hours for the same condition, you pay \$0 for the emergency room visit.</p>
<p><b><u>General</u></b>            \$30 copay for Medicare-covered urgently needed care visits.            If you are admitted to the hospital within 24 hours for the same condition, you pay \$0 for the urgently-needed care visit.</p>	<p><b><u>General</u></b>            \$30 copay for Medicare-covered urgently needed care visits.            If you are admitted to the hospital within 24 hours for the same condition, you pay \$0 for the urgently-needed care visit.</p>
<p><b><u>General</u></b>            Authorization rules may apply.</p> <p><b><u>In-Network</u></b>            \$30 copay for Medicare-covered occupational therapy visits.            \$30 copay for Medicare-covered physical and/or speech and language therapy visits.            \$30 copay for Medicare-covered Cardiac Rehab services</p> <p><b><u>Out-Of-Network</u></b>            \$30 copay for occupational therapy benefits.            \$30 copay for physical and/or speech and language therapy visits.            \$30 copay for Cardiac Rehab services</p>	<p><b><u>General</u></b>            Authorization rules may apply.</p> <p><b><u>In-Network</u></b>            \$30 copay for Medicare-covered occupational therapy visits.            \$30 copay for Medicare-covered physical and/or speech and language therapy visits.            \$30 copay for Medicare-covered Cardiac Rehab services</p> <p><b><u>Out-Of-Network</u></b>            \$30 copay for occupational therapy benefits.            \$30 copay for physical and/or speech and language therapy visits.            \$30 copay for Cardiac Rehab services</p>
<p><b><u>General</u></b>            Authorization rules may apply.</p> <p><b><u>In-Network</u></b>            20% of the cost for Medicare-covered items.</p> <p><b><u>Out-of-Network</u></b>            20% of the cost for durable medical equipment.</p>	<p><b><u>General</u></b>            Authorization rules may apply.</p> <p><b><u>In-Network</u></b>            20% of the cost for Medicare-covered items.</p> <p><b><u>Out-of-Network</u></b>            20% of the cost for durable medical equipment.</p>

## SECTION II: SUMMARY OF BENEFITS

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

Benefit Category	Original Medicare
<p>19 - Prosthetic Devices (includes braces, artificial limbs and eyes, etc.)</p>	<p>20% coinsurance</p>
<p>20 - Diabetes Self-Monitoring Training, Nutrition Therapy and Supplies (includes coverage for glucose monitors, test strips, lancets, screening tests, self-management training, retinal exam/glaucoma test, and foot exam/therapeutic soft shoes)</p>	<p>20% coinsurance Nutrition therapy is for people who have diabetes or kidney disease (but aren't on dialysis or haven't had a kidney transplant) when referred by a doctor. These services can be given by a registered dietitian or include a nutritional assessment and counseling to help you manage your diabetes or kidney disease.</p>
<p>21 - Diagnostic Tests, X-rays, Lab Services and Radiology Services</p>	<p>20% coinsurance for diagnostic tests and X-rays \$0 copay for Medicare-covered lab services Lab Services: Medicare covers medically necessary diagnostic lab services that are ordered by your treating doctor when they are provided by a Clinical Laboratory Improvement Amendments (CLIA) certified laboratory that participates in Medicare. Diagnostic lab services are done to help your doctor diagnose or rule out a suspected illness or condition. Medicare does not cover most routine screening tests, like checking your cholesterol.</p>

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

<b>ODS Advantage PPO</b>	<b>ODS Advantage PPORX Select (PPO)</b>
<p><u>General</u> Authorization rules may apply.</p> <p><u>In-Network</u> 20% of the cost for Medicare-covered items.</p> <p><u>Out-of-Network</u> 20% of the cost for prosthetic devices.</p>	<p><u>General</u> Authorization rules may apply.</p> <p><u>In-Network</u> 20% of the cost for Medicare-covered items.</p> <p><u>Out-of-Network</u> 20% of the cost for prosthetic devices.</p>
<p><u>In-Network</u> \$0 copay for diabetes self-monitoring training. \$0 copay for nutrition therapy for diabetes. \$10 copay for diabetes supplies.</p> <p><u>Out-of-Network</u> \$0 copay for diabetes self-monitoring training. \$0 copay for nutrition therapy for diabetes. \$10 copay for diabetes supplies.</p>	<p><u>In-Network</u> \$0 copay for diabetes self-monitoring training. \$0 copay for nutrition therapy for diabetes. \$10 copay for diabetes supplies.</p> <p><u>Out-of-Network</u> \$0 copay for diabetes self-monitoring training. \$0 copay for nutrition therapy for diabetes. \$10 copay for diabetes supplies.</p>
<p><u>General</u> Authorization rules may apply.</p> <p><u>In-Network</u> \$0 copay for Medicare-covered lab services. \$0 copay for Medicare-covered diagnostic procedures and tests. 20% of the cost for Medicare covered X-rays. 20% of the cost for Medicare covered diagnostic radiology services (not including X-rays) 20% of the cost for Medicare-covered therapeutic radiology services.</p> <p><u>Out-of-Network</u> \$0 copay for diagnostic procedures, tests and lab services. 20% of the cost for outpatient X-rays. 20% of the cost for diagnostic radiology services. 20% of the cost for therapeutic radiology services.</p>	<p><u>General</u> Authorization rules may apply.</p> <p><u>In-Network</u> \$0 copay for Medicare-covered lab services. \$0 copay for Medicare-covered diagnostic procedures and tests. 20% of the cost for Medicare covered X-rays. 20% of the cost for Medicare covered diagnostic radiology services (not including X-rays) 20% of the cost for Medicare-covered therapeutic radiology services.</p> <p><u>Out-of-Network</u> \$0 copay for diagnostic procedures, tests and lab services. 20% of the cost for outpatient X-rays. 20% of the cost for diagnostic radiology services. 20% of the cost for therapeutic radiology services.</p>

## SECTION II: SUMMARY OF BENEFITS

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

Benefit Category	Original Medicare
<p><b>PREVENTIVE SERVICES</b></p> <p>22 - Bone Mass Measurement (for people with Medicare who are at risk)</p>	<p>No coinsurance, copayment or deductible.</p> <p>Covered once every 24 months (more often if medically necessary) if you meet certain medical conditions.</p>
<p>23 - Colorectal Screening Exams (for people with Medicare age 50 and older)</p>	<p>No coinsurance, copayment or deductible for screening colonoscopy or screening flexible sigmoidoscopy.</p> <p>Covered when you are high risk or when you are age 50 and older.</p>
<p>24 - Immunizations (Flu vaccine, Hepatitis B vaccine – for people with Medicare who are at risk, pneumonia vaccine)</p>	<p>\$0 copay for flu, pneumonia and Hepatitis B vaccines</p> <p>You may only need the pneumonia vaccine once in your lifetime. Call your doctor for more information.</p>
<p>25 - Mammograms (annual screening) (for women with Medicare age 40 and older)</p>	<p>No coinsurance, copayment or deductible.</p> <p>No referral needed.</p> <p>Covered once a year for all women with Medicare age 40 and older. One baseline mammogram covered for women with Medicare between age 35 and 39.</p>
<p>26 - Pap Smears and Pelvic Exams (for women with Medicare)</p>	<p>No coinsurance, copayment, or deductible for pap smears.</p> <p>No coinsurance, copayment, or deductible for pelvic and clinical breast exams.</p> <p>Covered once every two years. Covered once a year for women with Medicare at high risk.</p>

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

<b>ODS Advantage PPO</b>	<b>ODS Advantage PPORX Select (PPO)</b>
<p><u><i>In-Network</i></u> \$0 copay for Medicare-covered bone mass measurement.</p> <p><u><i>Out-of-Network</i></u> \$0 copay for Medicare-covered bone mass measurement.</p>	<p><u><i>In-Network</i></u> \$0 copay for Medicare-covered bone mass measurement.</p> <p><u><i>Out-of-Network</i></u> \$0 copay for Medicare-covered bone mass measurement.</p>
<p><u><i>In-Network</i></u> \$0 copay for Medicare-covered colorectal screenings.</p> <p><u><i>Out-of-Network</i></u> \$0 copay for colorectal screenings.</p>	<p><u><i>In-Network</i></u> \$0 copay for Medicare-covered colorectal screenings.</p> <p><u><i>Out-of-Network</i></u> \$0 copay for colorectal screenings.</p>
<p><u><i>In-Network</i></u> \$0 copay for flu and pneumonia vaccines. \$0 copay for Hepatitis B vaccine. No referral needed for flu and pneumonia vaccines.</p> <p><u><i>Out-of-Network</i></u> \$0 copay for immunizations.</p>	<p><u><i>In-Network</i></u> \$0 copay for flu and pneumonia vaccines. \$0 copay for Hepatitis B vaccine. No referral needed for flu and pneumonia vaccines.</p> <p><u><i>Out-of-Network</i></u> \$0 copay for immunizations.</p>
<p><u><i>In-Network</i></u> \$0 copay for additional screening mammograms.</p> <p><u><i>Out-of-Network</i></u> \$0 copay for screening mammograms.</p>	<p><u><i>In-Network</i></u> \$0 copay for additional screening mammograms.</p> <p><u><i>Out-of-Network</i></u> \$0 copay for screening mammograms.</p>
<p><u><i>In-Network</i></u> \$0 copay for Medicare-covered pap smears and pelvic exams. Up to 1 additional pap smear and pelvic exam every year.</p> <p><u><i>Out-of-Network</i></u> \$0 copay for pap smears and pelvic exams.</p>	<p><u><i>In-Network</i></u> \$0 copay for Medicare-covered pap smears and pelvic exams. Up to 1 additional pap smear and pelvic exam every year.</p> <p><u><i>Out-of-Network</i></u> \$0 copay for pap smears and pelvic exams.</p>

## SECTION II: SUMMARY OF BENEFITS

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

Benefit Category	Original Medicare
<p>27 - Prostate Cancer Screening Exams (for men with Medicare age 50 and older)</p>	<p>20% coinsurance for the digital rectal exam. \$0 for the PSA test; 20% coinsurance for other related services. Covered once a year for all men with Medicare over age 50.</p>
<p>28 - End-Stage Renal Disease</p>	<p>20% coinsurance for renal dialysis 20% coinsurance for nutrition therapy for end-stage renal disease Nutrition therapy is for people who have diabetes or kidney disease (but aren't on dialysis or haven't had a kidney transplant) when referred by a doctor. These services can be given by a registered dietitian or include a nutritional assessment and counseling to help you manage your diabetes or kidney disease.</p>
<p>29 - Prescription Drugs</p>	<p>Most drugs are not covered under Original Medicare. You can add prescription drug coverage to Original Medicare by joining a Medicare Prescription Drug Plan, or you can get all your Medicare coverage, including prescription drug coverage, by joining a Medicare Advantage Plan or a Medicare Cost Plan that offers prescription drug coverage.</p>

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

<b>ODS Advantage PPO</b>	<b>ODS Advantage PPORX Select (PPO)</b>
<p><u><i>In-Network</i></u> \$0 copay for Medicare-covered prostate cancer screening.</p> <p><u><i>Out-of-Network</i></u> \$0 copay for prostate cancer screening.</p>	<p><u><i>In-Network</i></u> \$0 copay for Medicare-covered prostate cancer screening.</p> <p><u><i>Out-of-Network</i></u> \$0 copay for prostate cancer screening.</p>
<p><u><i>General</i></u> Authorization rules may apply.</p> <p><u><i>In-Network</i></u> 20% of the cost for renal dialysis \$0 copay for nutrition therapy for end-stage renal disease.</p> <p><u><i>Out-of-Network</i></u> \$0 copay for nutrition therapy for end-stage renal disease. 20% of the cost for renal dialysis.</p>	<p><u><i>General</i></u> Authorization rules may apply.</p> <p><u><i>In-Network</i></u> 20% of the cost for renal dialysis \$0 copay for nutrition therapy for end-stage renal disease.</p> <p><u><i>Out-of-Network</i></u> \$0 copay for nutrition therapy for end-stage renal disease. 20% of the cost for renal dialysis.</p>
<p><b>Drugs covered under Medicare Part B</b></p> <p><u><i>General</i></u> Most drugs not covered. 20% of the cost for Part B-covered chemotherapy drugs and other Part B-covered drugs. 20% of the cost for Part B drugs out-of-network.</p>	<p><b>Drugs covered under Medicare Part B</b></p> <p><u><i>General</i></u> 20% of the cost for Part B-covered chemotherapy drugs and other Part B-covered drugs. 20% of the cost for Part B drugs out-of-network.</p>

## SECTION II: SUMMARY OF BENEFITS

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

<b>Benefit Category</b>	<b>Original Medicare</b>
29 - Prescription Drugs (continued)	

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

<b>ODS Advantage PPO</b>	<b>ODS Advantage PPORX Select (PPO)</b>
<p><b>Drugs covered under Medicare Part D</b> This plan does not offer prescription drug coverage.</p>	<p><b>Drugs covered under Medicare Part D</b></p> <p><u>General</u> This plan uses a formulary.</p> <p>The plan will send you the formulary. You can also see the formulary at <a href="http://www.odskompanies.com/odsadvantage">www.odskompanies.com/odsadvantage</a> on the web.</p> <p>Different out-of-pocket costs may apply for people who:</p> <ul style="list-style-type: none"><li>– have limited incomes</li><li>– live in long-term care facilities, or</li><li>– have access to Indian/Tribal/Urban (Indian Health Service)</li></ul> <p>The plan offers national in-network prescription coverage (i.e., this would include 50 states and DC). This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan’s service area (for instance when you travel).</p> <p>Total yearly drug costs are the total drug costs paid by both you and the plan.</p> <p>The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition.</p> <p>Some drugs have quantity limits.</p> <p>Your provider must get prior authorization from ODS Advantage PPORX Select (PPO) for certain drugs.</p> <p>You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination or patient education requirements that cannot be met by most pharmacies in your network. These drugs are listed on the plan’s website, formulary and printed materials, as well as on the Medicare Prescription Drug Plan Finder on <a href="http://Medicare.gov">Medicare.gov</a>.</p> <p>If the actual cost of a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.</p> <p>▶ see page 29</p>

## SECTION II: SUMMARY OF BENEFITS

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

<b>Benefit Category</b>	<b>Original Medicare</b>
29 - Prescription Drugs (continued)	

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

ODS Advantage PPO	ODS Advantage PPORX Select (PPO)
	<p>If you request a formulary exception for a drug and ODS Advantage PPORX Select (PPO) approves the exception, you will pay Tier 3: Brand drugs cost sharing for that drug.</p> <p><b><u>In-Network</u></b>            \$120 yearly deductible</p> <p><b><u>Initial Coverage</u></b>            After you pay your yearly deductible, you pay the following until total yearly drug costs reach \$2,840:</p> <p><b><u>Retail Pharmacy</u></b></p> <p>Tier 1: Generic Drugs</p> <ul style="list-style-type: none"> <li>- 10% coinsurance for a one-month (30-day) supply of drugs in this tier</li> <li>- 10% coinsurance for a three-month (90-day) supply of drugs in this tier</li> </ul> <p>Tier 2: Generic and Brand Drugs</p> <ul style="list-style-type: none"> <li>- 32% coinsurance for a one-month (30-day) supply of drugs in this tier</li> <li>- 32% coinsurance for a three-month (90-day) supply of drugs in this tier</li> </ul> <p>Tier 3: Brand Drugs</p> <ul style="list-style-type: none"> <li>- 50% coinsurance for a one-month (30-day) supply of drugs in this tier</li> <li>- 50% coinsurance for a three-month (90-day) supply of drugs in this tier</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> <p>Tier 4: Specialty Tier Drugs</p> <ul style="list-style-type: none"> <li>- 30% coinsurance for a one-month (30-day) supply of drugs in this tier</li> </ul> <p>▶ see page 31</p>

## SECTION II: SUMMARY OF BENEFITS

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

<b>Benefit Category</b>	<b>Original Medicare</b>
29 - Prescription Drugs (continued)	

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

ODS Advantage PPO	ODS Advantage PPORX Select (PPO)
	<p><u>Long Term Care Pharmacy</u></p> <p>Tier 1: Generic Drugs - 10% coinsurance for a one-month (31-day) supply of drugs in this tier</p> <p>Tier 2: Generic and Brand Drugs - 32% coinsurance for a one-month (31-day) supply of drugs in this tier</p> <p>Tier 3: Brand Drugs - 50% coinsurance for a one-month (31-day) supply of drugs in this tier</p> <p>Tier 4: Specialty Tier Drugs - 30% coinsurance for a one-month (31-day) supply of drugs in this tier</p> <p><u>Mail-Order</u></p> <p>Tier 1: Generic Drugs - 10% coinsurance for a three-month (90-day) supply of drugs in this tier</p> <p>Tier 2: Generic and Brand Drugs - 32% coinsurance for a three-month (90-day) supply of drugs in this tier</p> <p>Tier 3: Brand Drugs - 50% coinsurance for a three-month (90-day) supply of drugs in this tier</p> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> <p>Tier 4: Specialty Tier Drugs - 30% coinsurance for a one-month (30-day) supply of drugs in this tier</p> <p><u>Coverage Gap</u></p> <p>After your total yearly drug costs reach \$2,840, you receive a discount on brand name drugs and pay 93% of the plan's costs for all generic drugs, until your yearly out-of-pocket drug costs reach \$4,550.</p> <p>▶ see page 33</p>

## SECTION II: SUMMARY OF BENEFITS

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

<b>Benefit Category</b>	<b>Original Medicare</b>
29 - Prescription Drugs (continued)	

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

ODS Advantage PPO	ODS Advantage PPORX Select (PPO)
	<p><u><i>Catastrophic Coverage</i></u></p> <p>After your yearly out-of-pocket drug costs reach \$4,550, you pay the greater of:</p> <ul style="list-style-type: none"> <li>- A \$ 2.50 copay for generic (including brand drugs treated as generic) and a \$6.30 copay for all other drugs, or</li> <li>- 5% coinsurance.</li> </ul> <p><u><i>Out-of-Network</i></u></p> <p>Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan’s service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy’s full charge for the drug and submit documentation to receive reimbursement from ODS Advantage PPORX Select (PPO).</p> <p><u><i>Out-of-Network Initial Coverage</i></u></p> <p>After you pay your yearly deductible, you will be reimbursed up to the full cost of the drug minus the following for drugs purchased out-of-network until total yearly drug costs reach \$2,840:</p> <p>Tier 1: Generic Drugs</p> <ul style="list-style-type: none"> <li>- 10% coinsurance for a (29-day) supply of drugs in this tier</li> </ul> <p>Tier 2: Generic and Brand Drugs</p> <ul style="list-style-type: none"> <li>- 32% coinsurance for a (29-day) supply of drugs in this tier</li> </ul> <p>Tier 3: Brand Drugs</p> <ul style="list-style-type: none"> <li>- 50% coinsurance for a (29-day) supply of drugs in this tier</li> </ul> <p>Tier 4: Specialty Tier Drugs</p> <ul style="list-style-type: none"> <li>- 30% coinsurance for a (29-day) supply of drugs in this tier</li> </ul> <p>▶ see page 35</p>

## SECTION II: SUMMARY OF BENEFITS

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

<b>Benefit Category</b>	<b>Original Medicare</b>
29 - Prescription Drugs (continued)	

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

<b>ODS Advantage PPO</b>	<b>ODS Advantage PPORX Select (PPO)</b>
	<p><u><i>Out-of-Network Coverage Gap</i></u></p> <p>You will be reimbursed up to 7% of the plan allowable cost for generic drugs purchased out-of-network until total yearly drug costs reach \$4,550.</p> <p>You will be reimbursed up to the discounted price for brand name drugs purchased out-of-network until total yearly drug costs reach \$4,550.</p> <p><u><i>Out-of-Network Catastrophic Coverage</i></u></p> <p>After your yearly out-of-pocket drug costs reach \$4,550, you will be reimbursed for drugs purchased out-of-network up to the full cost of the drug minus your cost share, which is the greater of:</p> <ul style="list-style-type: none"><li>- A \$2.50 copay for generic (including brand drugs treated as generic) and a \$6.30 copay for all other drugs, or</li><li>- 5% coinsurance.</li></ul>

## SECTION II: SUMMARY OF BENEFITS

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

Benefit Category	Original Medicare
30 - Dental Services	Preventive dental services (such as cleaning) not covered.
31 - Hearing Services	Routine hearing exams and hearing aids not covered. 20% coinsurance for diagnostic hearing exams.
32 - Vision Services	20% coinsurance for diagnosis and treatment of diseases and conditions of the eye. Routine eye exams and glasses not covered. Medicare pays for one pair of eyeglasses or contact lenses after cataract surgery. Annual glaucoma screenings covered for people at risk.
33 - Physical Exams, Welcome to Medicare; and Annual Wellness Visit	When you join Medicare Part B, then you are eligible as follows:  During the first 12 months of your new Part B coverage, you can get either a Welcome to Medicare exam or an Annual Wellness visit  After your first 12 months, you can get one Annual Wellness visit every 12 months  There is no coinsurance, copayment or deductible for either the Welcome to Medicare exam or the Annual Wellness visit.  The Welcome to Medicare exam does not include lab tests.

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

<b>ODS Advantage PPO</b>	<b>ODS Advantage PPORX Select (PPO)</b>
<p><u>General</u> Authorization rules may apply.</p> <p><u>In-Network</u> In general, preventive dental benefits (such as cleaning) not covered. \$30 copay for Medicare-covered dental benefits.</p> <p><u>Out-of-Network</u> \$30 copay for comprehensive dental benefits.</p>	<p><u>General</u> Authorization rules may apply.</p> <p><u>In-Network</u> In general, preventive dental benefits (such as cleaning) not covered. \$30 copay for Medicare-covered dental benefits.</p> <p><u>Out-of-Network</u> \$30 copay for comprehensive dental benefits.</p>
<p><u>In-Network</u> In general, routine hearing exams and hearing aids not covered. \$30 copay for Medicare-covered diagnostic hearing exams.</p> <p><u>Out-of-Network</u> \$30 copay for hearing exams.</p>	<p><u>In-Network</u> In general, routine hearing exams and hearing aids not covered. \$30 copay for Medicare-covered diagnostic hearing exams.</p> <p><u>Out-of-Network</u> \$30 copay for hearing exams.</p>
<p><u>In-Network</u> \$0 copay for one pair of eyeglasses or contact lenses after cataract surgery. \$0 copay for exams to diagnose and treat diseases and conditions of the eye. \$20 copay for up to one routine eye exam every two years.</p> <p><u>Out-of-Network</u> \$0 copay for eyewear. \$0 copay for eye exams.</p>	<p><u>In-Network</u> \$0 copay for one pair of eyeglasses or contact lenses after cataract surgery. \$0 copay for exams to diagnose and treat diseases and conditions of the eye. \$20 copay for up to one routine eye exam every two years.</p> <p><u>Out-of-Network</u> \$0 copay for eyewear. \$0 copay for eye exams.</p>
<p><u>In-Network</u> \$0 copay for the required Medicare-covered initial preventive physical exam and annual wellness visits. Limited to one exam every year.</p> <p><u>Out-of-Network</u> \$0 copay for routine exams.</p>	<p><u>In-Network</u> \$0 copay for the required Medicare-covered initial preventive physical exam and annual wellness visits. Limited to one exam every year.</p> <p><u>Out-of-Network</u> \$0 copay for routine exams.</p>

## SECTION II: SUMMARY OF BENEFITS

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

Benefit Category	Original Medicare
34 - Health/Wellness Education	<p>Smoking Cessation: Covered if ordered by your doctor. Includes two counseling attempts within a 12-month period if you are diagnosed with a smoking-related illness or are taking medicine that may be affected by tobacco. Each counseling attempt includes up to four face-to-face visits. You pay coinsurance, and Part B deductible applies.</p> <p>\$0 copay for the HIV screening. HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy.</p>
Transportation (Routine)	Not Covered
Acupuncture	Not Covered

If you have any questions about plan benefits or costs, please contact ODS Health Plan, Inc. for details.

<b>ODS Advantage PPO</b>	<b>ODS Advantage PPORX Select (PPO)</b>
<p><u><i>In-Network</i></u>            \$0 copay for each Medicare-covered smoking cessation counseling session.            \$0 copay for each Medicare covered HIV screening.            HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy.</p> <p><u><i>Out-of-Network</i></u>            \$0 copay for Health and Wellness services.</p>	<p><u><i>In-Network</i></u>            \$0 copay for each Medicare-covered smoking cessation counseling session.            \$0 copay for each Medicare covered HIV screening.            HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy.</p> <p><u><i>Out-of-Network</i></u>            \$0 copay for Health and Wellness services.</p>
<p><u><i>In-Network</i></u>            This plan does not cover routine transportation.</p>	<p><u><i>In-Network</i></u>            This plan does not cover routine transportation.</p>
<p><u><i>In-Network</i></u>            This plan does not cover acupuncture.</p>	<p><u><i>In-Network</i></u>            This plan does not cover acupuncture.</p>

## Optional Supplemental Package #1

Benefit Category	ODS Advantage PPO Optional Benefits	ODS Advantage PPORX Select (PPO) Optional Benefits
Premium and Other Important Information  <b>See page 63 for additional information about the Optional Supplemental Package #1.</b>	<u>General</u> <b>Package: 1 ODS Advantage Extra Care:</b>  \$25 monthly premium, in addition to your \$64.10 monthly plan premium and the monthly Medicare Part B premium, for the following optional benefits: – Chiropractic services – Acupuncture – Eye wear – Hearing exams – Hearing aids \$500 plan coverage limit every year for these benefits.	<u>General</u> <b>Package: 1 ODS Advantage Extra Care:</b>  \$25 monthly premium, in addition to your \$127.30 monthly plan premium and the monthly Medicare Part B premium, for the following optional benefits: – Chiropractic services – Acupuncture – Eye wear – Hearing exams – Hearing aids \$500 plan coverage limit every year for these benefits.
Chiropractic Services	<u>In-Network</u> 50% of the cost for each routine visit.  <u>Out-of-Network</u> 50% of the cost for chiropractic services.	<u>In-Network</u> 50% of the cost for each routine visit.  <u>Out-of-Network</u> 50% of the cost for chiropractic services.
Hearing Services	<u>In-Network</u> 50% of the cost for routine hearing tests. 50% of the cost for hearing aid fitting evaluations. 50% of the cost per hearing aid.  <u>Out-of-Network</u> 50% of the cost for hearing exams. 50% of the cost for hearing aids.	<u>In-Network</u> 50% of the cost for routine hearing tests. 50% of the cost for hearing aid fitting evaluations. 50% of the cost per hearing aid.  <u>Out-of-Network</u> 50% of the cost for hearing exams. 50% of the cost for hearing aids.
Vision Services	<u>General</u> Plan offers additional vision benefits.  <u>In-Network</u> 50% of the cost for contacts. 50% of the cost for lenses. 50% of the cost for glasses. 50% of the cost for frames.  <u>Out-of-Network</u> 50% of the cost for eyewear.	<u>General</u> Plan offers additional vision benefits.  <u>In-Network</u> 50% of the cost for contacts. 50% of the cost for lenses. 50% of the cost for glasses. 50% of the cost for frames.  <u>Out-of-Network</u> 50% of the cost for eyewear.

## Optional Supplemental Package #1

ODS Health Plan, Inc. offers extra benefits that are not covered by Original Medicare and not included in your benefits package as a plan member. These extra benefits are called Optional Supplemental Benefits. If you want these Optional Supplemental Benefits, you must sign up for them and pay an additional premium. ODS Advantage Extra Care combines services you may need from time to time. Your \$25 premium would be in addition to your ODS Advantage plan monthly premium and your Part B premium. See page 40 for additional information about Optional Supplemental Package #1. ODS Advantage will pay 50 percent of the charges for services on page 40 up to the combined annual maximum of \$500. The annual maximum applies toward the combined cost of ODS Advantage Extra Care services rendered in the categories listed below, not to each individual service. You pay the 50 percent coinsurance and all charges over the annual \$500 maximum benefit. You can seek care

from any provider and the benefits are the same.

You may enroll in ODS Advantage Extra Care when you enroll into ODS Advantage PPO or ODS Advantage PPORX Select (PPO). You have until 30 days after your enrollment effective date to decide if you would like to also enroll in ODS Advantage Extra Care. You may also enroll in ODS Advantage Extra Care during the annual plan election period (November 15 through December 31, 2010). You may disenroll from ODS Advantage Extra Care anytime or at the time you disenroll from the ODS Advantage PPO or ODS Advantage PPORX Select (PPO) plan. You cannot retain coverage under ODS Advantage Extra Care once you disenroll from the ODS Advantage PPO or ODS Advantage PPORX Select (PPO) plan.

The ODS Advantage Extra Care benefits included here are subject to the same grievance and appeal process as your Medicare Advantage benefits.

OPTIONAL BENEFIT	PREMIUM	COINSURANCE
<b>Vision services</b> , including frames, glasses and contacts	↓	50% of the cost of services
<b>Routine chiropractic services</b>	↓	50% of the cost of services
<b>Acupuncture and naturopathic services</b> , including treatments, vitamins or dietary supplements	↓	50% of the cost of services
<b>Hearing tests and aids</b>	↓	50% of the cost of services
<b>Annual maximum</b>	\$25 per month	\$500 combined annual benefit



[www.odscompanies.com/odsadvantage](http://www.odscompanies.com/odsadvantage)

601 S.W. Second Avenue  
Portland, OR 97204-3156  
**503-265-4762 or 1-877-299-9062**  
TTY/TDD: **1-800-433-6313**

*A PPO with a Medicare contract.*