



Quick Start Reference Guide



Get to Know Your ATRIO Benefits

Congratulations – you're an ATRIO Health Plans Medicare Advantage member!

We're ready to serve YOU.

We've been serving Oregon residents for over 21 years and counting. We are community-based, and work closely with local providers to improve health outcomes for our members in the places we serve.

This Quick Start Reference Guide provides you with an easy-to-understand view of your member benefits to help you get the most from your ATRIO Health Plans Medicare Advantage coverage.

Questions? ATRIO Member Services has the answers!

Call Member Services first – we are here to help! We can answer your questions about your coverage, medical and pharmacy benefits, doctors, and much more!

Call

1-877-672-8620 (TTY 711) 8 a.m. to 8 p.m. daily, local time.

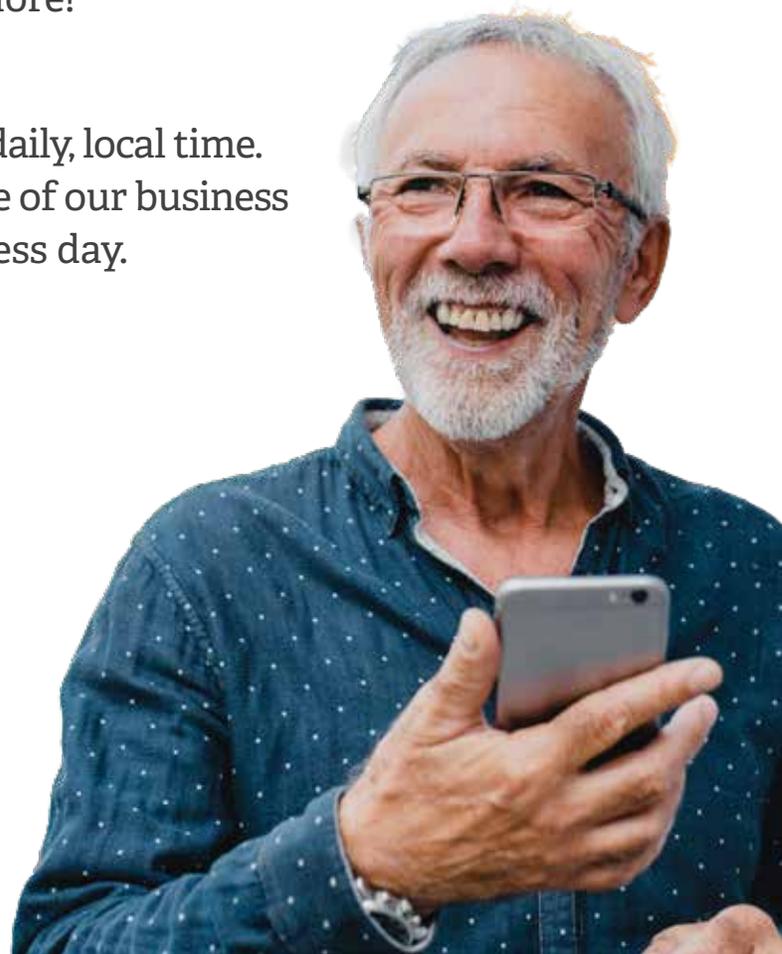
Messages received on holidays and outside of our business hours will be returned within one business day.

Website

atriohp.com

Email

customerservice@atriohp.com



What to Expect Next

Make sure you're ready to use your benefits as soon as your coverage begins. It's our top priority and we are here to help every step of the way.

- ✓ **Welcome letter & member ID card**
Welcome to the ATRIO family.
Your application has been approved.



- ✓ **YOU ARE HERE**
Quick Start Reference Guide

Understanding what your plan has to offer and how to get started.

Your plan coverage begins

Beginning on your effective date of coverage (shown on your confirmation of enrollment letter), you can use your ATRIO benefits.

Member Education Meetings

New to Medicare or want to learn more about your new plan? Join us at a meeting near you to learn about all your plan has to offer. To find a meeting near you, call Member Services or visit us online at atriohp.com.

Primary Care Physician Phone Call

Connecting with your doctor is an important step in managing your health. Your doctor may call you to schedule an Annual Wellness Visit. If your doctor does not call you, we encourage you to reach out and speak with your doctor.

Be Well – Member Newsletter

ATRIO is committed to keeping you informed! Our quarterly newsletter is available online at atriohp.com to all members with information on exclusive benefits, puzzles, nutrition, fitness, and seasonal tips, safety reminders – and even tasty recipes!

How to Get Started Today



Keep your new ID card in a safe place

Once your coverage begins, you will need your ID card to pick up your medications from the pharmacy and each time you visit your doctor.



Set up your myATRIO account at atriohp.com

Online you can view important documents like Evidence of Coverage and Summary of Benefits without creating an account.

Setting up an account will allow you to pay your premium online, view your Explanation of Benefits (EOB) and see your prescription drug coverage and usage. You can register at atriohp.com/member-portals/.

If you have questions or want help setting up your online account, please call ATRIO Member Services at **1-877-672-8620** (TTY 711) daily from 8 a.m. to 8 p.m., local time.

Making the Most of Your Health Plan

ATRIO offers many programs to help you stay healthy!

Health Assessment Survey

You may have already received a Health Risk Assessment (HRA) survey from your insurance agent or directly from ATRIO. By filling out an HRA with your health information we are better able to help you manage your health. If you need a new copy or would like help filling it out, contact Member Services. You can also complete the survey online at atriohp.com/health-risk-assessment/.

Case Management

ATRIO has nurses available to help you navigate your health care. They can help coordinate appointments, medications and follow up on how you're feeling. If you would like to learn more, contact Member Services to connect with a nurse in your area.

Lab Testing & Wellness Assessment

ATRIO offers a yearly in-home wellness review at no extra cost through several partner companies to make preventive care easy and accessible! In-home lab testing kits with pre-paid postage are also available. Your results from these services will be shared with you and your doctor. If you have any questions or would like to schedule an in-home wellness review, please call Member Services.

Medication Therapy Management

Understanding your medications and taking them the right way is important for your health. The MTM program, serviced by MedWatchers, is designed to help members get the most benefit from their medicines if they meet the criteria. A pharmacist from the program will reach out to you to:

- Review medications for chronic conditions like diabetes, as well as vitamins and any over-the-counter medicines.
- Work with your doctors to reduce side-effects of medications or potential interactions that can be harmful to your health.
- Look for ways to reduce your drug costs.

You may be automatically enrolled in this program if eligible. You will always have the option to opt out.



When to Visit Your Doctor

Your Primary Care Physician (PCP) is the best resource to help you manage your health through preventive care visits. Visiting your PCP is also important when you are not feeling well. They can treat you when you have strep throat, flu and other illnesses.

If you are feeling too sick to visit your PCP many doctors offer virtual telehealth visits.

When to go to Urgent Care

When your PCP is not available, Urgent Care is a great option if it is not a medical emergency. Examples of non-emergencies are:

- Sprains and strains, or minor broken bones
- Sickness or sudden illness, like strep throat or a fever
- Minor burns

To find an Urgent Care near you, check the “Find a Provider” tool on atriohp.com.

When to go to the Emergency Room

For serious, life-threatening conditions it is important to seek immediate care. If you are unsure what to do, call 911. Examples of medical emergencies are:

- Heavy bleeding
- Chest pain
- Difficulty breathing



Making the Most of Your ATRIO plan



FLEX CARD PROGRAM

As an ATRIO member, you get a debit card to use for some of your health expenses. Your Flex Card allowances can be spent on the following:

DENTAL

You will receive a benefit allowance to spend on preventive and comprehensive services from any dental provider (excludes cosmetic procedures).

FITNESS

Your fitness allowance can be used toward a gym membership or fitness classes.

OVER-THE-COUNTER

You can use your allowance for select OTC items at participating retail locations, ordering online, or by calling **1-855-263-6673** (TTY 711) Monday through Friday 5 a.m. – 8 p.m. PST. To find the catalog of approved items and retail locations visit atriohp.com.

Popular OTC items include:

- Pain relievers (Advil, Tylenol, lidocaine creams)
- Heartburn medications (Tums, Pepcid AC, Prilosec)
- Antihistamines for allergy and cold symptoms

ALTERNATIVE THERAPIES

You will receive an allowance for routine Chiropractic, Acupuncture and Naturopathy services.

To check your Flex Card balance or place an order call **1-855-263-6673** (TTY 711) from Monday – Friday, 8 a.m. to 8 p.m. PST. To report a lost or stolen card call ATRIO Member Services at **1-877-672-8620** (TTY 711).

In addition to Flex Card allowances, as an ATRIO member, you can take advantage of extra benefits to help meet your health and wellness needs.



HEARING – administered by Amplifon

Office visit coverage

Hearing aid fitting and evaluation

Hearing aid benefit

Amplifon offers several types of hearing aids at a reduced cost for members. To receive this discount, you must go through an Amplifon provider. To find a provider near you visit atriohp.com/extra-benefits or call **1-866-375-0563** (TTY 711), Monday through Friday 8 a.m. – 5 p.m. PST. To learn more about your benefit refer to your plan documents.



VISION COVERAGE – administered by VSP

Office visit coverage

Eyewear coverage

The VSP Advantage network will help keep you and your eyes healthy with a WellVision Exam – a comprehensive exam that can detect signs of conditions like glaucoma, diabetes and macular degeneration. Early diagnosis can help detect pre-diabetes and diabetes and is important to managing your health. To learn more about your vision benefit call **1-844-344-0572** (TTY 711) daily from 8 a.m. – 8 p.m. or visit atriohp.com/extra-benefits.



MEALS – administered by GA Foods

GA Foods provides ATRIO members with 2 free meals a day, for 14 days after an inpatient stay in the hospital, a skilled nursing facility or if you are a home health recipient. Menus are diet-specific designed to support your nutritional needs. Your meals will arrive at your door, free of shipping charges, refrigerated and ready to enjoy.

If you would like additional meals, there is a self-pay option so you can enjoy meals at any time for a discounted price. Call GA Foods at **1-844-237-2695** with any additional questions.



TRANSPORTATION – administered by MediDrive

\$0 copay per trip

With most plans, you receive 12 or 24 one-way, non-emergent medical transportation trips to any plan approved health-related location per year.

To schedule a ride, call MediDrive at **1-888-617-0467** (TTY 711), Monday through Saturday, 6 a.m. – 6 p.m., local time.



PERSONAL EMERGENCY RESPONSE SYSTEM (PERS)

– administered by LifeStation

LifeStation offers a free wearable medical alert system and monitoring, including wristwatch option with heart monitor and step counter.* To order your device, call LifeStation **1-888-809-3112** (TTY 711) daily, from 6 a.m. – 6 p.m. PST.

Your Prescription Drug Coverage (Medicare “Part D”)

Your ATRIO Medicare Advantage plan may include Medicare Part D prescription drug coverage. Below is a summary of your coverage – review the Pharmacy Benefit Guide and other important prescription drug information at atriohp.com.

Your ATRIO Medicare Advantage plan uses a “formulary” or list of covered drugs. The cost you pay depends on what “tier” the drug is located, and your current Medicare “payment stage.”

There are three payment stages to your prescription drug coverage as designed by Medicare – your out-of-pocket drug cost depends on your current payment stage:

Stage 1 – Annual Deductible

- This may not apply if you do not have a deductible.
- You pay the full cost for your tier 3, 4 and 5 drugs until you reach the deductible amount set by your plan (if applicable).

Stage 2 – Initial Coverage

- The amount of your copay depends on the formulary and tier level.
- You stay in this stage until your **total drug costs** reach \$2,100 for 2026.

Total Drug Costs: *The amount you (or others on your behalf) and your plan pay together for your prescription drugs*

Stage 3 – Catastrophic Coverage

- You are in this stage when your total **out-of-pocket** costs exceed the annual limit of \$2,100. You will not have any out-of-pocket drug costs in this stage.

Out-of-Pocket costs: *The amount you (or others on your behalf) pay for your prescription drugs plus any other costs covered by your plan benefits.*



Need Help Managing Your Prescription Drug Costs in 2026?

Effective January 1, 2025, the Medicare Prescription Payment Plan program (M3P/MPPP) is an optional program that may help you manage your out-of-pocket drug costs by spreading them out across the calendar year **(although it will not save you money or lower your drug costs)**. ATRIO members who are most likely to benefit from the program will receive more details in the mail. **Participation in the M3P program is optional.**

For eligible prescriptions, you pay \$0 at the pharmacy for covered Part D drugs and will be billed monthly by ATRIO. The amount billed monthly will be based on your monthly prescription costs as well as the \$2,100 out-of-pocket annual maximum using a standardized formula created by CMS (Centers for Medicare & Medicaid Services). Once you pay \$2,100, you move to the Catastrophic Coverage phase and ATRIO pays 100% of your prescription drug costs. More information on prescription coverage and examples of monthly calculations can be found online at atriohp.com.

Have questions?

Call Member Services at 1-877-672-8620 (TTY 711)

from 8 a.m. to 8 p.m. daily



Formulary Drug Tiers

Formulary drug tiers determine your out-of-pocket cost. You can access your drug list and pricing by visiting atriohp.com or by calling Member Services. There are six (6) drug tiers:

- **Tier 1** (Preferred Generic)
- **Tier 2** (Generic)
- **Tier 3** (Preferred Brand)
- **Tier 4** (Non-Preferred / Non-Formulary)
- **Tier 5** (Specialty)
- **Tier 6** (Select Care): \$0 copay
 - Generic medications for chronic conditions: Diabetic or blood pressure meds (ACE/ARB) or statin
 - Part D vaccines
- Select over-the-counter drugs are also covered with a prescription from your doctor!

You will receive an “EOB” or Explanation of Benefits for each month you use your prescription drug benefits. Your EOB includes details for your covered drugs, including what costs ATRIO paid and any costs you paid. You will also see how close you are to meeting your deductible (if your plan has one) and your annual out-of-pocket maximum. NOTE: You will receive a separate EOB for your medical health care services. Your pharmacy and medical EOBs are NOT a bill. They are just statements showing how you and your plan share your Medicare pharmacy and medical costs.

Important Message About What You Pay for Vaccines – Our plan covers most Part D vaccines at no cost to you even if you have not yet paid your annual deductible.

Important Message About What You Pay for Insulin (Part D) – You won’t pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it’s on or your current Medicare Part D payment stage.

What if my medication is not on the formulary?

If you cannot locate your drug on the formulary, call Member Services for help. We may be able to provide you with a list of alternative drugs. You can also talk to your doctor about an alternative drug on the formulary or submit a Coverage Determination to request an exception to the formulary.

Why is there a “restriction” on my covered drug?

Some drugs on the formulary come with restrictions to make sure they are used appropriately and safely:

- **Prior Authorization (PA)** – We need to review the medications before the health plan will cover them. Your prescriber (doctor) may need to show that the drug is medically necessary for the plan to cover it.
- **Quantity Limits (QL)** – Due to safety and dose recommendations, plans may limit the amount of prescription drugs covered over a certain period of time. This can ensure safety, and accurate dosing for members.
- **Step Therapy (ST)** – Some medications have alternatives that may be preferred by the plan; in these cases you may need to try different drugs or have your doctor submit information for coverage before you can move up a step to the requested drug.
- **Part B vs. Part D Review** – Some drugs are covered as part of your medical Part B coverage and others are covered under your Part D coverage.

How to Save Money on Drug Costs

Switch to a Generic Drug – Your Part D plan covers generic drugs, brand name drugs and specialty drugs. Generics are often less expensive. Talk to your doctor about possible alternatives that may be a good fit for you.

Switch to a Formulary Drug (lower tier) – You can talk to your doctor or call ATRIO Member Services to ask about cheaper alternatives.

Mail-Order / 90- to 100-day supply – You can receive a 3-month supply of your maintenance medications, delivered right to your doorstep for only 2 copays! A long-term supply is also available at our retail pharmacies!

Apply for “Extra Help” – Medicare provides “Extra Help” to help pay Part D premiums, deductibles and copays for people who have limited income and resources.

Patient Assistant Programs – You can talk your doctor or call ATRIO for more information.

Call ATRIO Member Services to find out more about how these programs may help reduce your drug costs if you qualify.

Questions?

ATRIO Member Services is here to help!

We can answer questions you may have about coverage, plan benefits, prior authorizations, or accessing care.

Call 1-877-672-8620 (TTY 711)

8 a.m. to 8 p.m. daily, local time

Messages received on holidays and outside of our business hours will be returned within one business day.



Website

atriohp.com

Email

customerservice@atriohp.com