



# Using your Providence Medicare Advantage Plan

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This resource guide will help you  
make the most of your plan.

# Thank you for trusting us with your care.

This guide should have everything you need to quickly understand and use the great benefits in your plan.

Keep this guide to use throughout the year.

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# Getting started

## Your plan has a lot to offer, but let's start with the basics

- 1 Choose a Primary Care Provider (PCP).**  
This is the first thing you need to do if you haven't already. If you don't pick a PCP, one will be chosen for you.
- 2 Schedule your Annual Wellness Visit.**  
This important visit helps you and your PCP understand your health and create a plan to manage it.
- 3 Make sure you are getting your medications at the best price.**  
Review the Prescriptions section to get tips on how to save, including having your medications delivered to your door.
- 4 Keep your plan cards with you at all times.**  
If you are a returning member, continue to use your cards from last year.



Member ID card



Flexible Benefit Card\*

\*Card can only be used for Qualified Purchases indicated by your plan provider everywhere Visa debit cards are accepted. Card is issued by Sutton Bank, pursuant to a license from Visa U.S.A. Inc. Please contact your Program Sponsor directly for a full list of Qualified Purchases. Visa is a registered trademark of Visa, U.S.A. Inc. All other trademarks and service marks belong to their respective owners. No Cash or ATM Access. Terms and conditions apply, contact your Plan Provider for details.



## Have questions?

Visit our Member Hub  
[TheProvidenceAdvantage.com/welcome](https://TheProvidenceAdvantage.com/welcome)

Or call our Customer Service team  
**(503) 574-8000 or (800) 603-2340 (TTY: 711)**  
7 days a week, 8 a.m. to 8 p.m. (PT)

## myProvidence.com is a website that makes it easy to do things like

- Check your Explanation of Benefits (EOBs)
- Find an in-network provider
- Review your medical benefit details
- Print or replace your ID card



### To create a myProvidence.com account

- 1 Go to [myProvidence.com](https://myProvidence.com)
- 2 Select "Create Account"
- 3 Enter your personal information; click "Next"
- 4 Continue to follow the prompts, and you'll be all set



# Care options



## 24/7 Nurse Advice Line

Speak with a registered nurse any time, any day at no-cost to you. Call whenever you have a health concern and are looking for advice.

Call **(800) 809-3555 (TTY: 711)**

24 hours a day, 7 days a week

Have your member ID ready



## ExpressCare

Same-day in-person appointments or instant video visits from any device. This is a great option when your regular care provider is not available.

Set up a virtual visit or find an ExpressCare near you

**[Providence.org/services/expresscare](https://www.providence.org/services/expresscare)**

Available nationwide. 7 days a week, 8 a.m. to 8 p.m. (PT)



## Primary Care Provider (PCP)

Visit your PCP for your Annual Wellness Visit and to manage chronic conditions. They'll also work with specialists to get you the care you need.

Contact your PCP to schedule an appointment

Not sure who your PCP is? Call Customer Service

**(503) 574-8000 or (800) 603-2340 (TTY: 711)**

7 days a week, 8 a.m. to 8 p.m. (PT)



## Urgent Care

Urgent Care is when you need help and can't wait for an appointment for things like a sinus infection, minor injuries, cuts, and sprains.

Find Urgent Care near you

**[TheProvidenceAdvantage.com/locations](https://www.TheProvidenceAdvantage.com/locations)**

No appointment is needed. Hours may vary by location.



## Emergency Care

Use emergency care for suspected heart attack, stroke, severe abdominal pain, poisoning, choking, loss of consciousness, and uncontrolled bleeding.

Call **911**

or **[head to the nearest Emergency Care facility](#)**

24 hours a day, 7 days a week



# Flexible Benefit Card

Your plan includes a Flexible Benefit Card to help pay for healthcare expenses including dental and over-the-counter (OTC) items.

**If you already have a Flexible Benefit Card,** continue to use the same card. You will not receive a new one.

**If you are a new member,** your card will come with funds already on it. You will need to activate it before you can use it for the first time.

## Your plan includes

**\$2,700** Dental allowance, pre-loaded on your card

**\$190** Over-the-counter (OTC) allowance, automatically added to your card every 3 months



## For dental

Your plan comes with funds pre-loaded on your Flexible Benefit Card. Use your card to pay for services like cleanings and checkups as well as fillings, crowns, root canals, and more.

Visit any dentist you like – you're not limited to a network



## For over-the-counter (OTC) items

Purchase OTC items like band-aids, cough syrup, and much more with your Flexible Benefit Card. You can also order approved items by phone, web, or from our mail-order catalog with no shipping costs.

### Use your card like a gift card at stores such as:

- Walgreens
- Ralph's
- Von's
- Walmart

To order a catalog, or see a full list of approved items and retail locations visit [MyBenefitsCenter.com](https://www.mybenefitscenter.com)  
Have your Flexible Benefit Card ready to log in.

## Helpful tips

# Flexible Benefit Card

Here are some tips to help you keep track of what items are covered and to make sure your card has enough money before you shop.

### Check the catalog

For many items, like ibuprofen, only one size or quantity is approved. Search the online catalog to find approved items, sizes, and quantities.

Find the catalog and other helpful tips  
[TheProvidenceAdvantage.com/otc](https://TheProvidenceAdvantage.com/otc)

### Use the app

With the OTC Network app, you can take the guesswork out of using your Flexible Benefit Card. Track your balance, search for items, find a retailer, or shop online – you can even scan items when you are at the store to make sure they are approved.



Download the OTC Network app  
in the App Store or Google Play

### IMPORTANT

Be sure to use your funds before January 1, 2026.  
Funds do not roll over from year to year.



# Benefits

Your health requires more than doctor visits and prescriptions. That's why your plan includes many benefits to help improve your day to day quality of life.

## + Vision

Keep your eyes healthy with regular exams and new glasses or contacts.

Visit any qualified provider that accepts Medicare for your vision care.

### Your plan includes

**\$0** Annual eye exam

**\$250** Allowance for eyeglasses and contact lenses\*

\*For any costs beyond the \$250 allowance, you will need to pay the additional amount out-of-pocket.

## + Hearing

In partnership with TruHearing, your plan includes hearing coverage, plus personalized care and state-of-the-art hearing aid technology with help along the way.

Schedule an exam or learn more

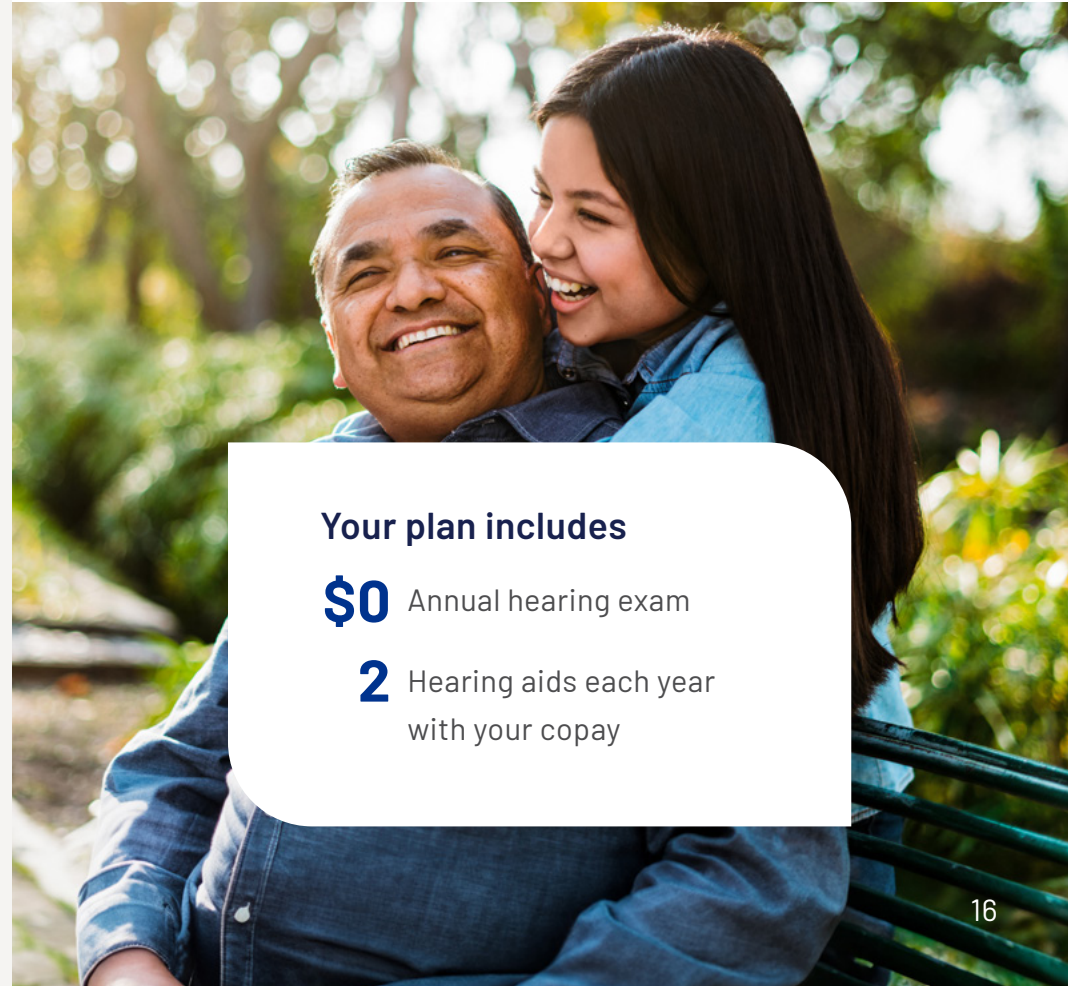
[TruHearing.com/how-it-works](https://TruHearing.com/how-it-works)

Call (855) 205-6201

### Your plan includes

**\$0** Annual hearing exam

**2** Hearing aids each year with your copay





## Benefits



### Alternative care

Healthcare looks different for each person. That's why many Providence Medicare Advantage plans cover alternative care like chiropractic, acupuncture, and naturopathy. So you can have access to the care that's best for you.

#### Your plan includes

- \$0 Copay for 20 Naturopathy visits
- \$0 Copay for 24 Chiropractic and 24 Acupuncture visits

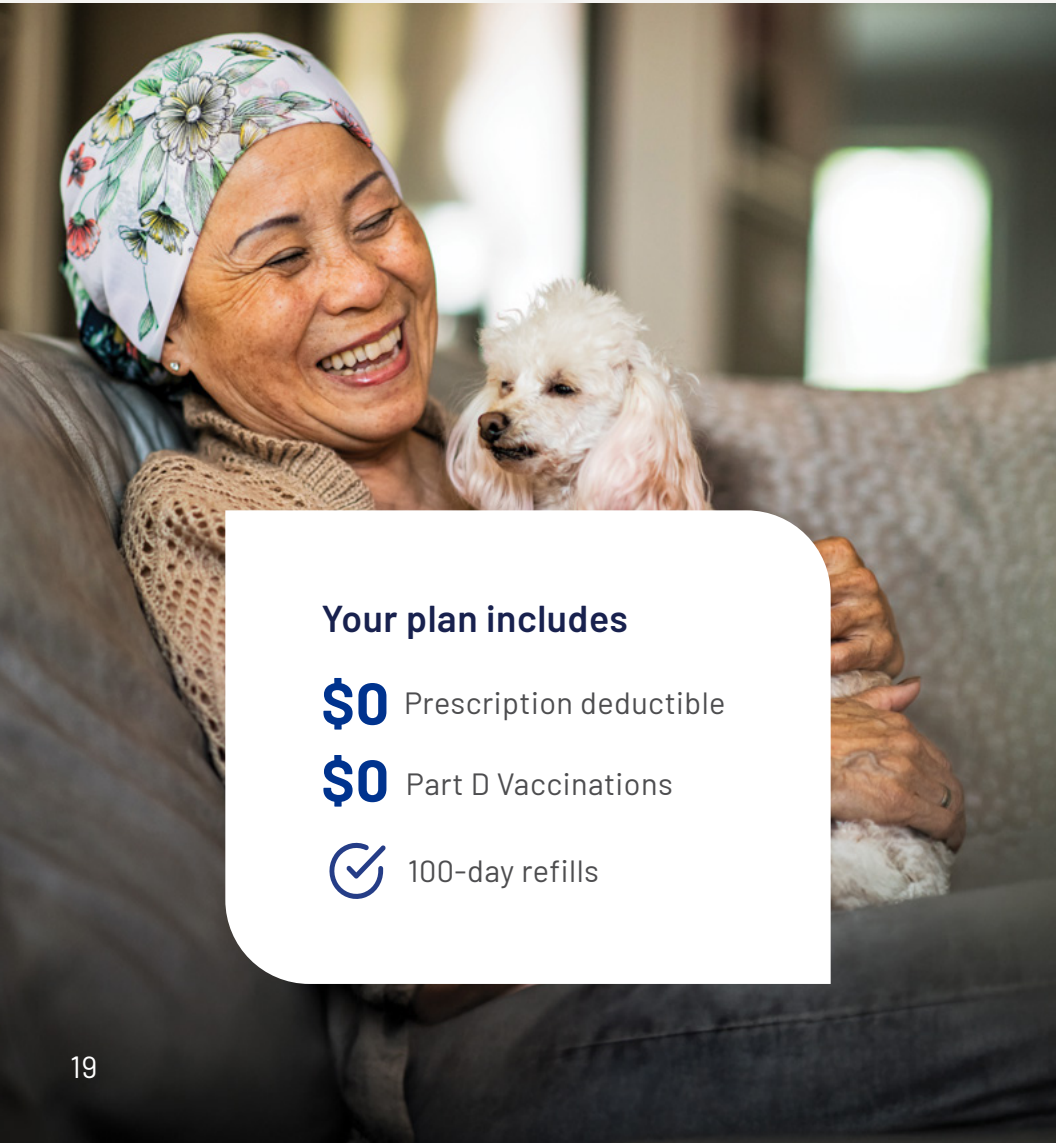


## Find your in-network providers for all your care needs

- 1 Log-in to [myProvidence.com](https://myprovidence.com)
- 2 Choose "Find a Provider" in the top navigation bar under "My Providers," then select which type of provider you're looking for
- 3 Adjust the filters to find the right provider. There are many filter options, like:
  - Specialty
  - Language spoken
  - Race and ethnicity
  - Personal identity
  - LGBTQ+
  - Location
  - Cultural competency
  - And many more

# Prescriptions


For many, prescriptions are a part of everyday life. That's why there are many ways to get your medications to save you time and money.



## Your plan includes

**\$0** Prescription deductible

**\$0** Part D Vaccinations

 100-day refills



## Pharmacies

We work with over 34,000 preferred pharmacies, so you can find one that works best for you.

Find a preferred pharmacy near you

[TheProvidenceAdvantage.com/locations](https://TheProvidenceAdvantage.com/locations)

*Or sign up for mail-order to skip the pharmacy line.*



## Mail-order\*

Mail-order offers great savings and makes it easy to get your prescriptions delivered right to your home.

Ask your doctor to write a 100-day prescription and send it to one of the pharmacies below. Set-up and manage your account online or call the phone numbers listed to get started.

Costco Mail Order Pharmacy

[Costco.com/home-delivery](https://Costco.com/home-delivery)

Call **(800) 607-6861**

Monday to Friday, 5 a.m. to 7 p.m. (PT)

Saturday, 9:30 a.m. to 2 p.m. (PT)

Postal Prescription Services

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

Call **(503) 797-2100** or **(800) 552-6694**

Monday to Friday, 6 a.m. to 6 p.m. (PT)

Saturday, 9 a.m. to 2 p.m. (PT)

\*The formulary and pharmacy network may change at any time. You will receive notice when necessary.



# Prescriptions

## Get discounts on Rx

Rx Saving Solutions (RxSS) is a free service to help you find even more savings on prescriptions. When you set-up an account online, RxSS will already know what medications you need and how much you pay for them. They will then send you information on discounts and other ways to save.

### Other services include:



Live pharmacy support to help you lower your prescription costs



Alerts when your prescriptions are ready and deals to help you save



Help switching to a lower-cost drug or setting up mail-order

To get started, visit [MyRxSS.com/providencema](https://MyRxSS.com/providencema) or call **(800) 268-4476 (TTY: 800-877-8973)** Monday to Friday, 5 a.m. to 6 p.m. (PT)



## Get Extra Help paying for prescriptions

Extra Help is a Medicare program that helps people with limited income and resources pay for their prescription drugs. Extra Help lowers Medicare Part D drug costs like premiums, deductibles, and copays.

### You might qualify if:

- You are unemployed or make less than \$22,590 per year (if single) or \$30,660 per year (if married and living together)
- You have financial resources (like money in the bank, retirement accounts, stocks, or bonds) that are less than \$17,220 yearly (if single) or \$34,360 yearly (if married and living together)

Call to see if you qualify for Extra Help  
**(503) 574-8416 (TTY: 711)**



# Wellness programs




Health and well-being go hand in hand. Your plan includes a number of programs and perks to help you live a healthier lifestyle at no cost to you.



## Care Management

Managing your healthcare can be confusing. If you need help understanding a new health condition or finding care near you, Providence Health Assurance Care Management is here to help.

**Care Management can help you find your way through any complex healthcare situation, like:**

-  Setting up a personal care plan for chronic conditions:
  - Asthma
  - COPD
  - Diabetes and treatment options
  - Symptom management
  - Medicines based on your specific needs
-  Helping you find the right care options that best fit your needs and coordinating the care between your healthcare team
-  Supporting you through complex health issues including hospital stays or rehabilitation

To find out more and get support today, visit [ProvidenceHealthAssurance.com/CareManagement](https://ProvidenceHealthAssurance.com/CareManagement)  
Call **(714) 578-8682** Monday to Friday, 8 a.m. to 5 p.m. (PT)  
Email [CAREConnect@stjoe.org](mailto:CAREConnect@stjoe.org)



# Wellness programs



## Health coaching

Whether you want to eat a little healthier, quit smoking, or just feel better overall, our health coaching team is here to guide and support you in reaching your goals.

**Health coaches are trained in many areas, including:**

- Weight management
- Exercise
- Nutrition
- Stress management
- Diabetes prevention

To speak with a health coach, complete and submit the interest form

[TheProvidenceAdvantage.com/healthcoaching](https://TheProvidenceAdvantage.com/healthcoaching)



## Access to free fitness\*

You can access over 26,000 gyms, fitness boutiques, and virtual classes through One Pass™ at no cost. Stay active the way you want.

Sign up and get your personal member code

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

Call (877) 504-6830

Monday to Friday, 6 a.m. to 7 p.m. (PT)



## Behavioral health

Caring for your mind and emotions is just as important as caring for your body. Your plan includes many options for behavioral health care. We work with doctors and other providers all over the country to make sure you get the care you need from people you trust.

**Access our behavioral health network that includes:**

- Licensed therapists
- Psychologists
- Psychiatric nurse practitioners
- Psychiatrists

Find an in-network provider

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



\*One Pass is a voluntary program. The One Pass program varies by plan/area. Information provided is not medical advice. Consult a health care professional before beginning any exercise program.

# Perks and extras

We believe healthcare is more than doctor visits and prescriptions – that’s why your plan includes additional benefits to make life more enjoyable.



## Non-emergency medical transportation (NEMT)

Through our partnership with Kaizen Health, you pay \$0 for 60 one-way trips to help you get to and from medical appointments. NEMT helps you get to appointments like PCP appointments, counseling, physical therapy, and specialist visits.

To schedule your first ride or to learn more, call **(844) 556-3730**



## Discounts for living a full life

Through our partnership with LifeBalance, you can find savings on more than 20,000 everyday wants and needs, including things like:

- Pet insurance
- Home financing
- Movie tickets
- Hotel stays
- And much more

To start saving on your next adventure, visit **Providence.LifeBalanceProgram.com**



## Free healthy meals after a hospital stay\*

After a hospital stay, your recovery should be your focus, and nutritious meals are an important part. Through our partnership with Mom’s Meals, you’ll receive 2 free meals each day for 14 days after an inpatient hospital stay. Delivery is available nationwide.

To learn more or request meals after a hospital stay, visit **MomsMeals.com/ProvMa**

To receive discounts on healthy meals every day, visit **Momsmeals.com/ProvMa** and use Promo Code: ProvMA or call **(877) 508-6667**



## Get help 24/7 by pressing a button

Get emergency help any time, any day with Connect America at no-cost to you. By pressing the help button, you will be connected to the Connect America response center. They can send you help, call a neighbor or family member, or connect you with a nurse from Providence.

Sign up today  
**Providence.ConnectAmerica.com**  
Call **(877) 909-4882**

\*This is a Providence specific program and is not endorsed by Medicare.



# Contact sheet



## Providence Medicare Advantage Plans

### Member hub

[TheProvidenceAdvantage.com/welcome](https://TheProvidenceAdvantage.com/welcome)

### Customer service team

(503) 574-8000 or (800) 603-2340 (TTY: 711)

### myProvidence / Help desk

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

(503) 216-6463 or (877) 569-7768 (TTY: 711)



## Care options

### 24/7 nurse advice line

(800) 809-3555 (TTY: 711)

### ExpressCare

[Providence.org/services/expresscare](https://Providence.org/services/expresscare)

### Urgent care

[TheProvidenceAdvantage.com/locations](https://TheProvidenceAdvantage.com/locations)



## Flexible Benefit Card

### My Benefits Center / OTC Network

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

### Helpful tips

[TheProvidenceAdvantage.com/otc](https://TheProvidenceAdvantage.com/otc)



## Benefits

### TruHearing

(855) 205-6201



## Prescriptions

### Costco Mail Order Pharmacy

[Costco.com/home-delivery](https://Costco.com/home-delivery)

(800) 607-6861



## Prescriptions Cont.

### Postal Prescription Services

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

(503) 797-2100 or (800) 552-6694

### RxSS

[MyRxSS.com/providencema](https://MyRxSS.com/providencema)

(800) 268-4476 or (TTY: 800-877-8973)

### Extra Help

(503) 574-8416 (TTY: 711)



## Wellness programs

### Care management

[ProvidenceHealthAssurance.com/CareManagement](https://ProvidenceHealthAssurance.com/CareManagement)

(714) 578-8682

### Health coaching

[TheProvidenceAdvantage.com/healthcoaching](https://TheProvidenceAdvantage.com/healthcoaching)

### OnePass

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

(877) 504-6830



## Perks and extras

### Kaizen Health / Non-Emergency Medical Transportation (NEMT)

(844) 556-3730

### LifeBalance

[Providence.LifeBalanceProgram.com](https://Providence.LifeBalanceProgram.com)

### Moms Meals

[MomsMeals.com/ProvMa](https://MomsMeals.com/ProvMa)

(877) 508-6667

### Connect America

[Providence.ConnectAmerica.com](https://Providence.ConnectAmerica.com)

(877) 909-4882



## Thank you for choosing Providence Medicare Advantage Plans.

We want to make sure you get the most from your plan. This guide should have all the information you need, but it's not the only way we'll keep in touch. Throughout the year, we'll send you reminders about your benefits to help you take full advantage of your plan.

If you need help using your benefits  
or have any questions at all, call us.  
**(503) 574-8000** or **(800) 603-2340 (TTY: 711)**  
7 days a week, 8 a.m. to 8 p.m. (PT)

# Health For All

We are committed to work alongside the communities we serve, to learn what healthcare challenges they are facing, and to come up with tangible solutions to make healthcare more equitable and accessible today.