H3810-023

allcare health®



AllCare Advantage Redwood Rx (HMO D-SNP)

2027 Summary of Benefits

Y0048_2027SBRedwoodRx_M Accepted

AllCare Health Plan, Inc.
H3810-023

January 1, 2027 - December 31, 2027

Summary of Benefits

This booklet gives you a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the "Evidence of Coverage."

Note*: The AllCare Special Needs Plan, Redwood Rx is an HMO D-SNP plan designed for people who have both Medicare (Parts: A, B, and D) and full Oregon Health Plan (OHP) (Medicaid) benefits. If you see an asterisk (*), and you have both Medicre and Medicaid, it means the cost-sharing amount does not apply to you.

You have choices about how to get your Medicare benefits.

- One choice is to get your Medicare benefits through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the federal government.
- Another choice is to get your Medicare benefits by joining a Medicare health plan, such as **AllCare Advantage Redwood Rx**.

Tips for comparing your Medicare choices.

This Summary of Benefits booklet gives you a summary of what **AllCare Advantage Redwood Rx** will cover, and what you pay.

- If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder online at **www.medicare.gov**.
- For coverage and costs of Original Medicare, look in your current **"Medicare & You"** handbook. View it online at **www.medicare.gov** or get a copy by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

This document may be available in other formats such as braille, large print, or other alternate formats.

AllCare Advantage is a Health Maintenance Organization (HMO) that provides comprehensive health care to its members by a network of primary care providers and specialists. Referrals are required to see specialists.

AllCare Advantage is an HMO D-SNP plan with a Medicare contract. Enrollment in AllCare Advantage depends on contract renewal.

This information is not a complete description of benefits. Call us toll free (888) 460-0185. (TTY users should call 711) for more information.

What you will find in this Summary of Benefits

- Things to Know **About AllCare Advantage Redwood Rx.**
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services.
- Covered Medical and Hospital Benefits.
- Prescription Drug Benefits.

Things to Know About AllCare Advantage Redwood Rx

Hours of Operation.

- Calls are answered seven (7) days a week, 8 a.m. to 8 p.m., October 1st through March 31st and Monday through Friday, 8 a.m. to 8 p.m., April 1st through September 30th, Pacific Time.
- Office hours are Monday through Friday 8 a.m. to 5 p.m., Pacific Time.

AllCare Advantage Redwood Rx Phone Numbers and Website.

- For more information, please call us at (541) 471-4106, or toll free (888) 460-0185 (TTY users should call 711), or visit us online at **AllCareHealth.com/Medicare.**

Who can join?

To join AllCare Advantage, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, have full Oregon Health Plan (OHP) (Medicaid) benefits, and live in our service area. Our service area includes the following counties: Curry, Jackson, Josephine, and Glendale and Azalea in Douglas County.

Which doctors, hospitals, and pharmacies can I use?

AllCare Advantage Redwood Rx has a network of doctors, hospitals, pharmacies, and other providers. Except in emergency situations, if you use providers that are not in our network, we may not pay for these services.

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.

You can see our plan's Provider & Pharmacy Directory at our website at **AllCareHealth.com/Medicare.**

What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers—and more.

- Our plan members get all of the benefits covered by Original Medicare.
- Our members also get more than what is covered by Original Medicare.

Redwood Rx includes prescription drug coverage.

- You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, **AllCareHealth.com/Medicare**.
- Or, call us, and we will send you a copy of the formulary.

How will I determine my drug costs?

During the Initial Coverage Stage:

Drug Tier 1:
You pay nothing for your Part D drugs.

Catastrophic Coverage Stage:
During this payment stage, you pay nothing for your covered Part D drugs.

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How Much You Pay for Covered Services

Monthly Plan Premium	Redwood Rx: $0 per month. You must continue to pay your Medicare Part B premium.*
Deductible	$0 deductible.
Maximum Out-of-Pocket Responsibility *(does not include prescription drugs)*	You pay no more than $9,850 annually.*

**Your full Oregon Health Plan (OHP) (Medicaid) benefit pays this amount for you.*

Inpatient and Outpatient Care

Inpatient Hospital Care[1]	You pay $0 cost for Inpatient Hospital Care. (Limited stay; same as Original Medicare).
Outpatient Hospital Services[1]	You pay $0 cost for Outpatient Hospital Services.
Ambulatory Surgical Center (ASC) Services[1]	You pay $0 cost for Ambulatory Surgical Center (ASC) Services.
Doctor Visits • Primary • Specialists	You pay $0 cost for Primary Care Providers and Specialists.
Preventive Care *(e.g., flu vaccine, diabetic screenings)*	You pay $0 cost for Preventive Care.

[1]*Prior Authorization Required*

Emergency Care	You pay $0 cost for Emergency Care.
Urgently Needed Services	You pay $0 cost for Urgently Needed Services.
Diagnostic tests and therapeutic services[1]	You pay $0 cost for Diagnostic Services/Labs/Imaging (including diagnostic tests and procedures, labs, diagnostic radiology, and X-rays).
Hearing Services • Medicare-covered hearing services	You pay $0 cost for Hearing Services.
Dental Services • Medicare-covered dental services	You pay $0 cost for Dental Services.
Vision Services • Medicare-covered eye exam • Eyewear allowance	You pay $0 cost for Vision Services. Eyewear allowance $560 every two years.
Mental Health Services • Outpatient group therapy/individual therapy visit	You pay $0 cost for Mental Health Services
Skilled Nursing Facility (SNF)[1]	You pay $0 cost for Skilled Nursing Facility. Our plan covers up to 100 days in a SNF. You may be admitted to a SNF without prior hospital stay.

[1]*Prior Authorization Required*

Physical Therapy[1] *(Medicare-covered physical, occupational, speech therapy, cardiac (heart) and pulmonary rehabilitation services)*	You pay $0 cost for Physical Therapy.
Ambulance	You pay $0 cost for Ambulance. Medically necessary ground and air ambulance is covered anywhere in the United States, including from one hospital to another hospital providing a higher level of care or to a skilled nursing facility. Non-emergent ambulance transportation requires prior authorization (PA).
Transportation (Non-emergent)	Is not covered.
Medicare Part B Drugs[1]	You pay $0 cost for Medicare-covered Part B drugs.
Chiropractic Services (Medicare-covered)	You pay $0 cost for Chiropractic Services. Manipulation of the spine to correct subluxation *(when one or more of the bones of your spine move out of position).*
Diabetes Supplies and Services	You pay $0 cost for Continuous Glucose Monitors (CGM) or diabetes monitoring supplies. For diabetic related durable medical equipment, such as an External Insulin Pump, please refer to the section **"Durable Medical Equipment and Related Supplies"** in your Evidence of Coverage.
Durable Medical Equipment (DME)[1]	You pay $0 cost for Durable Medical Equipment (DME).
In-Home Safety Assessment[1]	You pay $0 cost for an in-home safety assessment and for bathroom safety devices.

[1]*Prior Authorization Required*

Health and Wellness Education Programs	You pay $0 cost for the following: • General health care management and other wellness services • Health education classes • Nutritional training • 24-hour Nurse Help Line
Home Healthcare[1]	You pay $0 cost for Home Healthcare.
Prosthetic Devices[1]	You pay $0 cost for Prosthetic Devices.
Renal Dialysis	You pay $0 cost for Renal Dialysis.

[1]*Prior Authorization Required*

Outpatient Prescription Drugs

You may get up to a 100-day supply on most prescription drugs.

During the Initial Coverage Stage:
Drug Tier 1: You pay nothing for your Part D drugs.

Catastrophic Coverage Stage:
During this payment stage, you pay nothing for your covered Part D drugs.

Important Message about What You Pay for Vaccines – Our plan covers most Part D vaccines at no cost to you, even if you haven't paid your deductible. Call Customer Care for more information.

Important Message about What You Pay for Insulin – You won't pay more than $0 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on, even if you haven't paid your deductible.

Additional Benefits

AllCare Advantage Mission Statement

AllCare Advantage is a local health plan offering comprehensive, affordable care. We are committed to personal, respectful services, and to promote unfailingly member wellness, health education, and healthcare provider involvement.

Care Coordination at AllCare Health Pioneering a Patient-Centered Approach

In 2003, Congress created Care Coordination plans for Medicare called Medicare Advantage Plans as a new model of healthcare for the nation. Years earlier, however, the physicians at the helm of AllCare Health had already begun to nurture this more efficient model of care for their members across Southern Oregon.

For AllCare Health, care coordination is the way we will keep our friends and neighbors happy and healthy, as we provide quality, cost-effective healthcare. Care coordination is about making sure each patient gets what is best for him or her: the right care, at the right time, in the right place.

Your Local Medicare Advantage Plan

AllCare Advantage started in April of 2005 as the only locally-owned and operated Medicare Advantage Plan in the Rogue Valley, and it retains that distinction today. When you call us or come through our door, you are greeted by a cheerful person, not a computerized answering system. We treat you as a neighbor because we are your neighbor!

Education and Wellness

AllCare Advantage promotes wellness through meaningful education and personalized care coordination. Personalized disease management assistance from our Care Coordination Team is also available for people with Asthma, COPD, Diabetes, Heart Disease, and High Blood Pressure.



AllCare Health Plan, Inc., an Oregon Benefit Company
AllCareHealth.com/Medicare

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