

More choice, better care. **That's our Advantage.**

2025

Welcome Guide

CareOregon Advantage **Plus**
(HMO-POS D-SNP)

For Oregon counties: Clackamas, Columbia, Jackson,
Multnomah, Tillamook and Washington

H5859_CO2025_WELC_M



More choice, better care. **That's our Advantage.**

Welcome

We're glad to have you in the CareOregon Advantage family. Much of the information in this guide is also in your 2025 Evidence of Coverage. We've just highlighted the most important things you need to understand here.

Table of contents

- Contact us 5
- Where to get different kinds of care..... 6
- Your Member ID card..... 7
- Learn about digital tools 7
- Your primary care provider 8
- Activate your CareOregon Advantage CareCard..... 9
- Prescription drug coverage10
- Benefit highlights12
- Make your voice heard16
- Care coordination16
- In-home wellness visit 17
- Teladoc Health urgent care18
- Papa Pals services.....19
- 24/7 personal emergency response system 20
- Vision benefits21
- Blood pressure monitoring21

- Silver&Fit gym membership and home fitness kit..... 22
- Opt-out of marketing materials at any time23
- Your benefits under Medicaid.....24
- CareOregon Advantage CareCard..... 25
- How to use your CareCard..... 26
- Earn rewards for completing healthy activities27
- Frequently asked questions about the CareCard..... 29
- Health-related items.....32
- Healthy food items 37
- Your member materials online.....39
- Discrimination is against the law.....41



Contact us

CareOregon Advantage Customer Service
Portland metro area: 503-416-4279
Toll-free: 888-712-3258, TTY 711

Hours

8 a.m. to 8 p.m. seven days a week, October 1 to March 31
8 a.m. to 8 p.m. Monday through Friday, April 1 to September 30

Online

Website: [**careoregonadvantage.org**](https://careoregonadvantage.org)

Email

You can send us a secure email by using the form on our website. Go to [**careoregonadvantage.org/contact-us**](https://careoregonadvantage.org/contact-us)

Secure message

If you want to ask us questions directly, you can send us a secure message through our member portal at [**careoregonadvantage.org/portal**](https://careoregonadvantage.org/portal)

Learn more about all your benefits

If you want more details about your benefits, please look at the Summary of Benefits and Evidence of Coverage at [**careoregonadvantage.org/materials**](https://careoregonadvantage.org/materials). Remember, your membership includes Medicaid benefits. See page 24 for more information.

We're happy to hear from you whenever you have questions.



Where to get different kinds of care

Primary care provider

Your primary care provider (PCP) is the provider you see first for routine visits and most health problems. Your PCP will refer you to other health care providers if necessary.

Urgent care: In-person and from home

Visit in-person urgent care facilities for non-emergency situations requiring immediate medical care when your primary care provider's office is not available. You can also use our Teladoc Health urgent care benefit from home; physicians are available 24/7 by phone, video chat or through the app. Visit [teladoc.com](https://www.teladoc.com) to create an account, or call member support at 800-835-2362, TTY 711.

Emergency care

Emergency care is covered anywhere within the U.S. and its territories.

After-hours care for evenings, weekends and holidays

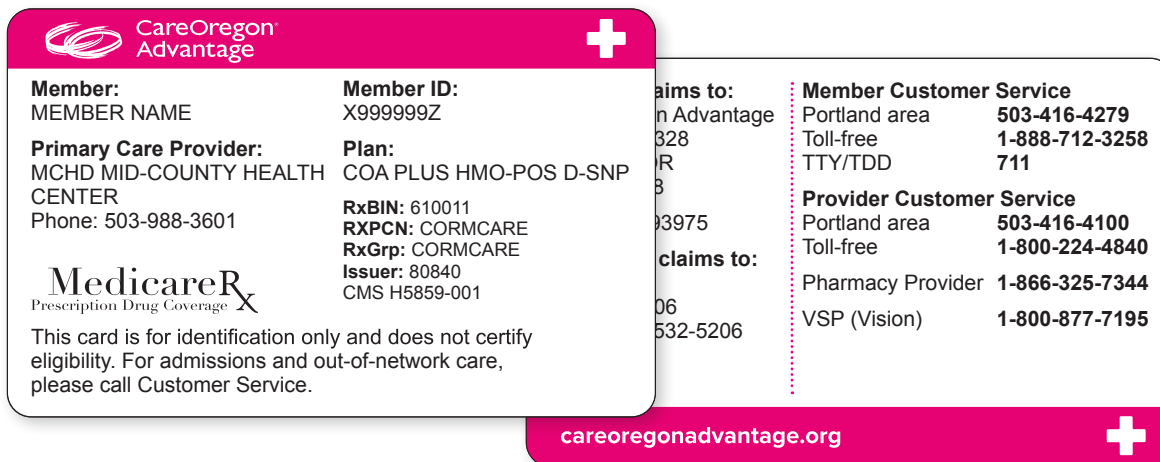
If you're sick or injured and need help, call your PCP's regular phone number, any time of day or night. The person who answers your call will either contact your doctor or a different doctor at the clinic or advise you on what to do.



Your Member ID card

Look for your CareOregon Advantage Member ID card in the mail.

You'll get your Member ID card in a separate mailing. It will have important information you need to use your CareOregon Advantage benefits.



Learn about digital tools

Do you need help learning how websites and mobile phone apps can help you understand your health benefits? Call our special digital help phone number — 833-402-1320 — and we will assist you.



Your primary care provider

Make an appointment with your primary care provider (PCP).

As soon as you can, choose a PCP or medical home. If you already have one, make sure they accept CareOregon Advantage.

Search for a new provider using our Provider Directory at [***careoregonadvantage.org/providersearch***](https://careoregonadvantage.org/providersearch)



**Time to
complete:
10 minutes**



Activate your CareOregon Advantage CareCard

You'll get your CareCard in a separate mailing. Be sure to activate your card as soon as you get it to pay for health items, healthy foods and utilities. If you have been a member of CareOregon Advantage before and no longer have your CareCard, you will need to request a card by calling CareOregon Advantage Customer Service at 888-712-3258 or TTY 711.



You can activate your CareCard in any of the following three ways:

- Create an online account at mybenefitscenter.com
- Activate your card over the phone with the Interactive Voice Response (IVR) System at 833-684-8472
- Call CareOregon Advantage Customer Service to help you activate your card at 888-712-3258 or TTY 711

Check your card balance by calling 833-684-8472. See page 29 for more information on how to use your card.



Prescription drug coverage

- CareOregon Advantage includes your Part D prescription drug coverage with no monthly premium. Some drugs that are excluded by Part D, like prescription cough syrups, are covered. To find out if your prescriptions are covered, please visit careoregonadvantage.org/druglist to view our approved drug list.
- There are no copays for Part D drugs. Prior authorization may be required for certain drugs. Please refer to the Formulary.
- You can get maintenance drugs filled up to a 100-day supply at no additional cost. Ask your provider.

Pharmacy options

When you need to fill your prescription drugs, you have many options throughout Oregon and when you travel within the United States. Refer to our Pharmacy Directory for a list of pharmacies in our network, or use the pharmacy search tool at careoregonadvantage.org/providersearch

Mail order pharmacy

You can get up to a 100-day supply of prescriptions delivered to your door through one of our mail order pharmacies.

Use the pharmacy search tool at careoregonadvantage.org/providersearch

- Choose “Pharmacy” from the Type of Provider drop-down menu.
- Choose “Mail Order” from the Pharmacy Type menu.

- In the Location box, choose “--ANY--” in the state menu and click the “Search” button to see a list of all the mail order pharmacies in the country.

Medications delivered in special packaging

Taking multiple medications can be difficult to manage. CareOregon Advantage offers several options for you to help you sort your medications, including traditional blister packs or medication sorted into individual boxes by day and time of day, to help you keep track of what medication to take and when to take it. Getting medication delivered in special packaging is free where available. Call Customer Service at 888-712-3258 for details.

Local pharmacies with staff that speak non-English languages

CareOregon Advantage works with pharmacies that have staff who speak your preferred language. Use our Pharmacy Directory or our online pharmacy search tool at [***careoregonadvantage.org/providersearch***](https://careoregonadvantage.org/providersearch)

- Choose “Pharmacy” from the Type of Provider drop-down menu.
- Choose “No Preference” from the Pharmacy Type menu.
- Select your preferred language from the drop-down Language Spoken menu.
- Click the “Search” button to see a list of all the pharmacies that speak your language throughout Oregon.




Benefit highlights

CareOregon Advantage is for people who have both Medicare and Medicaid. You'll get Medicare benefits and other special benefits just for CareOregon Advantage members, and you can see providers either in our network or out-of-network (under certain conditions).

Benefits	You pay
Monthly premium ¹	\$0
Annual deductible	\$0
Doctor visits (in office or in your home) ²	
Annual wellness visit and/or routine physical	\$0
Primary care or specialist (in-network or out-of-network)	\$0
Prescription drugs - (up to a 100-day supply) All Part D drugs and vaccines. Prior authorization may be required for certain drugs.	\$0
Supplemental drugs - Drugs not normally covered by Medicare included in the formulary (drug list)	\$1.60
Diabetic supplies	\$0
Lab tests and X-rays	\$0
Outpatient surgery and services	\$0
Inpatient hospitalization	\$0
Urgent care (nationwide coverage) and virtual visits for non-emergency care	\$0
Emergency room (nationwide coverage)	\$0
Ambulance (nationwide coverage)	\$0

Additional benefits for our members	You pay
Papa Pals services (up to 60 hours a year)	\$0
Personal emergency response system (PERS) 24 hours a day, 7 days a week emergency response and monitoring	\$0
Teladoc Health urgent care; talk to doctors by phone or video 24 hours a day, 7 days a week	\$0
Routine eye exam (every 12 months)	\$0
Eyeglasses or contact lenses (every 12 months); all basic, progressive and high-index lens categories covered.	\$0
Silver&Fit® gym membership and home fitness kits	\$0

Added extras	You get
<p>CareOregon Advantage CareCard</p> 	<ul style="list-style-type: none"> • \$1,378 per year (\$344.50 per quarter) for healthy foods, health items and utilities • \$\$ Reward funds for qualifying healthy activities
<p>Eyeglasses or contact lens allowance (every 12 months); all basic, progressive and high-index lens categories covered.</p>	<ul style="list-style-type: none"> • \$175 to spend on frames OR • \$100 to spend on contact lenses (instead of eyeglasses)

Benefits for people with Medicare and Medicaid (Oregon Health Plan)

The benefits listed below are covered by your Medicaid coverage, not CareOregon Advantage Plus.

Benefits	You pay
Meal delivery after inpatient stays (3 meals per day for 4 weeks)	\$0
Additional dental care	
Exams and X-rays (includes oral cancer screening)	\$0
Cleanings, fluoride, fillings and extractions	\$0
Full dentures every 10 years and partials every 5 years if recommended by your dentist, no matter how long you've been without teeth (Authorization required)	\$0
Denture adjustments, replacing missing or broken false teeth	\$0
Deep cleaning for gum disease	\$0
Emergency dental services	\$0
Hearing benefits	
Exam (every 12 months)	\$0
Hearing aids (authorization required, up to 2 aids every 5 years)	\$0
Hearing aid batteries (60 per calendar year)	\$0
Incontinence supplies (adult diapers, disposable briefs/pads, bed pads, gloves)	\$0
Acupuncture and chiropractic care (authorization required)	\$0
Transportation (unlimited rides to health care appointments)	\$0
Interpreter services for office visits	\$0

If you have questions about your Medicaid coverage and benefits, please call your Medicaid plan. You can also call your local Aging and People with Disabilities office. Your Medicaid plan member handbook will also have information about your Medicaid benefits, cost sharing and more.

To learn more about CareOregon Advantage, call us toll-free at 888-712-3258, TTY 711.

Our hours are 8 a.m. to 8 p.m. seven days a week, October 1 to March 31, and 8 a.m. to 8 p.m. Monday through Friday, April 1 to September 30. Visit our website at careoregonadvantage.org/plans

¹ The \$17.50 premium is covered through Low-Income Subsidy. Copayments for members of CareOregon Advantage Plus (HMO-POS D-SNP) and its Oregon Medicaid subsidiaries are covered through the Oregon Health Plan (Medicaid).

² The Point-of-Service benefit can be used only with PCP and Specialist office visits. A \$1,000 annual maximum benefit applies to out-of-network provider visits. Out-of-network/non-contracted providers are under no obligation to treat CareOregon Advantage Plus HMO-POS D-SNP members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.



Make your voice heard

Help us give you the very best care.

- **Be sure to participate** in one of our member experience surveys, which may be over the phone or sent to you in the mail.
- One survey focuses on your overall experience. The other focuses on visits with your providers. Your answers are private and help us improve our benefits and services.



**Time to
complete:
15 minutes**



Care coordination

With one call, our care coordinators can:

- Learn about your needs and help you find the right solutions.
- Make sure all your providers are talking to each other.
- Help with additional services, including housing, food (SNAP) and transportation resources.
- Get you the right supplies, including medication, diabetic supplies, wheelchairs, oxygen tanks and more.

Call Customer Service to ask how you can get connected to our care coordination team.



In-home wellness visit

This in-home wellness visit supports the care you are already getting from your regular providers. The information gathered during your visit may be shared with your providers to help you manage your health care together.

An in-home visit may include:

- Blood pressure checks
- Medication review
- A chance for you to ask our licensed providers questions about your health concerns

Contact our partner Signify Health directly at 833-447-7487 from 5 a.m. to 5 p.m. Monday through Friday. They will help you make an appointment with a provider and arrange a time for them to visit you in the comfort of your home.



**Time to
complete:
10 minutes**



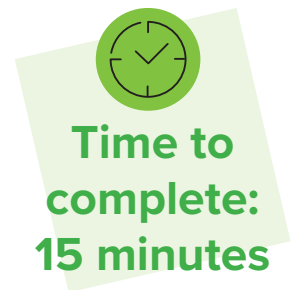
Teladoc Health urgent care

We've partnered with Teladoc Health to connect you to board-certified doctors 24 hours a day, 7 days a week for non-emergency conditions. Whether you're at home or traveling, we're here for you.

Securely connect to doctors who listen, ask questions, and get you on the path to feeling better, faster.

- Talk to doctors by phone or video.
- Skip the trip to urgent care and avoid the waiting room.
- Teladoc Health visits are available any time of day and are always free.

Pre-register with Teladoc Health to save time when you don't feel well and want to be seen by a healthcare professional quickly. Download the Teladoc Health mobile app, visit teladoc.com to create an account, or call 800-TELADOC (800-835-2362) or TTY 711.



**Time to
complete:
15 minutes**



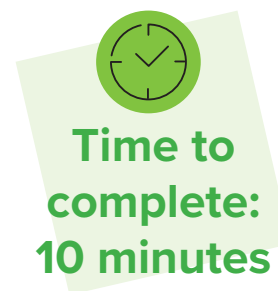
In-home support services

Your emotional and mental health are just as important to us as your physical health. We've teamed up with Papa Pals ([papa.com](https://www.papa.com)) to offer in-home support services that help keep you connected to your community at no additional cost.

Get up to 60 hours of in-home visits per year with Papa Pals. Papa Pals can help support your needs by:

- Helping you with visits to the grocery store or helping to prepare food.
- Helping you with technology like activating your CareCard, or setting up non-emergency medical transportation.
- Helping you understand how to use health care information that comes in an online or digital format (see page 7 for more details).
- Helping you with light household chores.
- Keeping you company, and more.

To schedule a visit with your Papa Pals companion, call 855-485-8832 or visit the website at [papa.com](https://www.papa.com). Visits need to be scheduled 72 hours in advance.





24/7 personal emergency response system

We've partnered with Connect America (connectamerica.com) to offer you a free personal emergency response system (PERS).



- Also known as a medical alert system, this benefit provides round-the-clock emergency help.
- Whenever you need it, assistance is only a button-click away.
- If you fall, it can contact help for you.
- It also helps you be healthier by tracking your daily steps.

To get your personal emergency response system, **call 877-909-4601** to speak to a PERS agent, or visit the Connect America website at connectamerica.com



**Time to
complete:
15 minutes**



Vision benefits

At CareOregon Advantage, your vision is very important to us!

- Get a free routine vision exam once every 12 months.
- Glasses and contacts are covered! \$0 for basic lenses, including upgrades to progressive and high-index lenses.
- Plus \$175 to put toward frames or \$100 toward contact lenses, every 12 months.
- You can find an in-network vision provider using our Provider Directory. Search for “Routine Vision Service Provider” under “Type of Provider” at careoregonadvantage.org/members/find-a-provider



Blood pressure monitoring device

If you have been diagnosed with high blood pressure and had a medical visit in the last 12 months or medications to treat high blood pressure, you are eligible to receive a free blood pressure monitoring device. Our partner Nations OTC will contact you with information on how to order your device. Please note: You can get a new monitor every 24 months (two years). If you believe you qualify for a blood pressure monitoring device and would like to request one, please call Customer Service.



Silver & Fit gym membership and home fitness kit

As a CareOregon Advantage member, you can:

- Enjoy on-demand workout videos and personalized workout plans to help you start a fitness routine at home.
- Choose from thousands of participating fitness centers across the country and enroll at multiple centers at once.
- Work with a certified health coach who will help you meet your fitness, nutrition, and lifestyle goals during scheduled phone, video, or chat sessions.
- Get one free home fitness kit per year; choices include a Fitbit® or Garmin® wearable fitness tracker, pilates kit, strength kit, swim kit, yoga kit and more.

To enroll: Go to silverandfit.com and click “check eligibility.” Enter your personal information and submit.

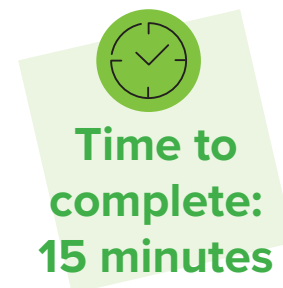
To receive a home fitness kit: Go to silverandfit.com to log into your account.

From the dashboard screen, select “explore home kits.”

Once a kit has been selected you must agree to the terms and conditions and confirm.

To select a gym: Enter your search parameters in the “Fitness Center Network” search bar, then select your fitness center of choice, accept the terms and conditions, add to cart, and click “confirm” to complete registration.

Learn more at silverandfit.com or call them at 877-427-4788, TTY 711.



**Time to
complete:
15 minutes**



Opt-out of marketing materials at any time

You have the right to opt out of business/marketing communications that are not required. You will still receive required materials.

To opt out of plan business communications, contact CareOregon Advantage Customer Service:

Call: 503-416-4279 or toll-free 888-712-3258 or TTY 711

Hours of operation:

8 a.m. to 8 p.m. seven days a week, October 1 to March 31

8 a.m. to 8 p.m. Monday through Friday, April 1 to September 30



Your benefits under Medicaid

As a member of CareOregon Advantage, you are “dual-eligible” for both Medicare and Medicaid (Oregon Health Plan) benefits, and they can work together to meet your health needs. Chapter 4 of your Evidence of Coverage lists CareOregon Advantage benefits. The Benefits Chart shows what’s covered, any limitations or exclusions, and any costs for services.

Sometimes, Medicaid may cover benefits that Medicare doesn’t. These benefits may include:

- Transportation options for help getting to and from health appointments and services
- Dental care including annual exams, cleanings, dentures and more
- Alternative care including services like acupuncture and chiropractic services not covered by Medicare
- Hearing aid devices and batteries
- Over-the-counter drugs prescribed by your provider
- Family planning services
- Incontinence supplies
- Meal delivery after an inpatient stay in a hospital, rehab or skilled nursing facility (Only available to members whose Medicaid is managed by CareOregon.)
- Nutrition counseling with a registered dietitian (Only available to members whose Medicaid is managed by CareOregon.)

Check with your Medicaid plan for more information about what benefits they cover. You can also call our Customer Service. We want to help you take advantage of all your benefits, for both Medicaid and Medicare, so please call us with any questions.



CareOregon Advantage CareCard

- Get \$1,378 per year (\$344.50/quarter) to spend on eligible health items, health foods and utilities.
- Funds are automatically loaded to your card each quarter.
- Unspent funds don't carry over to the next quarter, so be sure to use them!
- **New for 2025:** Use your CareCard at Dollar Tree!



What items can I buy?

Over 90,000 eligible items are covered, like cold and flu care, pain relief, and grocery items like meat and produce. Beginning in 2025, you can also use your CareCard to pay your utility bills!

Where can I use my card?

You can use your CareCard at retailers like these, plus many more:

Fred Meyer

Albertsons



NW Natural



Walmart

SAFeway

DOLLAR GENERAL

Walgreens

Get eligible items delivered to your home at no additional cost through Medline.



How to use your CareCard

1) Activate your card

We will send your pre-loaded CareCard in the mail. When you get your card, activate your card by calling toll-free 833-684-8472. If you've been a member of COA before, you are already in our system and you will not receive a new card. If you need to order a replacement card, please contact Customer Service.

2) Use your card at a pharmacy or grocery store, or to pay your utility bills

Your CareCard can be used at many pharmacies and retail stores, and to pay your utility bills. To find a full list of participating retailers, go to mybenefitscenter.com or use the OTC Network mobile app. To pay your utility bills (whether in person, online, or over the phone), use your CareCard like a prepaid gift card. If the utility bill is larger than your CareCard wallet balance, you will need to enter an additional payment method.

3) Choose the health-related items and healthy foods you want to buy

There is a list of items you can purchase with your card on pages 32–38. You can also find a complete list at mybenefitscenter.com or by using the OTC Network mobile app.

4) Swipe your card as CREDIT at the register to pay for your items

Take your items to the checkout. When it is time to pay, swipe your card as credit in the card reader. The amount of your approved purchases will automatically be deducted from your card. *Note: You must choose “credit” when the card reader asks how you want to use your card. If you choose “debit,” the card will not work.*



Earn rewards for completing healthy activities

Earn extra funds added to your CareCard each year, just for making time for your health.

Simply complete eligible healthy activities like annual wellness visits and health screenings, or participate in a qualifying health program. All healthy activities must be completed by December 31 to qualify for rewards. These funds do not expire.

How do I earn rewards?

Complete a healthy activity from the list below and we'll take care of the rest! You do not need to fill out any forms or call us.

Your rewards will typically be loaded to your CareCard about a month after you've completed the health care activity. You can check your rewards balance on the OTC Network app, at mybenefitscenter.com, or by calling 833-684-8472.

Rewards for everybody

Get a flu shot from the pharmacy or your provider	\$25
Complete an annual wellness exam or equivalent visit with your provider	\$50
Complete a Health Risk Assessment by filling out a form on paper, online or over the phone with a CareOregon Advantage representative	\$25

Rewards for services recommended by your provider

Complete a mammogram	\$50
Complete a colorectal cancer screening	\$50
Complete a bone density screening	\$50

Rewards for members taking certain medications to manage your heart health or treat high blood pressure

If you are on an ACE inhibitor or angiotension receptor blocker (for example, lisinopril or losartan), complete a medication review with a pharmacist	\$25
Complete one call and fill the drug often enough to cover at least 80% of the time that you are supposed to be on this drug.	\$50

Rewards for members enrolled into the Medication Therapy Management (MTM) program

Complete a comprehensive medication review with a pharmacist	\$25
--	------

Rewards for members diagnosed with diabetes

Complete a diabetic eye exam	\$25
Complete a diabetic kidney exam	\$25
Complete an A1c test	\$25
Earn all three diabetic rewards	\$50



Frequently asked questions about the CareCard

Q. How does my CareCard work?

A. You should have received your CareCard in the mail. If you haven't received it by 10 days after your coverage starts, please call Customer Service toll-free at 888-712-3258, TTY 711.

- Unspent healthy foods dollars expire at the end of each quarter and do not carry over. On the first day of each calendar quarter, \$344.50 will be loaded onto your card, as long as you are a member of our plan.
- Rewards dollars that you earn for healthy activities are available all year. These funds do not expire.
- These rewards are loaded onto your card approximately 30 days after you complete an activity.
- New for 2025: Use your CareCard to pay your utility bills. It works like a prepaid gift card. If the utility bill is larger than your CareCard wallet balance, you will need to enter an additional payment method.

Q. Will I receive a new card each quarter?

A. No. The card that we sent to you is reusable. It will be automatically refilled on the first day of each calendar quarter, as long as you remain a CareOregon Advantage member. If you no longer have your CareCard, please call Customer Service to request a replacement.

Q. Where can I use my card?

A. Your CareCard can be used at many pharmacies and retail stores, and to pay your utility bills. To find a full list of participating retailers, go to mybenefitscenter.com and log in with your card number, or use the OTC Network mobile app.

You can also purchase items from walmart.com, walgreens.com, medline.com, and momsmeals.com through mybenefitscenter.com

Q. How do I check my card balance?

A. There are three easy ways to do this:

1. Visit mybenefitscenter.com and log in with your card number.
2. You can download the OTC Network mobile app at Google Play or the Apple App Store by searching “OTC Network.”
3. Call 833-684-8472

Q. How do I get help if I need it?

A. There are several ways to get help:

- Go to mybenefitscenter.com and enter your card number and date of birth.
- Visit careoregonadvantage.org
- Call our Customer Service toll-free at 888-712-3258, TTY 711.

Q. Which items can I buy with my card?

A. At the pharmacy and grocery store, over 90,000 eligible items are covered. See pages 32–38 for more information.

Q. Can I use my card for store-brand and brand-name products?

A. Yes. You can buy both with your card.

Q. Can I have items delivered to my home?

A. Yes, you can!

Place an order online or by phone with Medline. You'll need your CareCard number:

- > Online: athome.medline.com/card
- > By phone: Call 833-569-2330 or TTY 711 5 a.m. to 5 p.m. Monday through Friday. You will receive your order within two business days after it is processed.

Q. What if an item is rejected at the register?

A. If an item that should be covered is rejected at the register, call us toll-free at 888-712-3258, TTY 711, with the UPC code and item description. If you can, take a picture of the item's barcode. If it should be covered, we will request that the item be updated for future purchase. Please note, items like produce can be subject to seasonality and sourcing changes. This could mean there is a delay in stores updating the UPC codes.

Q. Can I return items?

A. Yes. Returns are subject to the retailer's policy. Returns are credited back to your CareCard and will be added to that month's card balance. No cash refunds are allowed.

Q. Why was my item not covered?

A. It depends:

- You may no longer have a card balance.
- The item is not eligible for purchase.
- The item may be covered but needs to be updated in our catalog. Call our Customer Service toll-free at 888-712-3258 with the UPC code and item description and we can help.
- You are no longer a member of our plan.

Q. What items are covered?

Health-related items

☑ Personal care

- » Cotton swabs
- » Petroleum jelly and barrier creams

☑ Cold and allergy

- » Allergy medications*[†]
- » Asthma preparations*
- » Cough, cold and flu products*[†]
- » Decongestant nasal sprays, drops & inhalers
- » Medicated lip treatments
- » Nasal moisturizers & washes

- » Nasal strips, dilators & snore relief
- » Vapor products, vaporizers (including waterless), humidifiers & accessories

☑ Compression support

- » Compression socks and hose

☑ Diabetes care

- » Alcohol swabs & wipes*[†]
- » Diabetes care accessories such as lancets and blood glucose testing devices*[†]
- » Diabetes cough, cold & allergy
- » Diabetes neuropathy & skin care*

- » Diabetes nutritional bars, candy, nutritional liquids
- » Diabetes supplements*
- » Glucose tablets, gels, etc.*
- » Urine test strips, tabs*+

✔ Digestive health

- » Acid controllers, antacid liquids, tabs & caps⁺
- » Anti-diarrheal liquids, tabs & caps*⁺
- » Anti-gas*
- » Diarrhea oral rehydration therapy
- » Digestive health prebiotics & probiotics, digestive enzymes
- » Enemas, laxative suppositories/kits, laxative liquids & stool-softeners*⁺
- » Fiber products*⁺
- » Hemorrhoid treatments, wipes & washes
- » Lactose intolerance*
- » Multi-symptom products*
- » Nausea & motion sickness*

✔ Ear care

- » Ear drops & syringes
- » Hearing aids, personal amplification devices & accessories*
- » Lipoflavonoids (ear ringing/tinnitus)

✔ Eye care

- » Dry eye relief
- » Eye wash
- » Reading, magnifying glasses
- » Contact lens care solution & cleaners

✔ Family planning

- » Emergency contraceptives
- » Female condoms and spermicides
- » Male condoms⁺

✔ Feminine care

- » Feminine antifungal⁺
- » Tampons, feminine pads, menstrual cups

✔ First aid

- » Adhesive & liquid bandages, wraps
- » Anti-itch treatments
- » Antiparasitic (lice treatments & accessories, pinworm & ringworm treatments)⁺
- » Antiseptic (rubbing alcohol, hydrogen peroxide, povidone iodine)
- » Botanical exposure treatments
- » Finger cots & splints
- » First aid kits, first aid tapes
- » Masks (respiratory, barrier etc.)

- » Miscellaneous wound treatments & skin relief (includes witch hazel)
- » Protective gloves
- » Skin protectants (includes petroleum jelly)
- » Surgical bandages and dressings⁺
- » Topical antibiotics & antimicrobials
- » Wound cleansers
- » Wound, burn & skin treatments (includes epsom salt, scar treatments)

☑ **Foot care**

- » Antifungal powders, creams, liquids & sprays⁺
- » Corn, callus & bunion pads
- » Corn, callus & wart removers
- » Foot pain relief
- » Heel cups & arch supports
- » Nail fungus treatments
- » Plantar fasciitis products

☑ **Health supports**

- » Ankle & foot, hand & wrist, elbow & arm, abdominal, thigh/calf/shin, shoulder & clavicle, hernia, knee supports
- » Arm slings & cervical collars

- » Elastic bandages
- » Electric heating pads
- » Hot/cold therapy
- » Joint warmers & arthritis
- » Kinesiology tapes, supports & supplies
- » Protective guards
- » Rib belts
- » Sacro & back braces

☑ **Health diagnostics/aids for daily living**

- » Bathing & oral hygiene, eating, drinking, grooming, dressing aids
- » Hearing aids
- » Blood pressure kits & accessories^{*+}
- » Cholesterol meters & testing kits^{*}
- » Drug & alcohol tests^{*}
- » Home tests for colon cancer^{*+}
- » Home tests for COVID-19^{*}
- » Medicine dosers, pillboxes, organizers & reminders
- » Mobility safety: stair rails, stair treads, temporary mobility ramps
- » Night lights
- » Pulse oximeters & heart rate monitors^{*}
- » Reachers, grippers & lifts
- » Reading, writing & telephone aids

- » Stethoscopes & accessories*
- » Thermometers, fever strips & accessories

☑ Home health care

- » Bathtub safety & accessories, toilet rails, frames
- » Canes for the visually impaired*
- » Elevated toilet seats & accessories
- » Grab bars & handles
- » Hand cleaners & sanitizers
- » Handheld showers
- » Sitz baths & bidets
- » Wedges & pillows

☑ Household products

- » Bath tissue wipes
- » Dish soap
- » Garbage bags
- » Laundry soap
- » Paper towels

☑ Incontinence

- » Deodorizers
- » Disposable pads, shields, guards & drip collectors
- » Perineal cleansers, washes, wipes, towelettes, moisturizers, barriers & protectants, antifungals

- » Reusable/disposable garments, underpads*⁺

☑ Oral care

- » Dental gum
- » Denture adhesives, cleaners, accessories
- » Dry mouth products*
- » Floss & flossers
- » Fluoride treatments
- » Gum care
- » Night & grind guards
- » Oral pain relief & mouth sores*
- » Toothbrushes (including manual, battery, rechargeable & refills)
- » Toothpaste (including sensitive, whitening, tooth powder)

☑ Pain relief

- » Adult acetaminophen*⁺
- » Adult aspirin & combinations*⁺
- » Adult ibuprofen & other anti-inflammatories*⁺
- » Adult nighttime pain relief*
- » External muscle/joint pain relief creams, ointments, gels, lotions, liquids, roll-ons, sprays, patches & pads*
- » Feminine pain relief*

- » Sleep aids & sedatives*
- » TENS units & replacement pads

☑ Patient skin support

- » Antifungals[†]
- » Moisturizers, barriers & protectants

☑ Physical fitness/ exercise equipment

- » Stability devices (balls, boards, etc.)
- » Cardio (aerobic steps, jump ropes)
- » Foam rollers/massage devices
- » Miscellaneous physical fitness (includes yoga/exercise mats)
- » Pedometers & fitness trackers
- » Scales (includes body fat analyzers)*
- » Strength/range of motion (bands, hand exercisers, etc.)
- » Weights

☑ Skin care

- » Acne astringents, toners, creams, gels, lotions, patches, soaps & cleansers
- » Insect repellents
- » Instant hand sanitizers

☑ Smoking deterrents

- » Nicotine gum & lozenges*[†]
- » Nicotine patches*[†]

☑ Sun care

- » Mixed/miscellaneous sun protection
- » Sport sun protection
- » Sun protection (SPF 50 & lower)

☑ Vitamins/dietary supplements

- » Calcium*[†]
- » Children's vitamins & minerals*
- » Colon cleanse & detox (non-weight loss)
- » CoQ10 only (UBIQUINOL)
- » Enzymes, amino acids & hormones
- » Eye health vitamins*
- » General health prebiotics & probiotics
- » Heart health & essential fatty acids (fish oil[†], flax, GLA, etc.)
- » Iron*[†]
- » Joint health
- » Menopause support (soy)
- » Vitamins (multivitamins, multi-minerals, prenatal)*[†]

Healthy food items

☑ Food & beverages

- » Baking/cooking supplies (baking powder, yeast, etc.)
- » Bottled waters
- » Bread, rolls & tortillas
- » Breakfast foods (toaster pastries, cereal bars, granola & granola bars)
- » Canned meat
- » Canned seafood
- » Canned/jar fruits and vegetables (includes salsa & non-processed beans)
- » Cereal, pancakes & waffles
- » Cocoa, coffee & tea (dry or liquid)
- » Condiments, sauces, dips, mayonnaise & salad dressing
- » Crackers
- » Dairy (milk, cheese, butter, sour cream & whipping cream)
- » Dried fruit, fruit snacks
- » Dry and liquid/concentrated drink mixes
- » Dry beans & pasta
- » Enhanced waters
- » Flours, cornmeal, nut & seed flours, bread/biscuit mixes
- » Frozen food (fruit, vegetables, meat, seafood, juice, prepared food)
- » Herbs, spices & seasoning
- » Ice
- » Jams, jellies, sweet spreads, syrup
- » Juices, juice blends, drinks & punches (includes sparkling)
- » Margarine
- » Meats (poultry, beef, sausage, jerky, lunch meat)
- » Nuts, seeds & trail mix
- » Oils and shortening
- » Peanut butter (and other nut butters)
- » Prepared food (canned stews, heat & eat)
- » Produce (fruits & vegetables)
- » Rice & whole grains
- » Seafood
- » Soup
- » Soy & other nut milks
- » Sparkling water
- » Sport drinks – Gatorade & others
- » Sugar – white, brown & powdered

- » Tomato/spaghetti/alfredo/nutritionally significant sauce
- » Whole eggs & egg substitutes
- » Yogurt

☑ **Weight management/nutritional foods**

- » Diuretics*
- » Food scales*
- » General health oral rehydration therapy
- » Nutritional bars, liquids & powders
- » Sport/energy bars, liquids, powders, tabs & caps
- » Sugar & salt substitutes
- » Thickeners & pre-thickened beverages/foods*
- » Weight loss cleansing & detox*
- » Weight management bars
- » Weight management foods, liquids & powders
- » Weight management tabs & caps*

Other covered items

☑ **Household utilities**

- » Natural gas
- » Electricity
- » Water
- » Trash
- » Internet

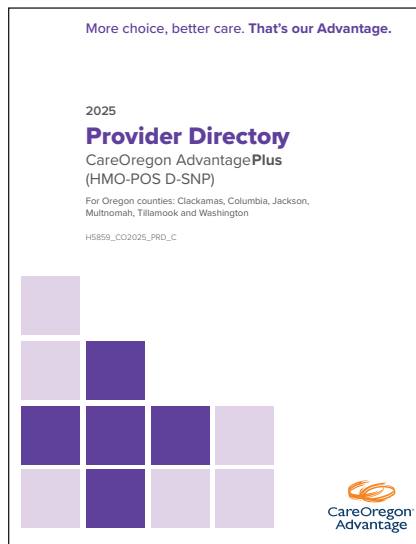
* **Dual Purpose items.** These are products or medicines you should purchase only on the advice of your physician.

† Some items in these categories may be covered under your Medicare or Medicaid coverage. When an item is covered by Medicare or Medicaid, you should not use your CareCard to buy it, because it is covered by other coverage and is not part of your supplemental OTC benefit. For example, gauze may be covered under Part D when it is being used, by prescription, to inject insulin. Or over-the-counter loratadine, by prescription, may be covered by Medicaid. In these situations, you should present your prescription and your CareOregon Advantage Member ID card at the pharmacy counter.



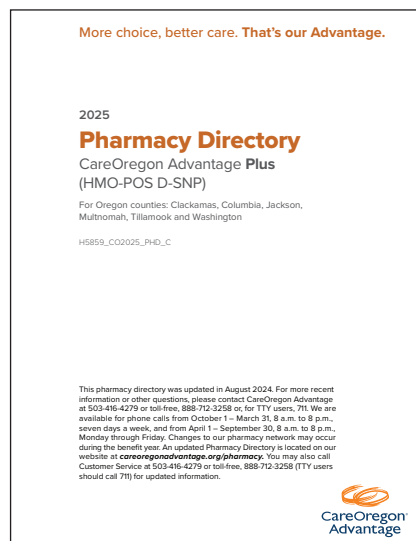
Your member materials online

Starting October 15, the 2025 CareOregon Advantage Pharmacy Directory, Provider Directory, Drug List (Formulary) and Evidence of Coverage are available online for your reference.



Provider Directory: Updated every day. Find doctors, specialists, equipment vendors and more.

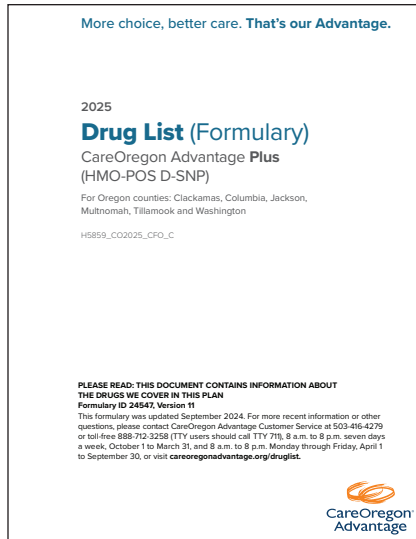
Go to careoregonadvantage.org/providersearch



Pharmacy Directory: Find a place to fill your prescriptions.

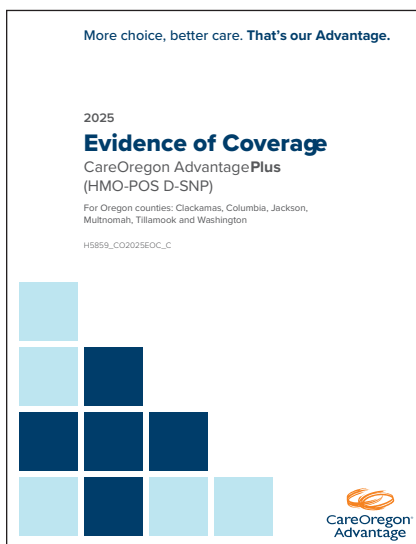
Go to careoregonadvantage.org/pharmacy





Drug List (Formulary): Updated every month. Find out which prescription drugs we cover.

Go to careoregonadvantage.org/druglist



Evidence of Coverage: All your plan information.

Go to careoregonadvantage.org/materials



Requesting paper copies

You also can call or email us a request for paper copies of any of the books listed above to be sent to you. You can reach our Customer Service at 503-416-4279, toll-free 888-712-3258 or TTY 711. Our email address is medicareenrollmentservices@careoregon.org

Discrimination is against the law

CareOregon Advantage complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. CareOregon Advantage does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, religion, gender identity, sexual orientation, or marital status.

CareOregon Advantage:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - > Qualified sign language interpreters
 - > Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - > Qualified interpreters
 - > Information written in other languages

If you need these services, contact CareOregon Advantage Customer Service. If you believe that CareOregon Advantage has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Grievance Coordinator
315 SW Fifth Ave
Portland, OR 97204
Toll-free: 888-712-3258
TTY: 711
Fax: 503-416-1313
Email: **customerservice@careoregon.org**

You can file a grievance in person or by mail, fax, or email.

If you need help filing a grievance, Customer Service is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at **ocrportal.hhs.gov/ocr/portal/lobby.jsf**, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
800-368-1019, TDD 800-537-7697

Complaint forms are available at **link.careoregon.org/ocr-complaint-form**

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 888-712-3258. Someone who speaks English Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 888-712-3258. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 888-712-3258。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 888-712-3258。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggagamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 888-712-3258. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 888-712-3258. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 888-712-3258. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리 고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하 려면 전화 888-712-3258번으로 문의해 주십시오. 한국어를 하는 담 당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 888-712-3258. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 888-712-3258. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 888-712-3258. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 888-712-3258. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 888-712-3258. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、888-712-3258にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 888-712-3258 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 888-712-3258. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 888-712-3258 पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.







CareOregon Advantage Customer Service

Call: 503-416-4279 or toll-free 888-712-3258, TTY 711

Hours of operation:

8 a.m. to 8 p.m. seven days a week, October 1 to March 31

8 a.m. to 8 p.m. Monday through Friday, April 1 to September 30

CareOregon Advantage Plus is an HMO-POS D-SNP with a Medicare/Medicaid contract. Enrollment in CareOregon Advantage Plus depends on contract renewal.

H5859_CO2025_WELC_M

careoregonadvantage.org

COA-24824556-EN-1210

