

# 2024 PacificSource Medicare Advantage Plan Information

Thank you for your interest in applying for the PacificSource Medicare Advantage plan. Below are links to the items which are part of the Enrollment Packet you would receive if we were to mail it to you. Please take note and make sure to review the information. You will be receiving an "Enrollment Verification Call" from PacificSource within 7 days of the application receipt.

## Enrollment Packet – click links below to view the information

Plan Rating: [HMO](#) / [PPO](#)

[Apply Online](#)

Summary of Benefits: [MyCare Rx 40](#) / [MyCare Rx 34](#) / [MyCare Rx 30](#) / [Essentials Choice 2](#) / [Essentials Choice Rx 14](#) / [Essentials Rx 6](#) / [Essentials Rx 27](#) / [Essentials Rx 36](#) / [Essentials Rx 41](#) / [Essentials Rx 42](#) / [Explorer Rx 4](#) / [Explorer Rx 7](#) / [Explorer 8](#) / [Explorer Rx 11](#)

[Provider Directory](#)

[Pharmacy Directory](#)

[Formulary](#)

## Initial Enrollment Period (IEP)

If you are new to Medicare, you can enroll during your Initial Enrollment Period (IEP); the three months before, the month of, and the three months after your Part B effective date. Once you have been enrolled in a Medicare Plan, you can only make changes during the Annual Enrollment Period (AEP). Please be aware of the AEP dates are now October 15<sup>th</sup> to December 7<sup>th</sup>. This will give you a January 1<sup>st</sup> effective date for your new plan.

## Annual Enrollment Period (AEP)

Applications must be signed and dated on, or between October 15<sup>th</sup> and December 7<sup>th</sup>. ***If they are signed prior to October 15<sup>th</sup> they will be returned to you with a new application.*** If they are received after December 7<sup>th</sup>, you will not be able to change plans until the next AEP for January of the following year.

## Special Enrollment Period (SEP)

There are a number of reasons for Special Enrollments; Loss of a job that provides benefits, death of a spouse who's plan provided benefits, moving to an area where your old plan is not available, etc...

Once you submit your application to us, we will review your application for completeness and accuracy before we submit it to the company. You may fax, upload, email or mail your application in to CDA Insurance:

CDA Insurance LLC

PO Box 26540

Eugene, Oregon 97402

Fax: 1.541.284.2994 or 888.632.5470

Secure File Upload: [Click here](#)

Email: [cs@cda-insurance.com](mailto:cs@cda-insurance.com)

If you should have any questions on the application, please call a licensed insurance agent at 1.800.884.2343 or 1.541.434.9613.

Our website: <https://medicare-oregon.com/>

Y0062\_MULTIPLAN\_CDA INSURANCE Oregon 2024 (Pending)



PacificSource Community Health Plans  
2965 NE Conners Avenue, Bend OR 97701  
541.385.5315 888.863.3637  
Medicare.PacificSource.com

## **Addendum to the 2023 Evidence of Coverage, Annual Notice of Change, and Summary of Benefits**

**This is important information regarding changes to your 2023 coverage.**

This notice is regarding two cost-saving changes to 2023 Medicare Advantage benefits. These cost-saving benefit changes are part of the Inflation Reduction Act (IRA).

**Beginning April 1, 2023**, PacificSource Medicare members may pay less for certain drugs covered under Medicare Part B. If a drug had a price increase greater than the rate of inflation, your cost for those Part B drugs may be reduced.

**Beginning July 1, 2023**, you will pay **no more than \$35** for a one-month supply of Part B insulin that is delivered through a pump covered under Medicare Part B as durable medical equipment.

You are **not** required to take any action in response to this document, but we recommend you keep this information for future reference. For more information regarding your benefits, the EOC can be found here: [www.Medicare.PacificSource.com](http://www.Medicare.PacificSource.com). If you have any questions, please call us at **888-863-3637** toll-free. TTY users should call **711**. We accept all relay calls. We are open:

- **Oct. 1 – Mar. 31:** 8:00 a.m. to 8:00 p.m. local time zone, seven days a week.
- **Apr. 1 – Sept. 30:** 8:00 a.m. to 8:00 p.m. local time zone, Monday – Friday.

Sincerely,

Customer Service  
PacificSource Community Health Plans

PacificSource Community Health Plans is an HMO, HMO D-SNP, and PPO plan with a Medicare contract and a contract with Oregon Health Plan (Medicaid).

PacificSource Community Health Plans complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

PacificSource Community Health Plans does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **888-863-3637**, TTY: **711**. Aceptamos todas las llamadas de retransmisión.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 **888-863-3637**，TTY：**711**。我們會接听所有的转接来电。



# Summary of Benefits 2023

## Essentials Choice 2 (HMO-POS)

---



# Things to Know About PacificSource Medicare Essentials Choice 2 (HMO-POS)



## Who can join?

To join **PacificSource Medicare Essentials Choice 2 (HMO-POS)**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes the following counties in Oregon: Crook, Deschutes, Douglas, Grant, Hood River, Jefferson, Klamath (97731, 97733, 97737, & 97739), Lane, Sherman, Wasco, and Wheeler.

## Which doctors and hospitals can I use?

You can see our plan's **provider directory** on our website, [www.Medicare.PacificSource.com/Search/Provider](http://www.Medicare.PacificSource.com/Search/Provider).

If you would like a copy mailed to you, please call us.

## Summary of Benefits:

January 1, 2023–December 31, 2023



### **This is a summary of costs for drug and medical services covered by PacificSource Medicare for the Essentials Choice 2 (HMO-POS) plan.**

The benefit information provided is a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. Plans may offer supplemental benefits in addition to Part C benefits. To get a complete list of services we cover, call us and ask for the "Evidence of Coverage."

If you want to compare our plans with other Medicare health plans, ask the other plans for their Summary of Benefits booklets or use the Medicare Plan Finder on [www.Medicare.gov](http://www.Medicare.gov).

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at [www.Medicare.gov](http://www.Medicare.gov) or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

## Contact Us



**Toll-free: 888-530-1428 | TTY: 711. We accept all relay calls.**

Oct. 1 to Mar. 31: 7 days a week | 8 a.m. to 8 p.m. Local time

Apr. 1 to Sept. 30: Mon. to Fri. | 8 a.m. to 8 p.m. Local time

**[www.Medicare.PacificSource.com](http://www.Medicare.PacificSource.com)**

|  | IN-NETWORK  | OUT-OF-NETWORK |
|--|---|----------------|
|  | You Pay   |                |
| <b>Monthly Premium</b>   |   |                |
| You must continue to pay your Medicare Part B premium.   | <b>\$0</b>  |                |
| <b>Medical Deductible</b>  |   |                |
|  | <b>\$0</b>  |                |
| <b>Out-of-pocket Maximum</b>   |   |                |
| The most you pay during the calendar year for covered services.  | <b>\$3,950</b><br>Annual limit for Medicare-covered services you receive from in-network providers          | N/A            |
| <b>Inpatient Hospital Care</b>   |   |                |
| Our plan covers an unlimited number of days for an inpatient hospital stay. Prior authorization may be required depending on the procedure, except in urgent or emergent situations. Notification from your provider is required upon admission. | <b>\$250</b> per day for days 1–5<br><b>\$0</b> for days 6 and beyond                                       | <b>30%</b>     |
| <b>Outpatient Surgery</b>  |   |                |
| <b>Outpatient hospital or Ambulatory Surgical Center</b><br>Prior authorization is required for some services.   | <b>\$100</b>  | <b>30%</b>     |
| <b>Doctor's Office Visits</b>  |   |                |
| <b>Primary/Specialty</b><br>Prior authorization may be required for surgery or treatment services.   | <b>\$0</b>  | <b>\$45</b>    |
| <b>Preventive Care</b>   |   |                |
| For Medicare-approved preventive care. Examples include an annual physical exam, flu shots, and various cancer screenings.   | <b>\$0</b>  | <b>30%</b>     |
| <b>Emergency Care</b>  |   |                |
| Copay waived if admitted to hospital within 72 hours. Includes Worldwide coverage.   | <b>\$110</b>  |                |
| <b>Urgently Needed Services</b>  |   |                |
| Includes Worldwide coverage.   | <b>\$40</b>   |                |
| <b>Diagnostic Radiology Services (such as MRIs and CT scans)</b>   |   |                |
| Prior authorization is required for advanced/complex, imaging such as: CT scan, MRI, PET scan, Nuclear Test.   | CT Scan or Nuclear Test -<br><b>\$190</b><br>MRI or PET Scan - <b>\$310</b>                                 | <b>30%</b>     |
| <b>Diagnostic Tests and Procedures</b>   |   |                |
|  | <b>\$15</b>   | <b>30%</b>     |
| <b>Lab Services</b>  |   |                |
| Prior authorization is required for genetic testing and analysis.  | A1c and Protime Testing - <b>\$0</b><br>Genetic Testing - <b>20%</b><br>All other Lab Services - <b>\$0</b> | <b>30%</b>     |

|  | IN-NETWORK  | OUT-OF-NETWORK   |
|--|-------------|--|
|  | You Pay     |  |
| <b>Outpatient X-rays</b>   | <b>\$15</b> | <b>30%</b>   |
| <b>Therapeutic Radiology Services</b>  |             |  |
| Prior authorization is required for some radiation services.   | <b>20%</b>  | <b>30%</b>   |
| <b>Hearing Services</b>  |             |  |
| Exam to diagnose and treat hearing and balance issues.   | <b>\$40</b> | <b>30%</b>   |
| <b>TruHearing™</b>   |             |  |
| Hearing Aids: Per aid (up to two per year).  |             | Standard: <b>\$599</b><br>Advanced: <b>\$799</b><br>Premium: <b>\$999</b>        |
| Routine hearing exam (up to one per year).   |             | <b>\$0</b>   |
| <b>Dental Services</b>   |             |  |
| For Medicare-covered dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth).<br>Prior authorization is required for nonroutine dental care.  | <b>\$40</b> | <b>30%</b>   |
| <b>Dental Services (Routine)</b>   |             |  |
| Routine dental services covered up to a combined \$2,000 annual maximum.<br>Coverage includes the following:   |             | Preventive Services: <b>\$0</b><br>Restorative & Extraction Services: <b>30%</b> |
| <b>Preventive Services:</b>  |             |  |
| <ul style="list-style-type: none"> <li>• Routine Exams - 2 per calendar year</li> <li>• Cleanings - 3 per calendar year</li> <li>• Bitewing x-rays - 2 per calendar year</li> <li>• Full mouth x-ray, Conebeam, and/or Panorex - 1 per 5 years</li> </ul>  |             |  |
| <b>Restorative &amp; Extraction Services:</b>  |             |  |
| <ul style="list-style-type: none"> <li>• Pulpotomy: deciduous teeth only</li> <li>• Tooth desensitization</li> <li>• Pulp capping (direct)</li> <li>• Oral Surgery (simple extractions)</li> <li>• Stainless steel crowns</li> <li>• Core build up (tooth requires root canal therapy)</li> <li>• Bone grafting (only covered at time of extraction or implant placement)</li> <li>• Fillings - 1 every 2 calendar years</li> <li>• Root planing/Perio Scaling - 1 every 2 calendar years per quad</li> <li>• Debridement - 1 every 3 years not within 3 years of other prophy</li> <li>• Analgesia/Sedation: only with surgical procedures</li> </ul> |             |  |

**IN-NETWORK**

**OUT-OF-NETWORK**

**You Pay**

**Optional Supplemental Comprehensive Dental Plan**

This plan can be purchased for an additional monthly premium and offers all the benefits included under Dental Services (Routine), plus more. This plan cannot be combined with other dental benefits. Coverage includes:

Preventive Services:

- Routine Exams
- Bitewing x-rays
- Full mouth x-ray, Conebeam, and/or Panorex - 1 per 5 years
- Fluoride or Fluoride Varnish
- And more

Restorative & Extraction Services:

- Fillings - 1 per 2 calendar years
- Simple surgery
- Stainless steel crowns
- Removal of damaged tissue (debridement) - 1 per 3 years
- And more

Endodontics, Periodontics, Prosthodontics, Other Oral/Maxillofacial Surgery:

- Crowns, inlays, onlays, dentures, or bridges - 1 per 5 years
- Root canal therapy - 1 per 3 years per tooth
- Implants - 1 per tooth per lifetime
- Veneers
- Complex surgery
- And more

Monthly premium: **\$57** (in addition to your monthly plan premium of \$0)

**\$2,000** annual benefit limit for combined services

Preventive Services: **\$0**

Restorative & Extraction Services: **20%**

Endodontics, Periodontics, Prosthodontics, Other Oral/Maxillofacial Surgery: **50%**

**Vision Services**

Medicare-covered eye exam to diagnose and treat glaucoma and diabetic retinopathy.

**\$0**

**30%**

Routine eye exam, one every calendar year

**\$0**

Eyeglasses or contact lenses after cataract surgery. This is a limited benefit and only includes basic frames, lenses, or contact lenses.

**\$0**

Reimbursement every calendar year for routine prescription eyeglasses or contact lenses.

**\$250 reimbursement**

|   | IN-NETWORK  | OUT-OF-NETWORK  |
|---|---|---|
|   | You Pay   |   |
| <b>Mental Health Care</b>   |   |   |
| <b>Inpatient Services</b><br>Prior authorization is required except in an emergency. Notification from your provider is required upon admission.<br><br>190-day lifetime limit for inpatient care not provided in a general hospital. | \$230 per day for days 1–5<br>\$0 for days 6 and beyond   | 30%   |
| <b>Outpatient Services</b><br>Per group or individual therapy visit   | \$0   | 30%   |
| <b>Skilled Nursing Facility (SNF)</b>   |   |   |
| Prior authorization is required. Limited up to 100 days per benefit period. No prior hospital stay is required.   | \$0 per day for days 1–20<br>\$196 per day for days 21–100  | 30%   |
| <b>Physical Therapy</b>   |   |   |
| Prior authorization is required for services beyond \$3,000 for physical therapy and speech therapy combined.   | \$0   | \$45  |
| <b>Ambulance</b>  |   |   |
| Per one-way transport. Prior authorization is required for nonemergency transportation. Includes Worldwide coverage.  | \$300   |   |
| <b>Transportation</b>   |   |   |
|   | Not covered   |   |
| <b>Part B Drug Coverage</b>   |   |   |
| Prior authorization or step therapy is required for some drugs.   | 20%   | 30%   |
| <b>Coverage Limits</b>  |   |   |
|   | Our plans have a coverage limit every year for certain in-network benefits. Contact us for the services that apply. | <b>Unlimited</b> benefit limit for elective (non-emergency) services with out-of-network providers. |



# Additional Benefits and Programs not included above



|  | You Pay  |
|--|--|
| <b>Alternative Care</b>  |  |
| Non-Medicare covered acupuncture, naturopathy, and non-Medicare covered chiropractic care. Combined total of 24 visits per calendar year.  | <b>\$0</b>   |
| <b>Meal Benefit</b>  |  |
| Up to 2 meals per day for 7 days (total of 14 meals) after a recent inpatient stay in a hospital or nursing facility.  | <b>\$0</b>   |
| <b>Over-the-Counter (OTC) Drug Coverage</b>  |  |
| OTC medications and/or health related items through NationsOTC   | <b>\$150 per Quarter</b>   |
| <b>Silver&amp;Fit® Healthy Aging and Exercise Program</b>  |  |
| <p>Including but not limited to the following options:</p> <ul style="list-style-type: none"> <li>• A fitness center membership at participating exercise centers,</li> <li>• A Home Fitness kit including options like a wearable fitness tracker or a strength kit.</li> <li>• On-demand videos through the website and mobile app,</li> <li>• Healthy Aging Coaching sessions by telephone,</li> <li>• The Silver&amp;Fit Connected™ tool for tracking your activity</li> </ul> | <b>\$0</b>   |
| <b>Telehealth Services</b>   |  |
| Care through phone or video for PCP visits, Specialist visits, Outpatient Rehabilitation services (Physical Therapy, Occupational Therapy, Speech Therapy), and Outpatient Mental Health Care. Please coordinate with your provider for these services. Available for in-network providers only.   | Telehealth services are provided at the same cost share as an in-person visit.   |
| <b>Rewards and Incentives</b>  |  |
| <p>When you complete one or more of the activities listed in the calendar year, you will receive a certificate by mail redeemable for a gift card at a variety of popular retailers. Limit one reward per eligible activity completed in the calendar year unless otherwise specified.</p>   |  |
| <ul style="list-style-type: none"> <li>• Routine physical or annual wellness visit: <b>\$50</b></li> <li>• Mammogram: <b>\$25</b></li> <li>• Diabetic A1c (blood glucose test): <b>First test: \$15; Second test: \$25</b></li> </ul>  | <ul style="list-style-type: none"> <li>• Diabetic eye exam: <b>\$25</b></li> <li>• Flu Shot: <b>\$10</b></li> <li>• Dexa Scan: <b>\$20</b></li> <li>• Colonoscopy or Fit kit: <b>\$20</b></li> </ul> |

PacificSource Community Health Plan is an HMO, HMO D-SNP, and PPO plan with a Medicare contract and a contract with Oregon Health Plan (Medicaid). Enrollment in PacificSource Medicare depends on contract renewal. Out-of-network/non-contracted providers are under no obligation to treat plan 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. Other pharmacies and providers are available in our network.

Accessibility help: For assistance reading this document, please call us at 888-863-3637, TTY: 711. We accept all relay calls.