

Summary of Benefits: Explorer Rx 11 (PPO)



Northern Idaho

January 1, 2018–December 31, 2018

This is a summary of drug and health services covered by PacificSource Medicare Explorer Rx 11 (PPO). 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. To get a complete list of services we cover, call us and ask for the "Evidence of Coverage."

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 **PacificSource Medicare Explorer Rx 11 (PPO)**.

Tips for comparing your Medicare choices

This Summary of Benefits booklet gives you a summary of what **PacificSource Medicare Explorer Rx 11 (PPO)** covers 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 on 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 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.

Sections in this booklet:

- Things to Know About **PacificSource Medicare Explorer Rx 11 (PPO)**
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services
- Covered Medical and Hospital Benefits
- Prescription Drug Benefits
- Optional Benefits (you must pay an extra premium for these benefits)

This document is available in other formats such as Braille and large print.

This document may be available in a non-English language. For additional information, call us at (888) 863-3637. TTY users call (800) 735-2900.

Things to Know About PacificSource Medicare Explorer Rx 11 (PPO)

Hours of Operation

- From October 1 to February 14, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. Pacific time.
- From February 15 to September 30, you can call us Monday through Friday from 8:00 a.m. to 8:00 p.m. Pacific time.

Phone Numbers and Website

- Toll-free: (888) 863-3637
- TTY: (800) 735-2900
- www.Medicare.PacificSource.com

Who can join?

To join **PacificSource Medicare Explorer Rx 11 (PPO)**, 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 Idaho: Bonner, Boundary, and Kootenai.

Which doctors, hospitals, and pharmacies can I use?

PacificSource Medicare Explorer Rx 11 (PPO) has a network of doctors, hospitals, pharmacies, and other providers. If you use the providers that are not in our network, the plan may not pay for these services. Exceptions are emergencies, urgent care, and out-of-area dialysis services.

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs. Some of our network pharmacies have preferred cost-sharing. You may pay less if you use these pharmacies.

You can see our plan's provider directory on our website, www.Medicare.PacificSource.com/Search/Provider.

You can see our plan's pharmacy directory on our website, www.Medicare.PacificSource.com/Search/Pharmacy.

Or, call us and we will send you a copy of the provider and pharmacy directories.

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.** For some of these benefits, you may pay more in our plan than you would in Original Medicare. For others, you may pay less.
- **Our plan members also get more than what is covered by Original Medicare.** Some of the extra benefits are outlined in this booklet.

We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider.

You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, www.Medicare.PacificSource.com/Search/Drug.

Or, call us and we will send you a copy of the formulary.

How will I determine my drug costs?

Our plan groups each medication into one of six "tiers." You will need to use your formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug's tier and what stage of the benefit you have reached. Later in this document we discuss the benefit stages that occur: initial coverage, coverage gap, and catastrophic coverage.

Summary of Benefits

January 1, 2018 – December 31, 2018

Monthly Premium, Deductible, and Limits on How Much You Pay

Monthly Premium

You must continue to pay your Medicare Part B premium. **\$76 per month**

Medical Deductible

This plan does not have a deductible for covered medical services.

Pharmacy Deductible

\$300 for Tier 3, 4, and 5 drugs

Out-of-pocket Maximum

Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care.

Your yearly limit in this plan:

- **\$6,700** for Medicare-covered services you receive from in-network providers.
- **\$10,000** combined for Medicare-covered services you receive from any provider. Your limit for services received from in-network providers will count toward this limit.

If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year.

Please note that you will still need to pay your monthly premiums and cost-sharing for your Part D prescription drugs.

Coverage Limits

- Our plans have an annual coverage limit for certain in-network benefits. Contact us for information about which in-network benefits have an annual coverage limit.

Covered Medical and Hospital Benefits

	IN-NETWORK	OUT-OF-NETWORK
Inpatient Hospital Care	You Pay	You Pay
<p>Our plan covers an unlimited number of days for an inpatient hospital stay.</p> <p>Prior authorization is required, except in urgent or emergent situations.</p>	<p>\$400 co-pay per day for days 1–4</p> <p>\$0 for days 5 and beyond</p>	<p>20% of the cost per stay</p>
Outpatient Surgery		
<p>Prior authorization is required for some services.</p>	<p>\$400 co-pay for ambulatory surgical center</p> <p>\$400 co-pay for outpatient hospital</p>	<p>50% of the cost for ambulatory surgical center</p> <p>50% of the cost for outpatient hospital</p>
Doctor's Office Visits		
<p>No prior authorization required except as noted below. Referrals for specialist services are not required.</p> <p>When in-network:</p> <ul style="list-style-type: none"> • Prior authorization may be required for surgery or treatment services. • Prior authorization is required for nonroutine dental care. 	<p>\$10 co-pay for primary care physician visit</p> <p>\$35 co-pay for specialist visit</p>	<p>50% of the cost for primary care physician visit</p> <p>50% of the cost for specialist visit</p>

Covered Medical and Hospital Benefits

	IN-NETWORK	OUT-OF-NETWORK
Preventive Care	You Pay	You Pay
	\$0 for Medicare-approved Preventive Care	50% of the cost for Medicare-approved Preventive Care

Our plan covers many preventive services, including:

- Abdominal aortic aneurysm screening
- Alcohol misuse counseling
- Bone mass measurement
- Breast cancer screening (mammogram)
- Cardiovascular disease (behavioral therapy)
- Cardiovascular screenings
- Cervical and vaginal cancer screening
- Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy)
- Depression screening
- Diabetes screenings
- HIV screening
- Medical nutrition therapy services
- Obesity screening and counseling
- Prostate cancer screenings (PSA)
- Sexually transmitted infections screening and counseling
- Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)
- Vaccines, including flu shots, Hepatitis B shots, and Pneumococcal shots. Vaccines received at your provider's office may incur an administration fee.
- "Welcome to Medicare" preventive visit (one-time)
- Yearly "Wellness" visit

Any additional preventive services approved by Medicare during the contract year will be covered.

Emergency Care

\$80 co-pay

If you are admitted to the hospital within 72 hours, you do not have to pay your share of the cost for emergency care. See the "Inpatient Hospital Care" section of this booklet for other costs.

Urgently Needed Services

\$40 co-pay

Diagnostic Radiology Services (such as MRIs and CT scans)

Prior authorization is required for advanced/complex imaging such as: CT scan, MRI, PET scan, Nuclear Test.

\$190–\$310 co-pay, depending on the service

50% of the cost

Covered Medical and Hospital Benefits

	IN-NETWORK	OUT-OF-NETWORK
Diagnostic Tests and Procedures	You Pay	You Pay
	\$15 co-pay	50% of the cost
Lab Services		
Prior authorization is required for genetic testing and analysis.	\$0–\$15 co-pay , depending on the service	50% of the cost
Outpatient X-rays		
	\$15 co-pay	50% of the cost
Therapeutic Radiology Services (such as radiation treatment for cancer)		
Prior authorization is required for some radiation services.	20% of the cost	50% of the cost
Hearing Services		
	<p>\$35 co-pay per exam to diagnose and treat hearing and balance issues</p> <p>\$45 co-pay per routine hearing exam (for up to one every year)</p> <p>Up to two TruHearing™ Flyte hearing aids per year. Benefit is limited to TruHearing Flyte Advanced and Flyte Premium hearing aids. You must see a TruHearing provider to use this benefit.</p> <p>\$699 co-pay per aid for Flyte Advanced</p> <p>\$999 co-pay per aid for Flyte Premium</p> <p>Routine hearing exam and hearing aid copayments do not count toward out-of-pocket maximum.</p>	<p>50% of the cost per exam to diagnose and treat hearing and balance issues</p> <p>Routine hearing exams and hearing aids are not covered.</p>

Covered Medical and Hospital Benefits

	IN-NETWORK	OUT-OF-NETWORK
Dental Services	You Pay	You Pay
Prior authorization is required for nonroutine dental care.	\$35 co-pay for Medicare-covered dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth).	50% of the cost for Medicare-covered dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth).
Vision Services	<p>\$0 co-pay for Medicare-covered eye exam to diagnose and treat diseases and conditions of the eye (including glaucoma screening)</p> <p>\$35 co-pay for routine eye exam. You are covered for up to one every two years.</p> <p>\$0 co-pay for eyeglasses or contact lenses after cataract surgery. There is a limit to how much our plan will pay.</p> <p>Our plan pays up to \$200 every two years for routine prescription eyeglasses and/or contact lenses.</p>	<p>50% of the cost for Medicare-covered eye exam to diagnose and treat diseases and conditions of the eye (including glaucoma screening)</p> <p>50% of the cost for routine eye exam. You are covered for up to one every two years.</p> <p>\$0 co-pay for eyeglasses or contact lenses after cataract surgery. There is a limit to how much our plan will pay.</p> <p>Our plan pays up to \$200 every two years for routine prescription eyeglasses and/or contact lenses.</p>
Mental Health Care	<p>Prior authorization is required for inpatient mental health care, except in an emergency.</p> <p>Inpatient Services:</p> <ul style="list-style-type: none"> \$400 co-pay per day for days 1–4 \$0 for days 5 and beyond <p>Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. The 190-day limit does not apply to inpatient mental services provided in a general hospital.</p> <p>Outpatient Services:</p> <ul style="list-style-type: none"> \$20 co-pay per group therapy visit \$20 co-pay per individual therapy visit 	<p>Inpatient Services:</p> <p>20% of the cost</p> <p>Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. The 190-day limit does not apply to inpatient mental services provided in a general hospital.</p> <p>Outpatient Services:</p> <ul style="list-style-type: none"> 50% of the cost per group therapy visit 50% of the cost per individual therapy visit

Covered Medical and Hospital Benefits

	IN-NETWORK	OUT-OF-NETWORK
Skilled Nursing Facility (SNF)	You Pay	You Pay
Prior authorization is required. Limited up to 100 days per benefit period. No prior hospital stay is required.	<p>\$0 per day for days 1–20</p> <p>\$160 co-pay per day for days 21–100</p>	50% of the cost per stay
Outpatient Rehabilitation		
Prior authorization is required for services beyond the Medicare therapy cap limits.	<p>\$35 co-pay for cardiac (heart) rehab services (for a maximum of two one-hour sessions per day for up to 36 sessions up to 36 weeks)</p> <p>\$30 co-pay for pulmonary rehab services</p> <p>\$35 co-pay for occupational therapy per visit</p> <p>\$35 co-pay for physical therapy and speech and language therapy per visit</p>	<p>50% of the cost for cardiac (heart) rehab services (for a maximum of two one-hour sessions per day for up to 36 sessions up to 36 weeks)</p> <p>50% of the cost for pulmonary rehab services</p> <p>50% of the cost for occupational therapy per visit</p> <p>50% of the cost for physical therapy and speech and language therapy visit</p>
Ambulance		
Prior authorization is required for non-emergency transportation.	\$200 co-pay per one-way transport	\$200 co-pay per one-way transport
Transportation		
	Not covered	Not covered
Part B Drug Coverage		
Prior authorization is required for some drugs. Contact the plan for more information.	20% of the cost	50% of the cost
Durable Medical Equipment (wheelchairs, oxygen, etc.)		
Prior authorization may be required for some durable medical equipment (DME).	20% of the cost	50% of the cost
Foot Care (podiatry services)		
	\$35 co-pay for foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions	50% of the cost for foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions

Covered Medical and Hospital Benefits

	IN-NETWORK	OUT-OF-NETWORK
Wellness Programs	You Pay	You Pay
	Silver&Fit® Exercise and Healthy Aging Program: <ul style="list-style-type: none"> • \$50/year for gym membership • \$10/year for home kits up to two. 	Not covered

Prescription Drug Benefits

IN-NETWORK

Initial Coverage

You pay the following until your total yearly drug costs reach \$3,750. Total yearly drug costs are the total drug costs paid by both you and our Part D plan.

This plan has a deductible of \$300 for Tier 3, 4, and 5 drugs.

You may get your drugs at network retail pharmacies and mail order pharmacies. Cost-sharing may differ relative to the pharmacy's status as preferred or non-preferred, mail-order, Long Term Care (LTC) or home infusion, and 30 or 90 days supply.

If you reside in a long-term care facility, you pay the same as at a retail pharmacy.

You may get drugs from an out-of-network pharmacy, but may pay more than you pay at an in-network pharmacy.

Standard Retail Cost Sharing

Tier	1-month supply	2-month supply	3-month supply
Tier 1 (Preferred Generic)	\$8 co-pay	\$16 co-pay	\$24 co-pay
Tier 2 (Generic)	\$17 co-pay	\$34 co-pay	\$51 co-pay
Tier 3 (Preferred Brand)	\$47 co-pay	\$94 co-pay	\$141 co-pay
Tier 4 (Non-preferred Drugs)	33% of the cost	33% of the cost	33% of the cost
Tier 5 (Specialty Tier)	27% of the cost	Not offered	Not offered
Tier 6 (Select Care Drugs)	\$0 co-pay	\$0 co-pay	\$0 co-pay

Preferred Retail Cost Sharing

Tier	1-month supply	2-month supply	3-month supply
Tier 1 (Preferred Generic)	\$3 co-pay	\$6 co-pay	\$9 co-pay
Tier 2 (Generic)	\$12 co-pay	\$24 co-pay	\$36 co-pay
Tier 3 (Preferred Brand)	\$37 co-pay	\$74 co-pay	\$111 co-pay
Tier 4 (Non-preferred Drugs)	31% of the cost	31% of the cost	31% of the cost
Tier 5 (Specialty Tier)	27% of the cost	Not offered	Not offered
Tier 6 (Select Care Drugs)	\$0 co-pay	\$0 co-pay	\$0 co-pay

Standard Mail-Order Cost Sharing

Tier	1-month supply	2-month supply	3-month supply
Tier 1 (Preferred Generic)	\$8 co-pay	\$16 co-pay	\$24 co-pay
Tier 2 (Generic)	\$17 co-pay	\$34 co-pay	\$51 co-pay
Tier 3 (Preferred Brand)	\$47 co-pay	\$94 co-pay	\$141 co-pay
Tier 4 (Non-preferred Drugs)	33% of the cost	33% of the cost	33% of the cost
Tier 5 (Specialty Tier)	27% of the cost	Not offered	Not offered
Tier 6 (Select Care Drugs)	\$0 co-pay	\$0 co-pay	\$0 co-pay

Preferred Mail-Order Cost Sharing

Tier	1-month supply	2-month supply	3-month supply
Tier 1 (Preferred Generic)	\$3 co-pay	\$6 co-pay	\$9 co-pay
Tier 2 (Generic)	\$12 co-pay	\$24 co-pay	\$36 co-pay
Tier 3 (Preferred Brand)	\$37 co-pay	\$74 co-pay	\$111 co-pay
Tier 4 (Non-preferred Drugs)	31% of the cost	31% of the cost	31% of the cost
Tier 5 (Specialty Tier)	27% of the cost	Not offered	Not offered
Tier 6 (Select Care Drugs)	\$0 co-pay	\$0 co-pay	\$0 co-pay

Coverage Gap Stage

Most Medicare drug plans have a coverage gap (also called the “donut hole”). This means that there’s a temporary change in what you will pay for your drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$3,750.

After you enter the coverage gap, you pay 35% of the plan’s cost for covered brand-name drugs and 44% of the plan’s cost for covered generic drugs until your costs total \$5,000, which is the end of the coverage gap. Not everyone will enter the coverage gap.

Under this plan, you may pay even less for the brand and generic drugs on the formulary. Your cost varies by tier. You will need to use your formulary to locate your drug’s tier.

All Tier 6 drugs and a select group of Tier 3 drugs have additional coverage in the coverage gap. Your cost will not increase from the initial coverage co-pay. See the list of covered drugs to determine which drugs are included.

Catastrophic Coverage Stage

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$5,000, you pay the greater of:

- **5% of the cost**, or
- **\$3.35 co-pay** for generic (including brand drugs treated as generic) and an **\$8.35 co-pay** for all other drugs.

Other Covered Medical Benefits

	IN-NETWORK	OUT-OF-NETWORK
Medicare-covered Chiropractic Care	You Pay 20% of the cost for manipulation of the spine to correct a subluxation (when one or more of the bones of your spine move out of position)	You Pay 50% of the cost for manipulation of the spine to correct a subluxation (when one or more of the bones of your spine move out of position)
Diabetes Supplies and Services	<p>\$0 co-pay for diabetes monitoring supplies</p> <p>\$0 co-pay for diabetes self-management training</p> <p>\$0 co-pay for therapeutic shoes or inserts</p>	<p>50% of the cost for diabetes monitoring supplies</p> <p>50% of the cost for diabetes self-management training</p> <p>50% of the cost for therapeutic shoes or inserts</p>

Other Covered Medical Benefits

	IN-NETWORK	OUT-OF-NETWORK
Home Health Care	You Pay	You Pay
	\$0 co-pay	50% of the cost
Hospice	You pay nothing for hospice care from a Medicare-certified hospice. You may have to pay part of the costs for drugs and respite care. Hospice is covered outside of our plan. Please contact us for more details.	You pay nothing for hospice care from a Medicare-certified hospice. You may have to pay part of the costs for drugs and respite care. Hospice is covered outside of our plan. Please contact us for more details.
Outpatient Substance Abuse	\$35 co-pay for group therapy per visit \$35 co-pay for individual therapy per visit	50% of the cost for group therapy per visit 50% of the cost for individual therapy per visit
Over-the-counter Items	Not covered	Not covered
Prosthetic Devices (braces, artificial limbs, etc.)		
Prior authorization is required.	20% of the cost	50% of the cost
Renal Dialysis	20% of the cost	50% of the cost

Optional Benefits

You must pay an extra premium each month for these benefits.

IN-NETWORK	
Package 1: Preventive Dental	You Pay

Preventive Dental covers:

- Two annual cleanings (one every six months)
- Two routine exams (one every six months)
- Bitewing x-rays (one set every six months)
- Full-mouth x-rays and/or panorex (one series every five calendar years)

Additional Monthly Premium

Additional \$22 per month. You must keep paying your Medicare Part B premium and your monthly plan premium of \$76.

Deductible

This package does not have a deductible.

Out-of-network Dental Services

We will cover 100% up to our maximum allowable charges for covered services. This maximum allowable is based on the 85th percentile of Usual, Customary, and Reasonable (UCR) charges. If your dentist is out of our network and the charges are more than the maximum allowable amount, you will have to pay for the excess charges.

PacificSource Community Health Plans is an HMO/PPO Plan with a Medicare contract. Enrollment in PacificSource Medicare depends on contract renewal. Limitations, co-payments, and restrictions may apply. Benefits, premium, and co-payments/co-insurance may change on January 1 of each year. The formulary, pharmacy network, and provider network may change at any time. You will receive notice when necessary. Out-of-network/noncontracted providers are under no obligation to treat plan members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a preservice organization determination before you receive the service. 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. The Silver&Fit® Program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). All programs and services may not be available in all areas. Silver&Fit® is a registered trademark of ASH and used with permission herein. TruHearing™ is a registered trademark of TruHearing, Inc.

