

Healthy You



Health and wellness information from PacificSource Medicare



WINTER 2025

In this issue: >

- Big drug plan updates
- Where should you get that upcoming procedure?
- Meet your new fitness plan
- Using your OTC benefit
- And more

Our friendly Customer Service team will be happy to assist you.



888-863-3637

TTY: 711. We accept all relay calls



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October 1 – March 31:

8 a.m. – 8 p.m., seven days a week

April 1 – September 30:

8 a.m. – 8 p.m., Monday – Friday

**“Joy does not simply happen to us.
We have to choose joy and keep choosing it every day.”
— Henri J.M. Nouwen**



Healthy You

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Rx news

Changes aim to make prescription costs more manageable



Your cost for covered drugs will now be capped at \$2,000 per year

If you're like many of our members, prescriptions represent a significant expense. Depending on what drugs you take, you could face monthly bills of hundreds or even thousands of dollars.

That's why we're pleased to announce some changes for 2025 in our prescription drug (Part D) plans—those with "Rx" in the name, along with PacificSource Dual Care (HMO D-SNP).





The big headline among the changes: lowering of the maximum out-of-pocket for plan members' covered medicines to **\$2,000 per year**. Having recently seen the max as high as \$8,000, this will be welcome news for many. If you fall into that category of \$167 per month average (or more), this will cap the amount you'll pay for covered drugs for the year at \$2K.

End of the coverage gap: 2025 will introduce a simplification of drug coverage to three stages: Deductible, Copay/Coinsurance, and Catastrophic (the \$0 stage). The coverage gap or "donut hole" of previous years has been eliminated.



**Your maximum
yearly out-of-pocket
for covered drugs
in 2025 has dropped
to \$2,000**

**Two popular online resources,
according to our members:**



[Find a Drug](#)

[Find a Preferred Pharmacy](#)



Inpatient or out?

The answer may surprise you.



Before you schedule a procedure, give some thought to the setting

If your doctor has recommended a surgery or procedure, you'll likely have a decision to make as to where it's done. Fortunately, many procedures can now be performed safely outside a hospital setting—at an outpatient center, a doctor's office, or even at home.

But what are the advantages of each setting, and how do these choices affect your experience?



The outpatient option

Outpatient, or "same-day" surgery, is any procedure where you return home after the surgery rather than staying overnight. The list includes things like minor orthopedic surgeries, biopsies, endoscopies, and some dermatologic procedures.

This kind of care can take place at a range of locations: outpatient surgery centers, your doctor's office, or specialized clinics.



Pros of outpatient procedures



Convenience and comfort

Many patients find outpatient procedures less stressful. The process is usually quicker and simpler: You arrive, have your procedure, and head home the same day.

This option minimizes the disruption to your routine, allowing you to recover in the comfort of your own home.



Cost savings

Another advantage of outpatient surgery can be cost. Hospital overhead is high, from room fees to nursing care, which can make inpatient procedures costlier than outpatient alternatives.

Outpatient centers often operate more efficiently and at lower cost—savings that can be passed on to patients. For anyone with a high-deductible health plan or concerns about out-of-pocket costs, outpatient surgery can be an appealing option.



Focus on specialization

Many outpatient centers and doctors' offices are laser-focused (some of them literally) on certain procedures, which often means a well-trained staff and a streamlined process.

From cataract surgery to certain knee repairs, outpatient facilities are equipped to handle common procedures efficiently, which can mean quicker recovery times and a smoother overall experience.



The home infusion option

For even greater convenience, home infusion therapy lets patients receive intravenous (IV) medications, nutrition, or treatments in the comfort of their home.

Conditions manageable with home infusion include infections requiring long-term antibiotics; autoimmune disorders treated with biologics; and certain types of cancers requiring chemotherapy.

Ask your doctor if home infusion might be right for you.



When might you choose inpatient?

Outpatient isn't right for every case. More involved surgeries or those with a risk of serious complications often require inpatient care, where you can receive close monitoring and immediate intervention if needed.

Procedures like open-heart surgery, major organ transplants, or surgeries that require specialized care should nearly always be handled in a hospital setting.

In addition, some patients may not be ideal candidates for outpatient procedures due to underlying health conditions that increase risks during or after surgery. If you have certain health conditions, your doctor may recommend an inpatient setting to keep you as safe as possible.



Final thoughts

When choosing among procedure settings, talk with your doctor about the procedure, recovery expectations, and your specific situation. Ask about the advantages of one setting over another for the procedure they recommend.

Understanding what's ahead of you can help you feel more confident and make the best choice.



New fitness benefit covers all the bases



Your mind
and body
will both
love
One Pass

You can now use One Pass™, a health and wellness program that gives you access to gyms, fitness locations, studios, online workouts, brain health tools, and social events and activities.

One Pass™ lets you visit multiple facilities (including many YMCAs and popular gyms). You can also work out at home, with live classes or on-demand videos. And you can enjoy fun activities that help improve memory, attention, focus, and brain speed.



Ready to get started?
Just visit YourOnePass.com and have your Member ID handy. Have fun!



Your OTC goodies and how to get them

Everyday wellness items delivered to your door? Absolutely.

In case you missed it, your PacificSource Medicare plan comes with a nifty benefit in the form of a quarterly credit you can spend on “over-the-counter” items you find in the drugstore—vitamins, first-aid supplies, cough drops—that sort of thing.



Using the benefit is easy

- Visit PacificSource.NationsBenefits.com
- Register as a new user with your Member ID
- Start shopping immediately

NationsBenefits has a catalog you can download, or you can ask them to have one mailed to you. The amount of your quarterly credit is in your Evidence of Coverage, or find it by logging in to [InTouch for Members](#).

Happy shopping!



Visit [NationsBenefits](https://PacificSource.NationsBenefits.com) to use your credit

Essentials Rx 41, Explorer Rx 4, and Explorer Rx 18 have a different OTC benefit: Reimbursement up to \$100 per year for aspirin, calcium, and calcium-vitamin D combinations.

To claim this benefit, you'll send your receipts to Customer Service (contact info on Page 1). See your Summary of Benefits or Evidence of Coverage to learn more.



We want to
hear from you
about your
healthcare
experience

A few quick questions

Heads up: Survey incoming

The 2025 Medicare Experience Survey is underway. Its aim is to improve understanding of how people like you experience healthcare.

Participants are chosen at random, and answers are completely confidential. So if you receive a letter or email from **Press Ganey**, asking about your healthcare experience, we'd appreciate it if you'd take the time to respond. Thanks in advance!



Safety first

Our secure email system is getting an upgrade



In the first quarter of 2025, PacificSource will be changing the system we use to send and receive member emails containing health and benefit information.

If you've used our secure email system in the past, you'll be asked to set up a new account. The process is simple and straightforward. You'll click a link to receive a one-time passcode, then be established as a known user.

We're making this change to help keep our members' data and health information secure. As always, if you have questions, please contact our Customer Service team.

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

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). Enrollment in PacificSource Medicare depends on contract renewal.

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