

Healthy You



WINTER 2023

In this issue >


- Getting care wherever you may roam
- Happiness is a care package delivered to your door
- Enhanced dental benefits
- *And more!*

Healthy You WINTER 2023




2965 NE Conners Avenue
Bend, Oregon 97701

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

 **888-863-3637**

TTY: 711

We accept all relay calls

 MedicareCS@PacificSource.com
Medicare.PacificSource.com

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

Winter weather wisdom: There's no pants like snow pants

Health-and-wellness information from your friends at PacificSource Medicare



Healthy You

WINTER 2023

Getting care wherever you may roam



Ah, the open road. Or sky. Or ocean. Or...anywhere but home!

It's wonderful to get out of your bubble and see some new sights. Of course, life being what it is, there's always a chance you'll find yourself out there in the wild (as it were), in need of a little medical attention (or more than a little).

Whether you're a snowbird who happily migrates each winter or just someone out on a weekend adventure, your PacificSource Medicare plan gives you peace of mind, knowing your benefits go with you.

Broader horizons

Many of our plans—those with Explorer or Choice in their names—include out-of-network benefits, meaning they pay part of the bill when you see doctors or use facilities (like labs or outpatient services) that aren't in your network. And your out-of-network benefits apply for dental and alternative care as well.

In general, you'll pay a larger share of the bill when you go out of network. But sometimes the difference isn't that great—and it's nice to have the freedom to choose. Example: Explorer and Choice plans let you see most out-of-network doctors for just a \$45 copay.

Different plan types, different strategies

With our HMO plans (Essentials and MyCare), you're covered for doctors and facilities within your network, but not those outside it.

So you'll want to make sure any planned medical care, like checkups or non-urgent visits, are within your network.

However, all our plans, including HMO, feature in-network copays for urgent or emergency care, no matter where it's received, in-network or out. The upshot: If you break your leg in Brazil, you won't be charged an arm and a leg for the ambulance.

Assist America: Worldwide help for our members

All plans also include a travel benefit you can access any time you're more than 100 miles from your home, anywhere in the world.

Assist America® immediately connects you with doctors, hospitals, pharmacies, and other services if you experience a medical or non-medical emergency while traveling. You can find out more about this benefit at [AssistAmerica.com](https://www.AssistAmerica.com).



Happiness is a care package delivered to your door

This year, many of our members will be enjoying a new benefit: a shopping allowance for over-the-counter health and wellness items. It comes in the form of a quarterly credit at NationsOTC, a leading online retailer.

Their catalog is filled with popular brand-name products and money-saving generic versions of the sorts of things you buy every day—delivered to your door with **free two-day shipping**.

Read on for more about this convenient, economical program.



What can I buy?

All sorts of items you find in the drugstore—things like vitamins and minerals, cough and cold remedies, pain relievers, eye and ear care, feminine products, antacids, cotton swabs, heating pads, and much, much more.



How much can I spend?

Shopping credits vary depending on your plan, ranging from \$25 to \$150 per quarter. D-SNP members get a credit of \$200 per quarter. Find your credit amount in InTouch or your Summary of Benefits.



How do I order?

Online: Visit NationsOTC.com/PacificSource

By phone: 877-281-8716, TTY: 711

By mail: Complete and mail an order form. See the NationsOTC website for details.

**Our alternate
OTC benefit:
\$100 annual
allowance**

With some of our plans*, the over-the-counter benefit is different than the one described above. For these members, the benefit provides reimbursement of up to **\$100 each year for aspirin, calcium, and calcium-vitamin D combinations**.

To claim this benefit, you'll send your receipts to Customer Service. See your Summary of Benefits or Evidence of Coverage for more info.

*Essentials Rx 41, Explorer Rx 4, Explorer Rx 7, Explorer Rx 9, Explorer Rx 17



Enhanced dental benefits give members reason to smile

There's a saying among dentists about brushing your teeth: you only have to brush the ones you want to keep. Touché, Doctor!

While caring for your teeth at home is certainly important, it's also important to get professional care. So we're pleased that, in 2023, **nearly all our plans cover dental services—and those plans that don't have the option to add it.**



Your dental benefits: a closer look

If your plan includes dental, each year you'll get **two** dental exams, **two** bitewing x-rays, and **three** cleanings—plus a set of full-mouth x-rays every five years. Services like fillings and extractions are covered with a 30% copay.

There's no deductible and no waiting period. Yearly benefit limits vary by plan, from \$500 to \$2,000. If your plan includes out-of-network benefits (HMO-POS or PPO), you can see any dentist you want.



Learn more about your dental coverage by logging in to InTouch, where you'll find which dentists you can see, along with your benefit limit. To add dental coverage to your plan, contact Customer Service.

Set up your online account with InTouch

Part of being a members-first company is providing you with relevant information and empowering you to act on it. We've built a suite of easy-to-use online tools to help you understand and manage many aspects of your healthcare. At the center of these tools is **InTouch for Members**.

With this secure online portal, you can do things like:



Find coverage information and benefit summaries



Review your explanations of benefits (EOB) and claims



Find a doctor or pharmacy



See how much of your plan's deductible and out-of-pocket maximum you've met



Pay your bill



Choose to "go paperless," getting communications from us by email



Change your address and request a replacement ID card

Getting started with InTouch

If you're new to PacificSource, or you haven't used InTouch before, you'll need to create an account. Have your member ID handy and head to [Medicare.PacificSource.com](https://www.Medicare.PacificSource.com). Choose InTouch from the top menu, then click Member Login, select Member Sign Up, and follow the prompts.

Once your account is created, a wealth of personalized information awaits.

Go mobile for access anywhere

You can use InTouch from any web browser. But you may also like the MyPacificSource app, available for iOS and Android devices.

In the app, you can perform the tasks mentioned at left, as well as search for in-network doctors, call our free 24-Hour Nurseline, contact Customer Service, and more. You'll find links to download the app at [PacificSource.com/mobile](https://www.PacificSource.com/mobile).

Want to learn more?

We recommend a two-minute video called "Online Tools," which you'll find at [Medicare.PacificSource.com/Members/Video](https://www.Medicare.PacificSource.com/Members/Video).

No need to play detective on drug prices



If you're logged in to InTouch, choose the "Caremark Online Rx" option to find all sorts of helpful tools related to your Part D Prescription Drug benefit:

- **Check drug costs** – including copay amounts and out-of-pocket accumulators
- **Order refills from CVS Mail Order pharmacy**
- **Locate and compare multiple pharmacies** for lowest drug cost



\$35 insulin and \$0 vaccines make debut



Some good news out of Washington, D.C.: The \$485 billion Inflation Reduction Act will mean some financial relief for Medicare members in 2023.

A cap on your cost for insulin

You won't pay more than \$35 for a one-month supply of any insulin product covered by your plan, no matter what cost-sharing tier it's on—even if you haven't met your deductible.

\$0 shingles, tetanus, and diphtheria vaccines

If your plan includes Part D benefits (those with Rx in the name), most Part D vaccines will be available at no cost to you, regardless of your deductible.

On a medical-only plan? You'll continue to receive certain vaccines (flu and pneumonia, for example) with zero copay.

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

Members on our PERS or PacificSource Dual Care (HMO D-SNP) plans: Some benefits described in this newsletter may vary for your plan. Please refer to your Evidence of Coverage booklet for your plan benefit details.

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.

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.

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。