



Summary of Benefits 2025

Essentials Rx 27 (HMO)



Things to Know About PacificSource Medicare Essentials Rx 27 (HMO)



Who can join?

To join **PacificSource Medicare Essentials Rx 27 (HMO)**, 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, Grant, Hood River, Jefferson, Sherman, Wasco, and Wheeler as well as North Klamath zip codes 97731, 97733, 97737, and 97739.

Which doctors, hospitals, and pharmacies can I use?

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

Our plan's **pharmacy directory** is also on our website, www.Medicare.PacificSource.com/Search/Pharmacy.

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

What prescription drugs are covered?

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.

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

Summary of Benefits:

January 1, 2025–December 31, 2025



This is a summary of costs for drug and medical services covered by PacificSource Medicare for the Essentials Rx 27 (HMO) 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 and Part D 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.

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.

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

ESSENTIALS RX 27 (HMO)**You Pay**

Monthly Premium	
You must continue to pay your Medicare Part B premium.	\$43
Medical Deductible	
	\$0
Pharmacy Deductible	
For Tier 3, 4, and 5 drugs. Deductible does not apply to covered insulin.	\$399
Out-of-pocket Maximum	
The most you pay during the calendar year for in-network covered services.	\$6,200
Inpatient Hospital Care	
Our plan covers an unlimited number of days for an inpatient hospital stay.	\$395 per day for days 1–7 \$0 for days 8 and beyond
Outpatient Surgery	
Outpatient hospital or Ambulatory Surgical Center	\$395
Prior authorization is required for some services.	
Doctor's Office Visits	
Primary Care Physician (PCP)/Specialty	PCP - \$19 Specialist - \$39
Prior authorization may be required for surgery or treatment services.	
Preventive Care	
For Medicare-approved preventive care. Examples include an annual physical exam, flu shots, and various cancer screenings.	\$0
Emergency Care	
Copay waived if admitted to hospital within 72 hours. Includes Worldwide coverage.	\$120
Urgently Needed Services	
Includes Worldwide coverage.	\$55
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.	CT Scan or Nuclear Test - \$295 MRI or PET Scan - \$375
Diagnostic Tests and Procedures	
	\$20
Lab Services	
Prior authorization is required for genetic testing and analysis.	A1c and Protime Testing - \$0 Genetic Testing - 20% All other Lab Services - \$25
Outpatient X-rays	
	\$20
Therapeutic Radiology Services	
Prior authorization is required for some radiation services.	20%

ESSENTIALS RX 27 (HMO)

You Pay

Hearing Services

Exam to diagnose and treat hearing and balance issues.

\$50

TruHearing™

Hearing Aids: Per aid (up to two per year).

Standard: **\$599**

Advanced: **\$799**

Premium: **\$999**

Routine hearing exam (up to one per year).

\$0

Dental Services (Medicare Covered)

For Medicare-covered dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth).

\$50

Prior authorization is required for nonroutine dental care.

Dental Services

Routine dental services covered up to a combined \$500 annual maximum.

Coverage includes the following:

Preventive, Non-Routine, and Diagnostic Services:

- Exams
- Cleanings
- Brush Biopsy
- Topical Fluoride and Fluoride Varnish
- Bitewing x-rays, Full mouth x-ray, Conebeam, and/or Panorex, and Periapical x-rays (limited to dollar amount of a full mouth series)

Restorative, Endodontics, Periodontics, Prosthodontics, Implant Services, Oral Maxillofacial Surgery and Adjunctive General Services:

- Pulpotomy: deciduous teeth only
- Tooth desensitization
- Pulp capping (direct)
- Oral Surgery (simple extractions)
- Crowns
- Core build up (tooth requires root canal therapy)
- Bone grafting (only covered at time of extraction or covered implant placement)
- Fillings
- Root planing/Perio Scaling
- Debridement
- Analgesia/Sedation: only with covered surgical procedures
- Inlays and Onlays
- Dentures and Denture Relines
- Bridges
- Implants
- Veneers
- Complicated Oral Surgery and Periodontic Surgery
- Root Canal Therapy

Preventive, Non-Routine, and Diagnostic Services: **\$0**

Restorative, Endodontics, Periodontics, Prosthodontics, Implant Services, Oral Maxillofacial Surgery and Adjunctive General Services: **50%**

ESSENTIALS RX 27 (HMO)**You Pay****Vision Services**

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

\$0

Routine eye exam, one every two years.

\$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 two years for routine prescription eyeglasses or contact lenses.

\$200 reimbursement**Mental Health Care****Inpatient Services**

190-day lifetime limit for inpatient care not provided in a general hospital.

\$395 per day for days 1–4**\$0** for days 5 and beyond**Outpatient Services**

Per group or individual therapy visit.

\$40**Skilled Nursing Facility (SNF)**

Limited up to 100 days per benefit period. No prior hospital stay is required.

\$0 per day for days 1–20**\$203** per day for days 21–100**Physical Therapy****\$40****Ambulance**

Per one-way transport. Prior authorization is required for nonemergency transportation. Includes Worldwide coverage.

\$325**Transportation**

Not covered

Part B Drug Coverage

Prior authorization or step therapy is required for some drugs.

20%

Insulin covered up to a maximum of **\$35** per month supply

Prescription Drug Benefits



ESSENTIALS RX 27 (HMO)		
Stage 1		
Pharmacy Deductible	\$0 on Tiers 1 and 2 \$399 on Tiers 3, 4, and 5 (Deductible does not apply to covered insulin)	
Stage 2		
When your out-of-pocket costs are between \$0 and \$2,000, you pay:		
Retail Pharmacy (30-day supply)	Preferred Pharmacy	Standard Pharmacy
Tier 1 Preferred Generic	\$0	\$8
Tier 2 Generic	\$12	\$17
Tier 3 Preferred Brand	\$47	\$47
Tier 3 Insulin	\$35	
Tier 4 Non-preferred	31%	32%
Tier 5 Specialty Tier	28% (30-day supply only)	
Stage 3		
After your out-of-pocket costs reach \$2,000, the maximum you pay until the end of the calendar year is:		
All Covered Drugs	\$0	

You won't pay more than \$35 per one-month supply of each covered insulin product regardless of the cost-sharing tier. Most adult Part D vaccines are covered at no cost to you.

The **Medicare Prescription Payment Plan** is a new payment option that works with your current drug coverage, and it can help you manage your drug costs by spreading them across **monthly payments that vary throughout the year** (January – December). **This payment option might help you manage your expenses, but it doesn't save you money or lower your drug costs.** To learn more about this payment option, please contact us at 888-863-3637 or visit Medicare.gov.



Save even more with Mail-Order:

Receive a 90-day supply for the same cost as a 60-day supply for medications in Tiers 1, 2, & 3, through CVS Caremark (our preferred mail-order pharmacy).

Other benefits of our Mail-Order service:

- Free shipping
- Auto-refills available
- \$0 copay for Preferred Generic (Tier 1) drugs.

Cost-sharing may differ relative to the pharmacy's status as preferred or standard, mail-order, Long Term Care (LTC) or home infusion, and 30-, 60-, or 90-day supply.



This Plan Also Includes

	You Pay
Alternative Care	
Non-Medicare covered acupuncture, naturopathy, and non-Medicare covered chiropractic care. Combined total of 12 visits per calendar year.	\$25
Over-the-Counter (OTC) Drug Coverage	
OTC medications and/or health related items through NationsOTC	\$20 per Quarter
Fitness Benefit	
Offered through One Pass, benefits include: <ul style="list-style-type: none">• Access to a nationwide network of gyms and fitness locations• Live, digital fitness classes and on-demand workouts• Online brain training to help improve memory and focus• Groups, clubs and social events near you	\$0
Telehealth Services	
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.	Telehealth services are provided at the same cost share as an in-person visit.

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. 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.