

**Central and
Eastern Oregon
Mid-Columbia Gorge**

Here for you— rain or shine.

2020 Medicare Advantage Enrollment Guide

Vision & hearing aid benefits | \$0 fitness program | \$0 select medications | No referrals



5-Star Rating* for Customer Service and More



From 2016–2019, members have rated PacificSource’s Customer Service 5 out of 5 stars (for both HMO & PPO plans).

Our overall 2019 rating, out of 5 stars, is 4.0 for HMO and 3.5 for PPO.

In addition to our Customer Service rating, our plans received a 5-star rating in many other categories, including:

- Getting Appointments and Care Quickly
- Improving or Maintaining Mental Health
- Complaints about Health or Drug Plan (more stars = fewer complaints)
- Availability of TTY Services and Foreign Language Interpretation

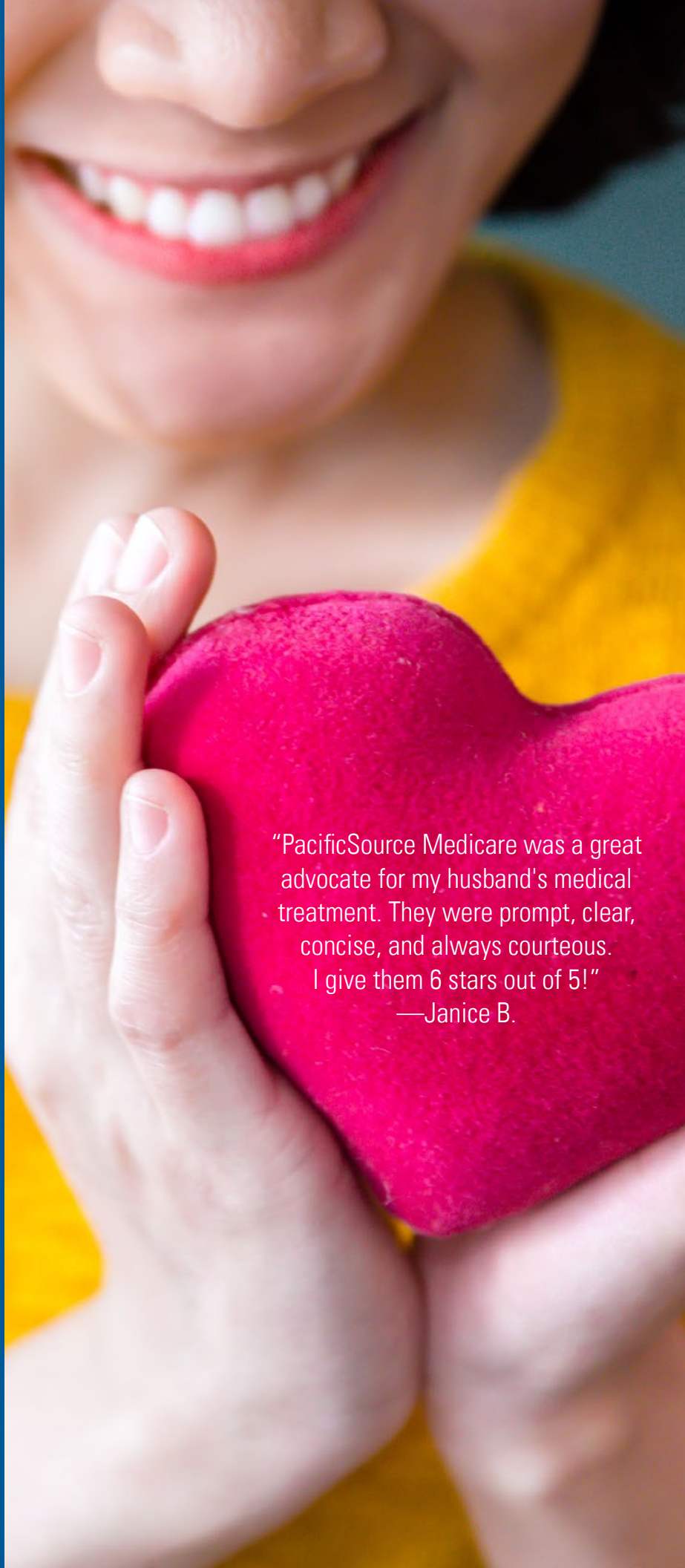
*Medicare’s Consumer Assessment of Healthcare Providers and Systems (CAHPS®) evaluates plans based on a 5-star rating system.

Are you in our area?



Our Medicare Advantage plans cover select counties in Oregon, Montana, Idaho, and Washington. To be eligible to enroll in one of our plans, your main residence must be within our plan service area. The plans highlighted in this brochure are available in:

Crook, Deschutes, Grant, Hood River, Jefferson, Sherman, Wasco, and Wheeler Counties, as well as North Klamath zip codes 97731, 97733, 97737, and 97739.



“PacificSource Medicare was a great advocate for my husband’s medical treatment. They were prompt, clear, concise, and always courteous. I give them 6 stars out of 5!”
—Janice B.

At your service— rain or shine



Like the weather, health can be unpredictable. Health insurance shouldn't be. From choosing the right plan, to programs that help you stay well, to extra support when you need it the most—you can rely on us for caring service every step of the way.

Why choose PacificSource Medicare?



✓ Real people, not phone trees

We are a not-for-profit, regional health insurance company with local offices to serve you. When you call or stop by, expect friendly, knowledgeable people ready to help you.



✓ Quality, affordable care

We work with your doctors **to make sure cost doesn't get in the way of your healthcare.** With all our Medicare Advantage plans, you get:

- **\$0 annual routine physicals**—even if other conditions are addressed during the visit
- **\$0 colonoscopies**—preventive and diagnostic
- **\$0 mammograms**—preventive and diagnostic
- **Vision benefits**—routine exams and eyeglasses or contacts
- **Mail-order prescription discount** (see page 7)
- **\$0 chronic care and transitional care management**
- **And more**



✓ A port in the storm: support beyond healthcare

Our Member Support Specialists can connect you to community resources to support your health needs. Examples include assistance finding transportation to doctor visits, meal delivery, and help with discharge instructions after a hospital stay.



Community Involvement

Over \$2 million invested in our communities in 2018: a combined impact of our company, our Foundation, and our employee-raised contributions

Tending to the Places We Call Home

Since 1992, our Foundation for Health Improvement has promoted better health, better care, and lower healthcare costs in the communities we serve. Our grants increase healthcare access across vulnerable populations and promote health excellence via innovative care and community wellness programs.

Caring is so much a part of our culture at PacificSource that our employees have branched beyond the Foundation to engage in charitable giving and support. In 2018 alone, our employee-driven programs collaborated with, and invested in, 19 nonprofit organizations in Central Oregon and The Gorge, including:

- AMA - Relay for Life
- Fireflies Book Bag Program
- Friends of the Children
- The Giving Plate
- Guardian Care Center
- Healthy Beginnings
- High Desert Food and Farm Alliance
- Honor Flight of Central Oregon
- J Bar J Bowl for Kid's Sake
- Jefferson County Faith Based Network
- Jericho Road
- Neighbor Impact
- OSU Extension Nutrition Education Programs/SNAP-Ed
- St. Charles Foundation
- Saving Grace
- Senior Caring: Assistance League of Bend
- Sparrow Sponsor
- Spring into Wellness
- Vern Patrick Community School

Getting the Care You Need



We partner with doctors, medical centers, and hospitals to ensure our members get the best care possible. With a PacificSource Medicare plan, you can choose from a network of doctors who accept Medicare in your area.

Find providers in your area: www.Medicare.PacificSource.com

In-network Hospitals



And more...

In-network Clinics



And more...

Plus, worldwide coverage for urgent care, emergency care, and ambulance.
In case of emergency, you can go to any hospital near you for care.

2020 PacificSource Medicare Advantage Plans at a Glance

	Essentials Rx 27 (HMO)	Essentials Choice Rx 14 (HMO-POS)		Essentials Rx 6 (HMO)	Essentials 2 (HMO)
Network	In-network	In-network	Out-of-network	In-network	In-network
Monthly Premium	\$55	\$99		\$217	\$0
Benefit Highlights	You pay:	You pay:		You pay:	You pay:
Medical Deductible	\$0	\$0		\$0	\$0
Primary Care Office Visit	\$35	\$10	50%	\$10	\$10
Specialist Office Visit (referrals not required)	\$50	\$35		\$30	\$40
Inpatient Hospital Care	\$395/day (1-4) \$0/day (5+)	\$295/day (1-6) \$0/day (7+)	50%	\$275/day (1-5) \$0/day (6+)	\$325/day (1-5) \$0/day (6+)
Outpatient Surgery	\$395	\$295	50%	\$275	\$325
Skilled Nursing Facility (SNF)	\$0/day (1-20) \$178/day (21-100)	\$0/day (1-20) \$160/day (21-100)	50%	\$0/day (1-20) \$160/day (21-100)	\$0/day (1-20) \$160/day (21-100)
Diagnostic Lab	\$0-\$25	\$0-\$20	50%	\$0-\$25	\$0-\$15
Diagnostic X-ray	\$20	\$15		\$10	\$15
Advanced Diagnostics (e.g., MRI, CT, PET)	\$200-\$320	\$190-\$310		\$150-\$250	\$190-\$310
Physical Therapy	\$40	\$35	50%	\$25	\$35
Durable Medical Equipment (DME)	20%	20%	50%	20%	20%
Ambulance (ground and air, worldwide coverage)	\$300	\$300		\$150	\$300
Emergency (worldwide coverage)	\$90	\$90		\$90	\$90
Urgent Care (worldwide coverage)	\$65	\$40		\$30	\$40
Part B Drugs (for example, chemotherapy)	20%	20%	50%	20%	20%
Annual Out-of-pocket Maximum (this is not a deductible)	\$6,700	\$5,500	\$2,500 benefit limit, except in an emergency.	\$5,000	\$5,500
Extra Benefits	You pay:	You pay:		You pay:	You pay:
Annual Physical	\$0	\$0	50%	\$0	\$0
Alternative Care (acupuncture, naturopathy, and non-Medicare-covered chiropractic)	\$25 (limit 12 visits/year, combined)	\$25 (limit 12 visits/year, combined)	Not covered	\$25 (limit 12 visits/year, combined)	\$25 (limit 12 visits/year, combined)
Routine Vision Exam, once every 2 years	\$50	\$35	\$35	\$25	\$40
Reimbursement for eyeglasses every 2 years	\$200 reimbursement	\$200 reimbursement		\$200 reimbursement	\$200 reimbursement
Hearing Aid Benefit (see page 9 for details)	Included	Included	Not covered	Included	Included
The Silver&Fit Program	\$0	\$0		\$0	\$0
Part D Prescription Drugs (see page 6 for details)	Included	Included		Included	Not covered. You cannot combine Medicare Part D prescription drug coverage from any other company with this plan.

These plans are available to residents of Crook, Deschutes, Grant, Hood River, Jefferson, Sherman, Wasco, and Wheeler Counties, as well as North Klamath zip codes 97731, 97733, 97737, and 97739.

This is a brief summary. Contact us for plan details or to see a plan's Summary of Benefits.

Part D Prescription Drug Benefits Included in the Following Plans

	Essentials Rx 27 (HMO)		
	Essentials Choice Rx 14 (HMO-POS)		
	Essentials Rx 6 (HMO)		
Stage 1			
Pharmacy Deductible Tiers 1, 2, and 6	\$0		
Pharmacy Deductible Tiers 3, 4, and 5	Essentials Rx 27: \$435 Essentials Choice Rx 14: \$175 Essentials Rx 6: \$150		
Stage 2	When the total drug costs* are between \$0 and \$4,020 , you pay:		
Pharmacy* Supply	Preferred Retail 30/90-day	Standard Retail 30/90-day	Preferred Mail Order 90-day SAVE!
Tier 1 Preferred Generic	\$3/\$9	\$8/\$24	\$0
Tier 2 Generic	\$12/\$36	\$17/\$51	\$24
Tier 3 Preferred Brand	\$37/\$111	\$47/\$141	\$74
Tier 4 Nonpreferred	31%	Essentials Rx 27: 32% Essentials Choice Rx 14: 33% Essentials Rx 6: 33%	31%
Tier 5 Specialty (30-day supply only)	Essentials Rx 27: 25% Essentials Choice Rx 14: 29% Essentials Rx 6: 30%		N/A
Tier 6 Select Care	\$0	\$0	\$0
Stage 3 ("coverage gap")	After total drug costs* reach \$4,020 , you pay:		
Most Generic	25%		
Most Brand	25%		
All Drugs in Tier 6	\$0 during coverage gap		
Stage 4	After your out-of-pocket costs reach \$6,350 , the maximum you pay until the end of the calendar year is:		
All Covered Drugs	Whichever is the larger amount: 5% of the cost OR \$3.60 for generic drugs \$8.95 all other drugs		

To find out what tier your medication is in, visit www.Medicare.PacificSource.com.

*Your cost may differ relative to the pharmacy's status as preferred or standard, mail order, long-term care, home infusion, or quantity.

Save Even More on Rx Drugs with Mail Order



With CVS Caremark® mail order service, you get:

- **\$0 copay** on all preferred generic (Tier 1) and select care drugs (Tier 6)
- **90-day supply for 60-day cost** generic (Tier 2) and preferred brand (Tier 3)
- **Free shipping and optional auto-refills**

Take Aspirin or Calcium? They're on Us!



All our Medicare Advantage plans include reimbursement for up to \$100 per year for over-the-counter aspirin, calcium, and calcium-vitamin D combinations. Just send us your receipt.

Our Preferred Pharmacies



Albertsons, Costco, Fred Meyer/Kroger, Safeway, CVS/Target, Walmart, and other select local independent pharmacies

- Freedom to choose from more than 68,000 network pharmacies throughout the U.S.
- Save money with CVS Mail Order Preferred Pharmacy
- Lower copays at preferred pharmacies, listed above

For a current and complete list of preferred pharmacies, please call us or go to **www.Medicare.PacificSource.com**.

Pay \$0 for These Prescription Drugs



Below is a partial list of the most common select care (Tier 6) drugs. These are included in all plans that offer prescription drug benefits. When filled at an in-network pharmacy, you pay a \$0 copay for up to a 90-day supply. **For a complete list of covered drugs, please call us or go to www.Medicare.PacificSource.com.**

Cholesterol

Atorvastatin Calcium
Lovastatin
Pravastatin Sodium
Rosuvastatin Calcium
Simvastatin

Blood Pressure

Amlodipine Besylate-
Benazepril HCL
Amlodipine Besylate-
Valsartan HCL
Amlodipine Besylate-
Valsartan HCL-HCTZ
Benazepril HCL

Enalapril Maleate
Enalapril Maleate-HCTZ
Fosinopril Sodium
Fosinopril Sodium-HCTZ
Irbesartan
Irbesartan-HCTZ
Lisinopril
Lisinopril-HCTZ
Losartan Potassium
Losartan Potassium-HCTZ
Moexipril HCL
Moexipril HCL-HCTZ
Perindopril Erbumine
Quinapril HCL
Quinapril HCL-HCTZ

Ramipril
Telmisartan
Trandolapril
Valsartan
Valsartan-HCTZ

Diabetes

Acarbose
Glimepiride
Glipizide ER/IR
Glipizide-Metformin HCL
Metformin HCL ER/IR
Nateglinide
Pioglitazone
Repaglinide



Optional Dental Coverage



Good dental health can lead to better overall health. For an additional premium, you can add either comprehensive or preventive dental coverage to your health plan. Whichever option you choose, you can see any licensed dentist in the United States. And with either plan, you pay \$0 for covered preventive services from in-network dentists or any dentist who accepts our payment as payment in full.

NEW! Comprehensive Dental

New in 2020, our optional comprehensive dental plan offers all the benefits of preventive dental with the addition of coverage for Class II and Class III services. Examples of Class II services are fillings and simple extractions. Class III are major services, such as complex oral surgery, crowns, bridges, and dentures. Some waiting periods may apply.

Preventive Dental

With our optional preventive dental plan, there is no deductible and no waiting period. This plan covers preventive services, such as cleanings, routine exams, and X-rays.

	Comprehensive	Preventive
Premium	\$47	\$29
Deductible	\$100	\$0
Annual Max	\$1,000	N/A
Diagnostic Services (Preventive Class I)	\$0	\$0
Restorative & Extraction Services (Basic Class II)	20%	Not covered
Endodontics, periodontics, etc. (Major Class III)	50%	Not covered

Contact us, or your insurance broker, for more details about our dental plans.

Programs & Services to Stay Well

included in all plans

Eyeglass and Vision Benefits



All our Medicare Advantage plans cover routine vision exams and hardware (eyeglasses or contact lenses) every two calendar years. And you have the freedom to choose the style you like best. This benefit is not included with Original Medicare, which covers only medical eye care, such as exams that look for signs of eye disease.

Hearing Benefits



PacificSource Medicare partners with TruHearing® to offer a hearing aid benefit.

- \$45 copay for hearing exam
- Purchase up to 2 hearing aids per year (\$699 or \$999 copay per aid), batteries included

More information: www.TruHearing.com.

Travel Assistance Program



With PacificSource Medicare, you're covered for medically necessary emergency and urgent care, and ambulance (ground and air), wherever you travel. You also have access to **Assist America®**, which can help you obtain services if you become ill or injured while traveling abroad or more than 100 miles from your permanent residence. **Services include assistance with:**

- Hospital admission
- Emergency medical evacuation
- Evaluation and referrals
- Medical monitoring and consultation
- And more

Alternative Care



It's good to have choices in the kind of care you receive. That's why our Medicare plans cover alternative care. The benefit includes 12 office visits per year (combined) for chiropractic services not covered by Original Medicare; naturopathy; and acupuncture.

\$0 Preventive Care Services



Preventive services are covered at no cost to you when you get care from in-network providers. Examples include:

- Annual wellness visit
- Annual physical exam
- Flu and pneumonia vaccines
- Bone-mass measurement
- Medical nutrition therapy services
- Tobacco-use cessation counseling
- And more

Preventive screenings:

- Cardiovascular
- Colorectal cancer
- Depression
- Diabetes
- Mammograms
- Pap and pelvic
- Prostate cancer

Fitness Program



With the Silver&Fit Healthy Aging and Exercise Program, you may choose a fitness center membership at a participating fitness center or participate in the Silver&Fit Home Fitness Program at **no cost to you**. For more information, visit www.SilverandFit.com.

Telehealth Benefits



Video- and phone-based care with local providers, including primary care, specialists, and mental health, are covered for the same cost as an in-person visit. Subject to provider availability and limitations.

24-Hour NurseLine



Have a health-related question? Our 24-Hour Nurseline is staffed around the clock, and there's no cost to you.

Enrolling in PacificSource Medicare

Medicare has **3** main enrollment periods during which you can enroll in or change Medicare Advantage plans:



When You Become Eligible for Medicare

Your initial enrollment period lasts seven months: the three months before your 65th birthday, the month of your 65th birthday, and the three months following your 65th birthday.*



During the Annual Enrollment Period

(October 15 – December 7)

Every year at this time, you can also change plans or add or drop Part D prescription drug coverage.



During the Open Enrollment Period

(January 1 – March 31)

If you are already enrolled in a Medicare Advantage plan, you can change your plan or Part D prescription drug coverage during this time.

Special Enrollment Period: There are many other circumstances for which you could be eligible to enroll, outside these three periods. Call us for details.

*If you're eligible to enroll before age 65 based on disability or other criteria, you also have a seven-month initial enrollment period.

Questions?

Call Us

Toll-free (888) 530-1426 | TTY (800) 735-2900

October 1 – March 31: 7 days a week, 8:00 a.m. – 8:00 p.m.

April 1 – September 30: Monday – Friday, 8:00 a.m. – 8:00 p.m.

Call Your Local Insurance Agent

PacificSource Medicare partners with a select group of local insurance agents. Call us for an agent near you.

Visit Us Online

www.Medicare.PacificSource.com

Visit Our Office

2965 NE Conners Avenue, Bend

Monday through Friday from 8:00 a.m. to 5:00 p.m., no appointment necessary.

Attend a Free Seminar

Learn more about Medicare and Medicare Advantage plans.

www.Medicare.PacificSource.com

For accommodation of persons with special needs at meetings, call (888) 530-1426 or (800) 735-2900 TTY.

PacificSource Community Health Plans is an HMO/PPO plan with a Medicare contract. Enrollment in PacificSource Medicare depends on contract renewal. Other pharmacies and providers are available in our network. Every year, Medicare evaluates plans based on a 5-star rating system. TruHearing® is a registered trademark of TruHearing, Inc. The Silver&Fit Program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a registered trademark of ASH and used with permission herein. Assist America is a registered service mark of Assist America, Inc.