



**Doing what's right,
not just what's required**

2026 Medicare Advantage Plans

\$0 premium plans (most areas)

\$0 generic drugs (Tier 1)

Mail-order pharmacy

Dental coverage (most plans)

Hearing coverage

Vision coverage

Alternative care (most plans)

Veteran coverage



We don't answer to shareholders. We answer to you.

PacificSource Medicare really is different. It's not just that we offer competitive plans with great features and benefits. It's our personal service and commitment to your health and satisfaction that set us apart.



We're a not-for-profit community health plan, with a duty to members, healthcare providers, and brokers.



Local human service, not automated phone trees or offshore call centers. Friendly, local people are here to assist you by phone, or in live one-on-one chat.



No referrals required. Some specialists may require them, but our plans won't make you see a primary care doctor for a referral.



Support beyond healthcare. When members struggle with challenges, our Member Support Specialists get involved, enlisting local resources and finding ways to help.

Medicare Advantage vs. Original Medicare:

Which is right for you?

	Original Medicare	PacificSource Medicare Advantage
Routine dental, hearing, and vision coverage	✗ Not covered	✓ Covered in many plans
Prescription drug coverage	✗ Not covered	✓ Covered in many plans
Doctor visits	✗ You pay 20% after deductible	✓ Low or no copays for your doctor and specialist visits
Hospital visits	✗ You pay a deductible for each stay, plus a copay for long stays	✓ You pay copays for a set number of days. After that, your plan pays the rest.
Provider network	✓ You can use any doctor who accepts Medicare and do not need referrals	✓ You do not need referrals. Most plans let you see any doctor who accepts Medicare. Some plans require in-network doctors and facilities.
\$0 Extras (Fitness program, over-the- counter spending allowance)	✗ Not offered	✓ Yes
Worldwide coverage for urgent/emergency care and ambulance	✗ Not covered	✓ Yes
Alternative care (chiropractic, acupuncture, naturopathic care)	✗ Very limited coverage	✓ Covered in many plans
Annual out-of- pocket limit	✗ None	✓ Yes, both for medical and Rx coverage
Human service	✗ Plan likely uses automated phone trees	✓ Real people on the phone to assist you

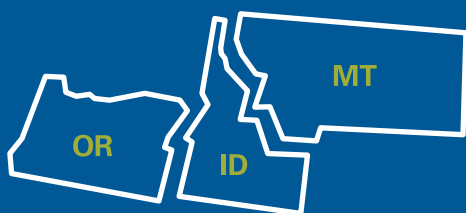
The doctors and hospitals you want, across the region and throughout the country



Our network includes thousands of providers and facilities—many of the best-known names in the area.

For extra peace of mind, all our plans include an annual “out-of-pocket maximum.”

We offer Medicare Advantage plans in



Idaho

Ada, Boise, Bonner, Camas, Canyon, Elmore, Gem, Gooding, Jerome, Kootenai, Lincoln, Owyhee, Payette, Twin Falls, and Valley Counties

Montana

Yellowstone County

Oregon

Clackamas, Crook, Deschutes, Hood River, Jefferson, Klamath*, Lane, Multnomah, Sherman, Wasco, and Washington Counties

*Zip codes 97731, 97733, 97737, 97739

For ultimate freedom, pick a plan with out-of-network benefits

Want to see any doctor, dentist, or alternative care provider who accepts Medicare, anywhere in the country? We have plans that let you do just that. These are great plans for people who enjoy travel—or just like keeping their options open.





Plan types explained



Essentials & MyCare™

With our **HMO** plans, you can see doctors in our extensive network and you'll save the most. Urgent and emergency services are covered at the in-network level, worldwide.

Essentials Choice & MyCare™ Choice

Great for snowbirds and frequent travelers, our **HMO-POS** plans let you see any doctor in the U.S. who accepts Medicare. Use in-network doctors and you'll save the most. Urgent and emergency services are covered at the in-network level, worldwide.

Explorer

Like the Choice plans above, these **PPO** plans let you see any U.S. doctor who accepts Medicare. Using in-network doctors will save you the most. Urgent and emergency services are covered at the in-network level.

Rx

Plans with "Rx" in the name include prescription benefits. You'll likely want an Rx plan unless you have other drug coverage (for example, through veterans' benefits).

Drug coverage that gives you more

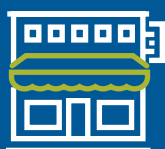
More value

Pay for a 30-day supply, get a 90-day supply (CVS mail-order)

For many Tier 1 and Tier 2 medications—including insulin.



More choice



Thousands of retail pharmacies

Sav-on/Albertsons, Costco, Fred Meyer/Kroger, Safeway, CVS/Target, Walmart, and more

Take advantage of low copays at more than 60,000 pharmacies throughout the U.S. Find one near you at [Medicare.PacificSource.com](https://www.Medicare.PacificSource.com).

More \$0 prescriptions



\$0 Tier 1 preferred generic medications

Here are some of the most common Tier 1 drugs. See the full list at [Medicare.PacificSource.com](https://www.Medicare.PacificSource.com).

Blood pressure

Atenolol
Benazepril HCL
Carvedilol
Clonidine
Enalapril Maleate
Fosinopril Sodium
Furosemide
Hydrochlorothiazide
Irbesartan
Lisinopril
Lisinopril-HCTZ
Losartan Potassium
Losartan Potassium-HCTZ
Quinapril HCL
Ramipril
Valsartan-HCTZ
Verapamil

Cholesterol

Atorvastatin Calcium
Lovastatin
Pravastatin Sodium
Rosuvastatin Calcium
Simvastatin

Diabetes

Glimepiride
Glipizide ER/IR
Metformin HCL ER/IR
Pioglitazone

Osteoporosis

Alendronate
Ibandronate

Medicare Prescription Payment Plan

This optional program may benefit some members with high drug costs by spreading payments throughout the year. We can help you determine whether you'd benefit.

Our plans also include:



No-cost fitness program

One Pass™ delivers flexible fitness for all, whether you work out at home or at the gym.



Eyeglass and vision benefits

You're covered for routine vision exams, and can spend up to \$200 for glasses or contacts.



Worry-free travel

Many plans let you see out-of-network providers, and all plans include in-network copays for emergency or urgent care.



Hearing benefits

You'll get big discounts on high-quality hearing aids, plus a \$0 hearing exam.



\$0 preventive care services

Pay nothing for routine physical exams and cancer screenings when you see in-network doctors.



Care coordination

Our local Health Services teams assist when you need help managing your healthcare.



Alternative care

Nearly all plans include coverage for chiropractic, acupuncture, and naturopathic services (with limitations).

See Plans At a Glance sheet for more details.

Your dental coverage: Simple, flexible

There's nothing complicated about the dental benefits included with our plans.



Spend up to the plan's maximum on any combination of preventive, diagnostic, and restorative work—your choice.

\$0
copay

- ✓ **Cleanings**
- ✓ **Exams**
- ✓ **Bitewing and full-mouth x-rays**
- ✓ **Fluoride treatments**

- **Coverage for dentures**, bridges, crowns, root canals, inlays, and much more
- **See any licensed dentist**, in or out of network (Choice and Explorer plans)
- **No deductible, no waiting period**

NOTE: Dental coverage is not part of Essentials Rx 41.
This is a summary. For complete details, see each plan's Summary of Benefits.

Enrolling in PacificSource Medicare



When you become eligible for Medicare

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.

Have questions? Ready to sign up? Here's how:



Phone

888-530-1426, TTY: 711. We accept all relay calls.

Hours: October 1 – March 31: 7 days a week, 8:00 a.m. to 8:00 p.m.
April 1 – September 30: Monday – Friday, 8:00 a.m. to 8:00 p.m.



In person

- 2965 NE Conners Avenue, Bend, Oregon
- 555 International Way, Springfield, Oregon
- 1500 SW 1st Ave #200, Portland, OR
- 4263 Commercial St SE #400, Salem, Oregon
- 408 E. Parkcenter Blvd., Suite 100, Boise, Idaho



Online

[Medicare.PacificSource.com](https://www.Medicare.PacificSource.com)



Contact a broker

We partner with a select group of local insurance brokers. Call us for assistance.



Attend a free seminar

Learn more about Medicare and Medicare Advantage plans at [Medicare.PacificSource.com/Events](https://www.Medicare.PacificSource.com/Events).

For accommodation of special needs at seminars, please call **888-530-1426**, TTY: 711.

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. Out-of-network/noncontracted providers are under no obligation to treat PacificSource Medicare members, except in emergency situations. 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. Accessibility help: For assistance reading this document, please call us at 888-863-3637, TTY: 711. We accept all relay calls.



2026 Medicare Advantage plans

Compare benefits easily with this Plans At a Glance sheet



Your provider
network
includes:

Oregon



Idaho



Montana



...plus many more. Search for
doctors and facilities at
[Medicare.PacificSource.com](https://www.Medicare.PacificSource.com).

Providers subject to change.
See our website for the latest updates.

2026 Plans At a Glance

Urgent and emergency care are covered worldwide at the in-network level.

	Essentials Choice Rx 36 (HMO-POS)		Essentials Rx 27 (HMO)	Essentials Choice Rx 14 (HMO-POS)		Essentials Rx 6 (HMO)	Essentials Choice 2 (HMO-POS)	
	In-network	Out-of-network	In-network	In-network	Out-of-network	In-network	In-network	Out-of-network
Benefit highlights	You pay:		You pay:	You pay:		You pay:	You pay:	
Monthly premium	\$28		\$61	\$104		\$223	\$0	
Medical deductible	\$0		\$0	\$0		\$0	\$0	
Primary care office visit Specialist office visit (referrals not required)	\$15 \$35	\$45	\$20 \$40	\$0 \$35	\$45	\$0 \$15	\$10 \$10	\$45
Inpatient hospital care	\$425/day (1–7) \$0/day (8+)	50%	\$395/day (1–7) \$0/day (8+)	\$375/day (1–7) \$0/day (8+)	50%	\$350/day (1–7) \$0/day (8+)	\$425/day (1–7) \$0/day (8+)	30%
Outpatient surgery	\$425	50%	\$395	\$375	50%	\$275	\$425	30%
Diagnostic colonoscopy, DEXA, and mammogram	\$0	50%	\$0	\$0	50%	\$0	\$0	30%
A1c and Protime / Other diagnostic lab	\$0 / \$0	50%	\$0 / \$25	\$0 / \$20	50%	\$0 / \$25	\$0 / \$0	30%
Advanced imaging: CT & Nuclear / MRI & PET	\$375 / \$450	50%	\$295 / \$375	\$250 / \$340	50%	\$225 / \$325	\$300 / \$400	30%
Physical therapy	\$40	\$45	\$40	\$35	\$45	\$15	\$10	\$45
Ambulance (ground and air, worldwide)	\$350		\$325	\$300		\$250	\$300	
Emergency (worldwide)	\$120		\$120	\$120		\$120	\$120	
Urgent care (worldwide)	\$50		\$50	\$50		\$50	\$50	
Annual out-of-pocket maximum	\$6,500	\$8,950 (in/out combined)	\$6,700	\$5,950	\$8,950 (in/out combined)	\$5,500	\$5,950	\$8,950 (in/out combined)
Extra benefits	You pay:		You pay:	You pay:		You pay:	You pay:	
Dental yearly maximum benefit	\$1,000		\$500	\$1,500		\$1,250	\$2,500	
Included dental preventive/comprehensive	\$0 / 50%		\$0 / 50%	\$0 / 50%		\$0 / 50%	\$0 / 50%	
Routine vision exam	\$0 1 exam every year		\$0 1 exam every 2 years	\$0 1 exam every year		\$0 1 exam every 2 years	\$0 1 exam every year	
Reimbursement for eyeglasses or contact lenses	\$200 reimbursement every 2 years		\$200 reimbursement every 2 years	\$200 reimbursement every 2 years		\$200 reimbursement every 2 years	\$200 reimbursement every year	
Over-the-counter purchase allowance	\$15 per quarter	N/A	\$20 per quarter	\$25 per quarter	N/A	\$25 per quarter	\$75 per quarter	N/A
One Pass™ fitness program	\$0	N/A	\$0	\$0	N/A	\$0	\$0	N/A
Routine hearing exam	\$0	N/A	\$0	\$0	N/A	\$0	\$0	N/A
Hearing aid benefit (includes low-cost option)	Starting at \$599	N/A	Starting at \$599	Starting at \$599	N/A	Starting at \$599	Starting at \$599	N/A
Alternative care (naturopathy, non-Medicare covered acupuncture, and chiropractic)	\$25 (12 visits/year, combined)		\$25 (12 visits/year, combined)	\$25 (12 visits/year, combined)		\$25 (18 visits/year, combined)	\$10 (24 visits/year, combined)	
Annual physical / transitional & chronic care	\$0	50% / \$45	\$0	\$0	50% / \$45	\$0	\$0 / \$10	30% / \$45
Part D prescription drugs	Included		Included	Included		Included	N/A*	

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

This is an overview. For full details, see each plan’s Summary of Benefits, or contact us. *You cannot combine Medicare Part D prescription drug coverage from any other company with this plan.

Part D prescription drug benefits



SAVE!

**With convenient
mail-order
service**

What's great about mail-order

- Get a 60- or 90-day supply for the cost of 30 days (Tiers 1 and 2), including insulin
- Save on Tier 3 preferred brand mail order
- Enjoy fast, free delivery

	Essentials Choice Rx 36 (HMO-POS)	Essentials Rx 27 (HMO)	Essentials Choice Rx 14 (HMO-POS)	Essentials Rx 6 (HMO)
	You pay:	You pay:	You pay:	You pay:
Deductible				
Tiers 1, 2, insulin, and most vaccines	\$0	\$0	\$0	\$0
Tiers 3, 4, and 5	\$499	\$399	\$199	\$99
30-day supply. When the total drug costs are between \$0 and \$2,100, you pay:				
Most vaccines	\$0	\$0	\$0	\$0
SAVE! Tier 1 Preferred Generic	\$0	\$0	\$0	\$0
Tier 2 Generic	\$6	\$8	\$10	\$12
Insulin	\$35	\$35	\$35	\$35
Tier 3 Preferred Brand	20%	20%	24%	24%
Tier 3 Preferred Brand Mail Order	15%	15%	15%	15%
Tier 4 Nonpreferred Brand	25%	25%	28%	28%
Tier 5 Specialty	27%	28%	30%	31%



**After your out-of-pockets costs reach \$2,100,
you pay \$0 until the end of the calendar year.**

To find out your medication's tier, visit [Medicare.PacificSource.com](https://www.Medicare.PacificSource.com) or call **888-863-3637**, TTY: 711. We accept all relay calls. Your cost may differ based on mail order pricing, long term care, home infusion, or quantity.

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 providers are available in our network.

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