HealthyYou



Medicare Member News | Fall 2014



Stay InTouch with myPacificSource!

Now you can stay "InTouch" with your PacificSource Medicare coverage, no matter where you are, with our FREE new mobile app.

Use the myPacificSource mobile app to:

- Access your member ID card.
- Access your office visit copays and out-of-pocket maximum.
- Find a nearby provider or hospital.
- Call the 24-hour Health Advice Hotline (available on January 1, 2015).

This new, free mobile app is available for iOS and Android smartphone devices. Just open your app store, search for "PacificSource Health Plans," and download.

NEW! myPacificSource

Access to your
PacificSource Medicare
information when you
need it.





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Customer Service

Bend: 541.385.5315 Springfield: 541.225.3771 Boise: 208.433.4612

Toll-Free: 888.863.3637 TTY: 800.735.2900

- Oct. 1 to Feb. 14: 8:00 a.m. to 8:00 p.m. local time zone, seven days a week.
- Feb. 15 to Sept. 30: 8:00 a.m. to 8:00 p.m. local time zone, Monday Friday.

PacificSource Community Health Plans, Inc. is an HMO/PPO plan with a Medicare contract. Enrollment in PacificSource Medicare depends on contract renewal. Y0021_MISC2912_CMS Accepted 11222014

Osteoporosis and Fall Prevention



Reduce your chance of falling.

Winter in the Northwest usually means rain, snow and ice. Your risk of falling increases in these slippery conditions.

Simple lifestyle changes can reduce your chance of falling.

What is osteoporosis?

Osteoporosis is a condition that causes bones to become thin, weak, and more likely to break. Although you can break a bone in any part of your body, the most common broken bones associated with osteoporosis are the spine, wrist, and hip.

How are falls and osteoporosis linked?

- Preventing falls is very important if you have osteoporosis.
 Did you know that 1 in 10 falls experienced by older adults end in serious injury such as a broken bone? If you can prevent falls, you can reduce the risk of broken bones of the hip, spine and wrist.
- Vitamin D deficiency is a risk factor for both falls and broken bones. To reduce your risk of falls and broken bones increase your daily vitamin D and calcium intake. Talk with your doctor to find out what the right dose is for you. If you have Part D coverage with PacificSource Medicare, these supplements are covered, with a prescription, at \$0 copay.
- Regular physical activity and exercises that combine muscle strengthening and balance helps reduce the risk of falls and actually improves the health of your bones.

Take action to prevent osteoporosis and falls.

- Eat a balanced diet rich in calcium.
- Take vitamin D supplements.
- Get regular physical activity.
- Don't smoke.
- Limit your alcohol.
- Check your home for safety hazards.
- Talk with your doctor about a screening test.

Information provided by the National Council on Aging.

Have you received your flu shot yet?

If you haven't received your flu shot this year, it's not too late. Places you can get your flu shot include your doctor's office or pharmacies. You can also go to www.Flushot. Healthmap.org to find a flu shot clinic near you.

2015 Plan Highlights

Below are highlights for our 2015 Medicare Advantage plans.

24-hour Health Advice Hotline: Available 24-hours, 7 days a week. Call (855) 834-6150 toll-free any time, day or night, to receive trusted health information and advice from the comfort of your home. A nurse may call you back with additional advice and information based on your health questions and needs. Average call back time is less than 15 minutes. TTY users should call (210) 595-2006.

Lower prescription drug costs: We've lowered all preferred generic drugs to a \$0 - \$2 copay (varies by plan). We also included more coverage for some generic and brand name drugs during the coverage gap, also known as the "donut hole."

100 drugs added to Tier 1 of Formulary: We have added 100 drugs to our Tier 1 - Preferred Generics which means lower cost to you (\$0 - \$2 copay).

No deductible: All PacificSource Medicare plans will continue to have a \$0 deductible in 2015.

Financial protection: All our plans protect you with a low annual out-of-pocket maximum. Once you reach this amount, you pay \$0 for covered medical services for the rest of the year.

New plans available in 2015: We are adding new Medicare Advantage plans in the following areas:

- Central Oregon
- Southwest Idaho
- Portland Metro area

If you live in one of these areas, and would like more information about one of our new plans, please contact us at (888) 863-3637 toll-free. TTY users should call (800) 735-2900.

New online enrollment center:

Do you know someone that will be turning 65 soon? If so, they can now enroll in a PacificSource Medicare plan online through our Online Enrollment Center. Just tell them to go Help when you need it

24-hour Health

Advice Hotline

coming

Received trusted health information and advice from the comfort of your home any time, day or night. Below is a card that you can cut out to reference at home.

January 1, 2015

Available January 1, 2015

24-Hour Health Advice Hotline

Call toll-free: **(855) 834-6150**

TTY: (210) 595-2006 Staffed around the clock Seven days a week





Cut Out

to www.EnrollMedicare.PacificSource.com to review our plans and apply online.

Part D Prescription Drug Coverage Changes for 2015



We have a new way for your doctor to send us prior authorization (PA) requests for prescription drugs. This will allow them to get faster decisions from us about your PA requests. To get faster decisions about your PA requests, please ask your doctor to submit their requests online, using "InTouch" for Providers. If your doctor needs help getting started, have them call our Pharmacy Services team at (888) 437-7728. We are happy to help!

If your doctor does not have access to the internet, you or your doctor can send PA requests to us by fax. The fax number is located on our website at www. Medicare.PacificSource. com.

You will see some changes to your prescription drug (Part D) coverage in 2015.

If you have a PacificSource Medicare plan with Part D coverage, you will see a few changes to your drug coverage in 2015.

Below is a list of some changes that will take place on January 1, 2015. For a full list of changes, see your 2015 Annual Notice of Changes.

- 100 drugs moving from Tier 2 to Tier 1 of our Formulary.
 This means lower cost for you (\$0 \$2 copay).
- We've added coverage for select generic and brand name drugs (Tier 1 - 4) during the coverage gap ("donut hole"). Your copay will stay the same through the coverage gap for these select medications.
- We cover Aspirin, calcium, vitamin D, and calcium/ vitamin D combination products with a prescription (\$0 copay).

This chart shows one-month supply copays for covered Part D prescription drugs:

Tier	Cost-share
Tier 1: Preferred Generics	\$0 - \$2 (depending on plan)
Tier 2: Non-Preferred Generics	\$12
Tier 3: Preferred Brand	\$45
Tier 4: Non-Preferred Brand	\$95
Tier 5: Specialty	33%

The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Limitations, copays, and restrictions may apply. Benefits, formulary, premiums and/or copays/coinsurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium.

Optional Preventive Dental

Advantage Dental - Preferred Network

If you have Optional Preventive Dental with PacificSource Medicare, you can see both in-network and out-of-network dental providers. It may cost more for dental services provided by an out-of-network dentist. We use Advantage Dental as our preferred network of dentists. For a current list of our in-network dental providers, please call Customer Service or visit our website at www.Medicare.PacificSource. com.

Optional Preventive Dental can be added for less than \$30 a month.

Dental health is important for your overall health. That's why we offer optional preventive dental coverage to help keep you healthy.

These dental benefits can be added to your PacificSource Medicare plan during certain times of the year. This is an optional supplemental benefit, which means it's not covered by Original Medicare nor included as part of your PacificSource Medicare plan.

If you would like to add dental, you must enroll and pay an additional monthly premium. Call us for more information or to find out when you can enroll.



What's included?

With our optional preventive dental benefits, you are covered for diagnostic and preventive care services including: routine exams, cleanings and x-rays.

There is no deductible and no waiting periods. Plus, you have the freedom to use any dentist anywhere in the U.S.

Optional Preventive Benefits		What You Pay In-Network Advantage Dentists	What You Pay Out-of-Network Dentists	Can you choose your dentist?
Routine Exams	2 per calendar year	\$0 copay	\$0 copay up to our maximum allowable charge. *If your dentist charges more than this maximum, you will be responsible for the difference.	Yes, although you may have to pay more if you see a dentist outside the Advantage Dental Network.
Dental Cleanings (Prophylaxis or Periodontal Maintenance)	2 per calendar year	\$0 copay		
Full Mouth X-Rays and/or Panorex	1 complete mouth series every 5 calendar years**	\$0 copay		
Bitewing X-Rays	1 set of 4 films, 2 per calendar year	\$0 copay		

^{*} Maximum allowable charge is based on the 85th percentile for Usual, Customary and Reasonable charges.

^{**} Multi-year benefits may not be available in subsequent years.

Select Your Primary Care Provider (PCP) Online



Pay Your Premium Automatically

You can have convenient monthly withdrawals made automatically on the 5th of every month from your designated checking account.

To set up automatic deduction from your checking account, you may either:

- Log onto your InTouch for Members account and select "Payment Center" then select "Automatic Payments".
 Follow the step-by-step instructions.
- Complete the Automatic Deduction
 Form. You can print this form from our website www.Medicare.
 PacificSource.com or call Customer Service.

You can now select a new PCP online using the online provider directory.

If you need a new PCP for any reason, just go to our website at www.Medicare.PacificSource.com and follow these simple steps:

- 1. Click"Search Tools" in the right corner then "Find a Doctor"
- 2. Enter your city and state or zip code, and the doctor's name then click "Find Providers"
- 3. Locate the doctor you'd like to select as your PCP and click the "**Set as my PCP**" button to the right of their name



4. Complete the short online form and click "Submit."



We will send you a new member ID card with your new selected PCP when the change is effective. Continue using your current ID card until you receive the new one.

You can also contact us to change your PCP. Customer Service phone numbers are listed on page 1 of this newsletter.

National Coverage Changes Issued by the Centers for Medicare & Medicaid (CMS)

Check our website for more information about National Coverage Determination (NCD) changes.

We post national coverage changes to our website at www. Medicare.PacificSource.com within 30 days of CMS announcing a change. Visit our website for more information about recent changes. Below is a list of recent changes.

- Cardiac Rehabilitation Programs for Chronic Heart Failure -Released July 21, 2014
- Transcatheter Mitral Valve Repair (TMVR) Released August 7, 2014
- Carotid Artery Stenting (CAS) Investigational Studies -Released September 17, 2014

For detailed information about these changes, please call our Customer Service team or visit:

www.Medicare.PacificSource.com/Tools/NCDChanges.aspx

\$0 Over-the-Counter (OTC) Medications

PacificSource Medicare covers some over-the-counter (OTC) drugs not covered by Medicare Part D.

If you have a PacificSource Medicare prescription drug plan, we will cover OTC aspirin, calcium, vitamin D and calcium/vitamin D combination products. If your doctor tells you to take these drugs, ask for a prescription. To receive this benefit, you must give your pharmacy a valid prescription for the OTC medicine. These drugs have a \$0 copay. For information, please see your Evidence of Coverage, review coverage details in your formulary (List of Covered Drugs), or call our Customer Service department (see contact information on page 1).



Do we have your correct address?

Are you planning to be away for more than one month? Don't miss receiving important plan information.

Please contact Customer Service with your new address prior to leaving. Then, don't forget to let us know when you return.



2965 NE Conners Avenue Bend, Oregon 97701

Important Plan Information



Prevent Fraud, Waste, and Abuse

Healthcare fraud is a growing problem. It drives up the cost of healthcare, and puts a burden on taxpayers and healthcare systems. We are committed to stopping healthcare fraud, but we need your help too!

Visit www.Medicare.PacificSource.com/ Company/Compliance.aspx and select "For Members" for useful information and tips on what you can do to help prevent healthcare fraud.

Website Quick Tips

We have a secure member site called InTouch. Click "InTouch Login" at the top of our website (www.Medicare.PacificSource. com). Once you log on, you can:

- Pay your premiums online. Make a onetime credit card payment, or automatic deductions from your checking account. View statements or change accounts any time.
- View your plan materials and benefits.
- See how close you are to reaching your out-of-pocket maximums and limits.
- Look at your claims and status of referrals, medical and pharmacy authorizations.
- Submit appeals and grievances online.
- Order a new ID card, or print a temporary ID card.
- Go paperless.