



Summary of Benefits 2023

Explorer 6 (PPO)



Things to Know About PacificSource Medicare Explorer 6 (PPO)



Who can join?

To join **PacificSource Medicare Explorer 6 (PPO)**, 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: **Idaho:** Ada, Blaine, Boise, Camas, Canyon, Elmore, Gem, Gooding, Jerome, Lincoln, Owyhee, Payette, Twin Falls, and Valley counties. **Montana:** Missoula county.

Which doctors and hospitals can I use?

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

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

Summary of Benefits:

January 1, 2023–December 31, 2023



This is a summary of costs for drug and medical services covered by PacificSource Medicare for the Explorer 6 (PPO) 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. 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

	IN-NETWORK	OUT-OF-NETWORK
	You Pay	
Monthly Premium		
You must continue to pay your Medicare Part B premium.	\$0	
Medical Deductible		
	\$0	
Out-of-pocket Maximum		
The most you pay during the calendar year for covered services.	\$3,950 Annual limit for Medicare-covered services you receive from in-network providers	\$8,950 Annual limit for Medicare-covered services you receive from both in-network and out-of-network providers combined.
Inpatient Hospital Care		
Our plan covers an unlimited number of days for an inpatient hospital stay. Prior authorization may be required depending on the procedure, except in urgent or emergent situations. Notification from your provider is required upon admission.	\$250 per day for days 1–5 \$0 for days 6 and beyond	35%
Outpatient Surgery		
Outpatient hospital or Ambulatory Surgical Center Prior authorization is required for some services.	\$100	35%
Doctor's Office Visits		
Primary/Specialty Prior authorization may be required for surgery or treatment services.	\$0	35%
Preventive Care		
For Medicare-approved preventive care. Examples include an annual physical exam, flu shots, and various cancer screenings.	\$0	35%
Emergency Care		
Copay waived if admitted to hospital within 72 hours. Includes Worldwide coverage.	\$110	
Urgently Needed Services		
Includes Worldwide coverage.	\$40	
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- \$190 MRI or PET Scan - \$310	35%
Diagnostic Tests and Procedures		
	\$15	35%
Lab Services		
Prior authorization is required for genetic testing and analysis.	A1c and Prottime Testing - \$0 Genetic Testing - 20% All other Lab Services - \$0	35%

	IN-NETWORK	OUT-OF-NETWORK
	You Pay	
Outpatient X-rays		
	\$15	35%
Therapeutic Radiology Services		
Prior authorization is required for some radiation services.	20%	35%
Hearing Services		
Exam to diagnose and treat hearing and balance issues.	\$35	35%
TruHearing™		Standard: \$599
Hearing Aids: Per aid (up to two per year).		Advanced: \$799
		Premium: \$999
Routine hearing exam (up to one per year).		\$0
Dental Services		
For Medicare-covered dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth). Prior authorization is required for nonroutine dental care.	\$35	35%
Dental Services (Routine)		
Routine dental services covered up to a combined \$2,000 annual maximum.		Preventive Services: \$0
Coverage includes the following:		Restorative & Extraction Services: 30%
Preventive Services:		
<ul style="list-style-type: none"> • Routine Exam - 2 per calendar year • Cleaning - 3 per calendar year • Bitewing x-ray - 2 per calendar year • Full mouth x-ray, Conebeam, and/or Panorex - 1 per 5 years 		
Restorative & Extraction Services:		
<ul style="list-style-type: none"> • Pulpotomy: deciduous teeth only • Tooth desensitization • Pulp capping (direct) • Oral Surgery (simple extractions) • Stainless steel crowns • Core build up (tooth requires root canal therapy) • Bone grafting (only covered at time of extraction or implant placement) • Fillings - 1 every 2 calendar years • Root planing/Perio Scaling - 1 every 2 calendar years per quad • Debridement - 1 every 3 years not within 3 years of other prophylaxis • Analgesia/Sedation: only with surgical procedures 		

IN-NETWORK

OUT-OF-NETWORK

You Pay

Optional Supplemental Comprehensive Dental Plan

This plan can be purchased for an additional monthly premium and offers all the benefits included under Dental Services (Routine), plus more. This plan cannot be combined with other dental benefits. Coverage includes:

Preventive Services:

- Routine Exams
- Bitewing x-rays
- Full mouth x-ray, Conebeam, and/or Panorex - 1 per 5 years
- Fluoride or Fluoride Varnish
- And more

Restorative & Extraction Services:

- Fillings - 1 per 2 calendar years
- Simple surgery
- Stainless steel crowns
- Removal of damaged tissue (debridement) - 1 per 3 years
- And more

Endodontics, Periodontics, Prosthodontics, Other Oral/Maxillofacial Surgery:

- Crowns, inlays, onlays, dentures, or bridges - 1 per 5 years
- Root canal therapy - 1 per 3 years per tooth
- Implants - 1 per tooth per lifetime
- Veneers
- Complex surgery
- And more

Monthly premium: **\$57** (in addition to your monthly plan premium of \$0)

\$2,000 annual benefit limit for combined services

Preventive Services: **\$0**

Restorative & Extraction Services: **20%**

Endodontics, Periodontics, Prosthodontics, Other Oral/Maxillofacial Surgery: **50%**

Vision Services

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

\$0

35%

Routine eye exam, one every calendar year.

\$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 calendar year for routine prescription eyeglasses or contact lenses.

\$250 reimbursement

	IN-NETWORK	OUT-OF-NETWORK
	You Pay	
Mental Health Care		
Inpatient Services Prior authorization is required except in an emergency. Notification from your provider is required upon admission. 190-day lifetime limit for inpatient care not provided in a general hospital.	\$230 per day for days 1–5 \$0 for days 6 and beyond	35%
Outpatient Services Per group or individual therapy visit	\$0	35%
Skilled Nursing Facility (SNF)		
Prior authorization is required. Limited up to 100 days per benefit period. No prior hospital stay is required.	\$0 per day for days 1–20 \$196 per day for days 21–100	35%
Physical Therapy		
Prior authorization is required for services beyond \$3,000 for physical therapy and speech therapy combined.	\$0	35%
Ambulance		
Per one-way transport. Prior authorization is required for nonemergency transportation. Includes Worldwide coverage.	\$250	
Transportation		
	Not covered	
Part B Drug Coverage		
Prior authorization or step therapy is required for some drugs.	20%	35%

Additional Benefits and Programs not included above



	You Pay
Alternative Care	
Non-Medicare covered acupuncture and non-Medicare covered chiropractic care. Combined total of 24 visits per calendar year.	\$0
Meal Benefit	
Up to 2 meals per day for 7 days (total of 14 meals) after a recent inpatient stay in a hospital or nursing facility.	\$0
Over-the-Counter (OTC) Drug Coverage	
OTC medications and/or health related items through NationsOTC	\$150 per Quarter
Silver&Fit® Healthy Aging and Exercise Program	
<p>Including but not limited to the following options:</p> <ul style="list-style-type: none"> • A fitness center membership at participating exercise centers, • A Home Fitness kit including options like a wearable fitness tracker or a strength kit. • On-demand videos through the website and mobile app, • Healthy Aging Coaching sessions by telephone, • The Silver&Fit Connected™ tool for tracking your activity 	\$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. Available for in-network providers only.	\$0
Rewards and Incentives	
<p>When you complete one or more of the activities listed in the calendar year, you will receive a certificate by mail redeemable for a gift card at a variety of popular retailers. Limit one reward per eligible activity completed in the calendar year unless otherwise specified.</p>	
<ul style="list-style-type: none"> • Routine physical or annual wellness visit: \$50 • Mammogram: \$25 • Diabetic A1c (blood glucose test): First test: \$15; Second test: \$25 	<ul style="list-style-type: none"> • Diabetic eye exam: \$25 • Flu Shot: \$10 • Dexa Scan: \$20 • Colonoscopy or Fit kit: \$20

PacificSource Community Health Plan 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. Out-of-network/non-contracted providers are under no obligation to treat plan 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. 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.