



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

**PacificSource Dual Care (HMO D-SNP)**  
2025 Dual Eligible Special Needs Plan

- \$0**
- ✓ select drugs
  - ✓ dental care
  - ✓ eyewear
  - ✓ fitness program

**PLUS**

**\$200** quarterly spending allowance for OTC

Your costs may vary if your Medicaid eligibility category changes.



# PacificSource Dual Care means extra benefits



## What is Dual Care?

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PacificSource Dual Care is a Dual Eligible Special Needs plan. It gives **extra benefits for no additional cost** to people who qualify for both Medicare and Medicaid (Oregon Health Plan). Dual Care combines your Original Medicare benefits, your Part D prescription drug coverage, and your Medicaid benefits in a single, convenient plan.



## Am I eligible for extra benefits?

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PacificSource Dual Care is available to you if:

- You qualify for Medicare Parts A and B
- You're eligible for full Medicaid benefits
- You live in one of these counties: Clackamas, Crook, Deschutes, Hood River, Jefferson, Lane, Marion, Multnomah, Polk, Wasco, Washington, or Klamath (zip codes 97731, 97733, 97737, and 97739)



## Will enrolling in Dual Care reduce my Medicaid benefits?

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No, in fact, a D-SNP plan adds **more coverage to your current medical and drug benefits.**

# Get all the benefits of Medicaid and Original Medicare, plus much more – **at no cost to you**



**\$0** Medicaid-covered dental care—many routine procedures

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**\$0** annual routine eye exam

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**\$200** allowance per year for eyeglasses or contacts of your choice

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**\$0** preferred generics (tier 1)

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**\$0** fitness program with gym membership and brain training

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**\$0** rides to and from your healthcare appointments

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**\$200** allowance each quarter for hundreds of over-the-counter items

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Your costs may vary if your Medicaid eligibility category changes.

# The kind of help you'd expect from a friend



At PacificSource, member service is more than professional—it's personal. Best of all, it's local. The people who help you are right here in the Northwest.

PacificSource is a **not-for-profit community health plan**. Our duty is to members, healthcare providers, and brokers—not shareholders.

We answer Customer Service calls with humans—not automated phone trees. And we're committed to going beyond what's required to make sure you're satisfied.

For members struggling with challenges, such as food insecurity, housing, or transportation, our Member Support Specialists and Care Management team work with providers and community organizations to help.



## ✓ The doctors and hospitals you want

Our provider network is more than a list of approved doctors. It's a unique, local partnership with a shared commitment to serving you.

The thousands of doctors and facilities who care for our members are consistently rated among the best in the region. And our plans don't require referrals.



## ✓ Part of your community

PacificSource was founded right here in Oregon, and it continues to be our home. We have many years of experience as a Coordinated Care Organization, providing Medicaid and Medicare services with a local, human touch.



# 2025 PacificSource Dual Care at a glance

Benefit highlights	In-network
<b>Monthly premium</b>	<b>\$0</b>
<b>Medical deductible</b>	<b>You pay nothing</b>
Primary care office visit / Specialist office visit (referrals not required)	<b>You pay nothing</b>
Inpatient hospital care	<b>You pay nothing</b>
Outpatient surgery	<b>You pay nothing</b>
Labs, x-rays, and imaging	<b>You pay nothing</b>
Physical therapy and occupational therapy	<b>You pay nothing</b>
Telehealth, including primary care and specialists	<b>You pay nothing</b>
Preventive care	<b>You pay nothing</b>
Routine vision exam, once per year	<b>You pay nothing</b>
Eyeglasses and contact lenses	<b>\$200 allowance per year</b>
Comprehensive dental	<b>Covered with limitations</b>
Transportation services (see page 4)	<b>You pay nothing</b>
Over-the-counter health and wellness allowance	<b>\$200 allowance per quarter</b>
Hearing exams and hearing aids	<b>Covered with limitations</b>
One Pass™ fitness benefit	<b>You pay nothing</b>
Annual out-of-pocket maximum	<b>You pay nothing</b>

## Prescription drug benefit with new out-of-pocket maximum

Depending on your income and institutional status, you pay the following:	
For preferred generic (tier 1)	<b>\$0</b>
For non-preferred generic	<b>\$0, \$1.60, or \$4.90</b>
All other drugs	<b>\$0, \$4.80, or \$12.15</b>



If your out-of-pocket drug costs reach \$2,000 in a year, **you pay \$0** for any additional covered prescriptions.

This is a summary. Cost shares, benefits, premiums, and deductibles in this brochure reflect Medicare and full Medicaid coverage. Your costs may vary if your Medicaid eligibility category and/or the level of Extra Help you receive changes. Contact us or your broker if you have questions.

# More benefits of your Dual Care plan



## \$800 spending allowance for over-the-counter items

Each quarter, you can order up to \$200 worth of over-the-counter health and wellness items. Options include vitamins, supplements, and hundreds of popular products. From dental floss to cough drops to blood pressure cuffs, there's a huge array to choose from—all with free two-day shipping.



## Rides to health visits

We help members get rides to covered healthcare services. This benefit is called Non-Emergent Medical Transportation (or NEMT). The NEMT provider will work with you to get you the best ride type for your needs. There is no cost to you for this service.



## No-cost fitness program

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

- Access to the largest nationwide network of gyms and fitness locations, including many YMCAs
- Freedom to choose: Visit multiple facilities in the same month
- Live digital fitness classes and on-demand workouts
- Online brain training made just for you, to help improve your memory and focus



## Care coordination

Our local Health Services teams provide direct assistance when you need help managing your healthcare. Nurse Case Managers and Member Support Specialists will:

- Work collaboratively with you and your providers
- Connect you with local resources, and offer support in navigating the healthcare system
- All at no cost to you



## \$0 dental benefits

Dental care is an important part of your overall health. So your plan covers dental exams, cleanings, fluoride, and x-rays. You're also covered for needed services, such as fillings, crowns, surgery, dentures, and bridges. Limits apply.

# Get your medications **your way**



## **\$0 tier 1 preferred generic medications**

Tier 1 preferred generic drugs are \$0 on our Dual Care plan. You'll pay \$0 for up to a 90-day supply at preferred pharmacies. Most vaccines are also covered at no cost.

Here are some of the most common select care 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



## **Home delivery**

**Save money with CVS Caremark mail order**

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

## **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.



# Enrolling in PacificSource Dual Care

**We make it easy to join our D-SNP. Here are the times you can enroll:**



If you are newly eligible for Medicare and full Medicaid benefits:

- You can enroll in a D-SNP at any time, year-round

If you currently have both Medicare and Medicaid, or are already enrolled in a D-SNP:

You can enroll in or switch to our Dual Care plan:

- Any time during the Annual Enrollment Period (AEP):  
**October 15 – December 7**

You may be eligible to enroll once per calendar month. Contact us, and we can help you determine your eligibility.

## Questions? Ready to enroll?



### Phone

**888-992-9215**, 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.



### 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 our D-SNP plan at [Medicare.PacificSource.com/Events](https://www.Medicare.PacificSource.com/Events).

For accommodation of special needs at seminars, please call **888-992-9215**, 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 names may be trademarks of their perspective owners. If you speak Spanish, language assistance services, free of charge, are available to you. Call 888-863-3637, TTY: 711. Accessibility help: For assistance reading this document, please call us at 888-863-3637, TTY: 711. We accept all relay calls.