PacificSource Community Health Plans
2965 NE Conners Avenue, Bend OR 97701
541.385.5315 888.863.3637
Medicare.PacificSource.com

Addendum to the 2023 Evidence of Coverage, Annual Notice of Change, and Summary of Benefits

This is important information regarding changes to your 2023 coverage.

This notice is regarding two cost-saving changes to 2023 Medicare Advantage benefits. These cost-saving benefit changes are part of the Inflation Reduction Act (IRA).

Beginning April 1, 2023, PacificSource Medicare members may pay less for certain drugs covered under Medicare Part B. If a drug had a price increase greater than the rate of inflation, your cost for those Part B drugs may be reduced.

Beginning July 1, 2023, you will pay **no more than** $35 for a one-month supply of Part B insulin that is delivered through a pump covered under Medicare Part B as durable medical equipment.

You are **not** required to take any action in response to this document, but we recommend you keep this information for future reference. For more information regarding your benefits, the EOC can be found here: www.Medicare.PacificSource.com. If you have any questions, please call us at **888-863-3637** toll-free. TTY users should call **711.** We accept all relay calls. We are open:

- **Oct. 1 – Mar. 31:** 8:00 a.m. to 8:00 p.m. local time zone, seven days a week.
- **Apr. 1 – Sept. 30:** 8:00 a.m. to 8:00 p.m. local time zone, Monday – Friday.

Sincerely,

Customer Service
PacificSource Community Health Plans

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).

PacificSource Community Health Plans complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

PacificSource Community Health Plans does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **888-863-3637,** TTY: **711.** Aceptamos todas las llamadas de retransmisión.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 **888-863-3637,** TTY: **711.** 我们会接听所有的转接来电。

PacificSource Medicare

Summary of Benefits 2023

MyCare Choice Rx 29 (HMO-POS)

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Things to Know About PacificSource Medicare

MyCare Choice Rx 29 (HMO-POS)

Who can join?

To join **PacificSource Medicare MyCare Choice Rx 29 (HMO-POS)**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes Yellowstone County in Montana.

Which doctors, hospitals, and pharmacies can I use?

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

Our plan's **pharmacy directory** is also on our website, www.Medicare.PacificSource.com/Search/Pharmacy.

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

What prescription drugs are covered?

You can see the complete plan **formulary** (list of Part D prescription drugs), and any restrictions on our website, www.Medicare.PacificSource.com/Search/Drug.

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 MyCare Choice Rx 29 (HMO-POS) 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 and Part D 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	
Pharmacy Deductible		
For Tier 3, 4, and 5 drugs	**$150**	
Out-of-pocket Maximum		
The most you pay during the calendar year for covered services.	**$5,200**	N/A
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.	**$360** per day for days 1–5 **$0** for days 6 and beyond	**50%**
Outpatient Surgery		
Outpatient hospital or Ambulatory Surgical Center Prior authorization is required for some services.	**$360**	**50%**
Doctor's Office Visits		
Primary Care Physician (PCP)/Specialty Prior authorization may be required for surgery or treatment services.	PCP - **$0** Specialist - **$40**	**$45**
Preventive Care		
For Medicare-approved preventive care. Examples include an annual physical exam, flu shots, and various cancer screenings.	**$0**	**50%**
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 - **$300** MRI or PET Scan - **$450**	**50%**
Diagnostic Tests and Procedures		
	$40	**50%**
Lab Services		
Prior authorization is required for genetic testing and analysis.	A1c and Protime Testing - **$0** Genetic Testing - **20%** All other Lab Services - **$40**	**50%**

	IN-NETWORK	OUT-OF-NETWORK
	You Pay	
Outpatient X-rays		
	$40	**50%**
Therapeutic Radiology Services		
Prior authorization is required for some radiation services.	**20%**	**50%**
Hearing Services		
Exam to diagnose and treat hearing and balance issues.	**$40**	**50%**
TruHearing™ Hearing Aids: Per aid (up to two per year).	Standard: **$599** Advanced: **$799** Premium: **$999**	
Routine hearing exam (up to one per year).	**$0**	
Dental Services (Medicare Covered)		
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.	**$40**	**50%**
Dental Services (Routine)		
Routine dental services covered up to a combined $1,500 annual maximum. Coverage includes the following: **Preventive Services:** • 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:** • 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 prophy • Analgesia/Sedation: only with surgical procedures	Preventive Services: **$0** Restorative & Extraction Services: **30%**	

	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: <u>Preventive Services:</u> • Routine Exams • Bitewing x-rays • Full mouth x-ray, Conebeam, and/or Panorex - 1 per 5 years • Fluoride or Fluoride Varnish • And more <u>Restorative & Extraction Services:</u> • Fillings - 1 per 2 calendar years • Simple surgery • Stainless steel crowns • Removal of damaged tissue (debridement) - 1 per 3 years • And more <u>Endodontics, Periodontics, Prosthodontics, Other Oral/Maxillofacial Surgery:</u> • 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**	**50%**
Routine eye exam, one every two years.	**$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 2 years for routine prescription eyeglasses or contact lenses.	**$200 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.	**$320** per day for days 1–5 **$0** for days 6 and beyond	**50%**
Outpatient Services Per group or individual therapy visit	**$40**	**50%**
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	**50%**
Physical Therapy		
Prior authorization is required for services beyond $3,000 for physical therapy and speech therapy combined.	**$40**	**$45**
Ambulance		
Per one-way transport. Prior authorization is required for nonemergency transportation. Includes Worldwide coverage.	**$300**	
Transportation		
	Not covered	
Part B Drug Coverage		
Prior authorization or step therapy is required for some drugs.	**20%**	**50%**
Coverage Limits		
	Our plans have a coverage limit every year for certain in-network benefits. Contact us for the services that apply.	**Unlimited** benefit limit for elective (non-emergency) services with out-of-network providers.

Prescription Drug Benefits

	MYCARE CHOICE RX 29 (HMO-POS)	
Stage 1		
Pharmacy Deductible	**$0** on Tiers 1, 2, and 6 **$150** on Tiers 3, 4, and 5	
Stage 2	When the total drug costs are between **$0** and **$4,660**, you pay:	
Retail Pharmacy (30-day supply)	**Preferred Pharmacy**	**Standard Pharmacy**
Tier 1 Preferred Generic	**$3**	**$8**
Tier 2 Generic	**$12**	**$17**
Tier 3 Preferred Brand	**$37**	**$47**
Tier 4 Non-preferred	**31%**	**33%**
Tier 5 Specialty Tier	**30%** (30-day supply only)	
Tier 6 Select Care	**$0**	**$0**
Stage 3	After total drug costs reach **$4,660**, you pay:	
Tiers 1, 2, 3, 4, and 5	**25%**	
Tier 6 Select Care	**$0** See the list of covered drugs to determine which drugs are included.	
Stage 4	After your out-of-pocket costs reach **$7,400,** 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 **$4.15** for generic drugs **$10.35** all other drugs	

Save even more with Mail Order:

Receive a 90-day supply for the same cost as a 60-day supply for medications in Tiers 1, 2, 3 & 6, through CVS Caremark (our preferred mail-order pharmacy).

Other benefits of our mail order service:

- Free shipping
- Auto-refills available
- $0 copay for Preferred Generic (Tier 1) drugs.

Cost-sharing may differ relative to the pharmacy's status as preferred or standard, mail-order, Long Term Care (LTC) or home infusion, and 30-, 60-, or 90-day supply.

Additional Benefits and Programs not included above

	You Pay
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	**$50 per Quarter**
Silver&Fit® Healthy Aging and Exercise Program	
Including but not limited to the folllowing options: • 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.	Telehealth services are provided at the same cost share as an in-person visit.

Rewards and Incentives

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.

- Routine physical or annual wellness visit: **$50**
- Mammogram: **$25**
- Diabetic A1c (blood glucose test): **First test: $15; Second test: $25**
- 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.