



Get More Out of Medicare with PacificSource Medicare Advantage **2018 Plans**

Yellowstone County | Montana



Why choose PacificSource Medicare?

Service Excellence | Community | Partnership

At PacificSource, we're proud to offer local customer service, community events, a broad network of providers, and more to suit the communities we serve. When you call, you don't get a phone tree—real people answer the phone, ready to help you. We're a not-for-profit community health plan with regional offices in Boise, Bend, Helena, Idaho Falls, Springfield, and Portland. Our Medicare Advantage plans cover many areas in Oregon, Montana, and Idaho, and we work hard to support our members. **We're here for you.**



Enrolling in PacificSource Medicare

Starting Fresh or Making Changes— What You Need to Know

Medicare has three enrollment periods during which you can enroll in or change Medicare Advantage plans.

When You Become Eligible for Medicare

-3 mo. **65th Birthday Month** **+3 mo.**

- The best time to enroll is three months before your 65th birthday month, or
- During your 65th birthday month, or
- Three months after your 65th birthday month.
- If you're eligible to enroll before age 65 based on disability or other criteria, you also have a seven-month initial enrollment period.

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 a Special Enrollment Period

There are many other circumstances for which you could be eligible to enroll, outside the October through December timeframe. Call us for details.

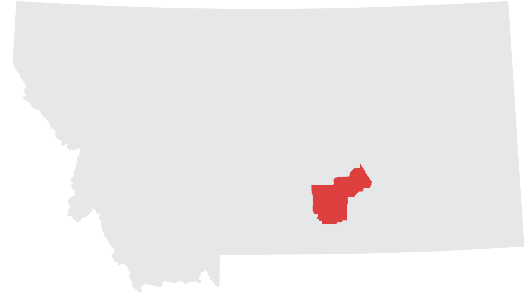
How to Enroll Today

- Enroll online at www.Medicare.PacificSource.com.
- Complete the enclosed application and mail it back.
- Call and talk to a live PacificSource representative who can walk you through the enrollment process.
- Visit a PacificSource office to enroll in person.



Are you in our area?

To be eligible for a PacificSource Medicare Advantage plan, your main residence must be within our plan service area. Our plans are available in **Yellowstone County**.



Getting the Care You Need

We partner with local doctors, medical centers, and hospitals to ensure our members get the best care possible. With a PacificSource Medicare plan, you can choose from in-network doctors who accept Medicare in your area. When you travel in the U.S. and worldwide, you can rest easy knowing that your Medicare plan includes coverage for urgent care, emergency care, and ambulance.

PacificSource and Billings Clinic: Working Together for You

We've partnered with Billings Clinic so that together we can make sure you get the quality healthcare you deserve.

Billings Clinic is Montana's largest healthcare organization, led by physician's from multiple specialty practices. The hospital provides a level II trauma center and assisted living facility.

Together, we're creating a future where providers and insurers work together to make healthcare work better for you.



In-network Hospitals and Clinics

- Advanced Care Hospital
- Aguayo Chiropractic and Wellness
- Big Sky Psychiatric Services PC
- Billings Clinic
- Burford Psychiatric Services
- Dialysis Clinic Inc. Billings
- Hoklin Chiropractic Offices
- Lincare
- Lincare Montana
- Lockwood Chiropractic Health Center
- Lyon Medical
- Montana Physical Therapy
- Montana Psychiatry PLLC
- Oblander Chiropractic
- Wecov Health LLC
- And more

In case of emergency, you can go to the hospital nearest to you for care.

For more information about primary care physicians, specialists, hospitals, and more in your area, search our Provider Directory at **www.Medicare.PacificSource.com/Search/Provider**, or call us at (888) 863-3637 or TTY (800) 735-2900.

2018 PacificSource

Medicare Advantage Plans at a Glance

These plans are available to residents of Yellowstone county.

This is a brief summary. Contact us for plan details or to see a plan's Summary of Benefits.

Plans	Original Medicare (2017)	MyCare™ Rx 29 (HMO)
Monthly Premium	\$134	\$43
Network	In-network	In-network
Annual Out-of-Pocket Maximum (this is not a deductible)	None	\$6,700
Benefit Highlights	You pay:	You pay:
Medical Deductible	\$183	\$125*
Primary Care Office Visit	20%	\$10 co-pay
Specialist Office Visit	20%	\$50 co-pay
Inpatient Hospital Care	\$1,316 deductible and 20% for physician services	\$360/day (days 1-5) \$0/day (days 6+)
Outpatient Surgery	20%	\$360 co-pay
Skilled Nursing Facility (SNF)	\$0/day (days 1-20) \$164.50/day (days 21-100)	\$0/day (days 1-20) \$167/day (days 21-100)
Diagnostic Tests, Lab, and X-Rays	\$0 for lab, 20% for X-ray, 20% for advanced diagnostics	\$0-\$40 for lab, \$40 for X-ray, 20% for advanced diagnostics
Physical Therapy	20%	\$40 co-pay
Durable Medical Equipment (DME)	20%	20% co-insurance
Ambulance (ground and air, worldwide coverage)	20% (U.S. only)	\$250 co-pay ground 20% co-insurance air
Emergency (worldwide coverage)	20% (U.S. only)	\$80 co-pay
Urgent Care (worldwide coverage)	20% (U.S. only)	\$40 co-pay
Part B Drugs (e.g. chemotherapy)	20%	20% co-insurance
Extra Benefits		
Annual Physical	Not covered	\$0
Routine Vision Exam, Hardware (eyeglasses or contact lenses)	Not covered	\$50 co-pay for exam \$200 allowance every 2 calendar years
Hearing Aid Benefit	Not covered	Included (see page 7 for details)
Fitness Program	Not covered	Silver&Fit® \$50/year
Part D Prescription Drugs	Not covered	Included (see page 5 for details)

* Deductible does not apply to primary care and specialist office visits, lab work, and certain other covered services. For a complete list, please see the Summary of Benefits.

Plans	Original Medicare (2017)	MyCare™ 30 (HMO)
Monthly Premium	\$134	\$5
Network	In-network	In-network
Annual Out-of-Pocket Maximum (this is not a deductible)	None	\$6,700
Benefit Highlights	You pay:	You pay:
Medical Deductible	\$183	\$250*
Primary Care Office Visit	20%	\$10 co-pay
Specialist Office Visit	20%	\$40 co-pay
Inpatient Hospital Care	\$1,316 deductible and 20% for physician services	\$360/day (days 1-5) \$0/day (days 6+)
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Fitness Program	Not covered	Silver&Fit® \$50/year
Part D Prescription Drugs	Not covered	Not covered. You cannot combine Medicare Part D prescription drug coverage from any other company with this plan

Part D Prescription Drug Benefits

Included in the Following Plans

Below is what you pay¹.

MyCare™ Rx 29 (HMO)		
Stage One		
Deductible	\$0 deductible on Tiers 1, 2, and 6 drugs \$300 deductible on Tiers 3, 4, and 5 drugs	
Stage Two		
	Preferred Pharmacies	Standard Pharmacies
Tier	Co-pay for 30 / 60 / 90 days	Co-pay for 30 / 60 / 90 days
Tier 1 (Preferred Generic)	\$3 / \$6 / \$9	\$8 / \$16 / \$24
Tier 2 (Generic)	\$12 / \$24 / \$36	\$17 / \$34 / \$51
Tier 3 (Preferred Brand)	\$37 / \$74 / \$111	\$47 / \$94 / \$141
Tier 4 (Non-preferred)	31% co-insurance	33% co-insurance
Tier 5 (Specialty Tier)	27% co-insurance (30-day supply only)	27% co-insurance (30-day supply only)
Tier 6 (Select Care Drugs)	\$0 / \$0 / \$0	\$0 / \$0 / \$0
Stage Three		
	What you pay after total drug costs ² reach \$3,750	
Most Generic	44% co-insurance	
Most Brand	35% co-insurance	
Stage Four		
	After your deductible is met and out-of-pocket costs ³ reach \$5,000, the maximum you pay until the end of the calendar year	
	You pay whichever is the larger amount:	
All Covered Drugs	5% of the cost OR \$3.35 for generic drugs \$8.35 all other drugs	

All formulary drugs may be supplied through in-network mail-order or retail pharmacies. If you're receiving Extra Help (low-income subsidy), your prescription drug deductible and co-pays may be lower.

¹ If you have low-income co-pay subsidies, you will have varying out-of-pocket expenses.

² Total drug costs: what you and others on your behalf pay, and what PacificSource Medicare pays for your prescriptions.

³ Out-of-pocket costs: everything you and others have paid on your behalf during stages one, two, and three.

Take Charge of Your Health

With these Extra Benefits



Save Money at Our Preferred Pharmacies

Albertson's, Billings Clinic Atrium, Costco, CVS, Sam's Club, Shopko, Walmart, and other select local independent pharmacies

- Freedom to choose from more than 68,000 network pharmacies throughout the U.S.
- Mail order available
- Lower co-pays at preferred pharmacies, listed above

You'll save money when you fill your prescriptions with a preferred pharmacy, because you'll pay less for your prescriptions. For a current and complete list of preferred pharmacies, please call us or go to www.Medicare.PacificSource.com/Search/Pharmacy.



Pay \$0 for These Prescription Drugs

Below is a partial list of the most common Select Care (Tier 6) drugs. These are included in all plans that offer prescription drug benefits. When filled at an in-network pharmacy, you pay a \$0 co-pay for up to a 90-day supply. **For a complete list of all our drugs, call Customer Service or visit our website at www.Medicare.PacificSource.com.**

Cholesterol

Atorvastatin Calcium
Lovastatin
Pravastatin Sodium
Rosuvastatin Calcium
Simvastatin

Blood Pressure

Amlodipine Besylate-
Benazepril HCL
Amlodipine Besylate-
Valsartan HCL
Amlodipine Besylate-
Valsartan HCL-HCTZ
Benazepril HCL
Benazepril-HCL-HCTZ
Candesartan Cilexetil
Candesartan Cilexetil-
HCTZ
Captopril
Captopril-HCTZ

Enalapril Maleate
Enalapril Maleate-HCTZ
Eprosartan Mesylate
Fosinopril Sodium
Fosinopril Sodium-HCTZ
Irbesartan
Irbesartan-HCTZ
Lisinopril
Lisinopril-HCTZ
Losartan Potassium
Losartan Potassium-HCTZ
Moexipril HCL
Moexipril HCL-HCTZ
Perindopril Erbumine
Quinapril HCL
Quinapril HCL-HCTZ
Ramipril
Telmisartan
Telmisartan-Amlodipine
Telmisartan-HCTZ
Trandolapril

Valsartan
Valsartan-HCTZ

Diabetes

Acarbose
Glimepiride
Glipizide ER/IR
Glipizide-Metformin HCL
Metformin HCL ER/IR
Nateglinide
Pioglitazone
Pioglitazone-Metformin
HCL
Repaglinide
Repaglinide-Metformin
HCL

Osteoporosis

Alendronate Sodium
Ibandronate Sodium



Programs and Services to Stay Well

included in all plans

Preventive Care

Preventive services are covered at no cost when you get care from in-network providers. Examples of covered preventive services include:

- Annual physical exam
- Bone-mass measurement
- Breast cancer screenings (mammogram)
- Cardiovascular screenings
- Colorectal cancer screenings
- Depression screenings
- Diabetes screenings
- Medical nutrition therapy services
- Pap and pelvic exams
- Prostate cancer screenings (PSA)
- Tobacco-use cessation counseling
- Flu shots and pneumococcal shots

Hearing Benefits

Good hearing is essential to living a fuller life. That's why PacificSource Medicare partners with TruHearing® to offer a hearing hardware benefit.

- \$45 co-pay for hearing exam
- Purchase up to 2 hearing aids per year (\$699 or \$999 co-pay per aid), batteries included

For information about available TruHearing providers, go to www.truhearing.com or call them at (844) 247-6313 or TTY (800) 975-2674.

TruHearing® is a registered trademark of TruHearing, Inc.

Coverage When You Travel

With PacificSource Medicare, you're covered for medically necessary **urgent** and **emergency** care, and **ambulance** (ground and air), when you travel—worldwide.

Staying Active with Silver&Fit®

Our Medicare Advantage plans give you access to the Silver&Fit Exercise and Healthy Aging Program.

- \$50 fee for annual gym membership, or exercise at home with a home fitness kit (\$10 fee)

The Silver&Fit Program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). All programs and services may not be available in all areas. Silver&Fit is a registered trademark of ASH and used with permission herein.

24-Hour NurseLine

Have health-related question? Call our 24-Hour NurseLine. Staffed around the clock, seven days a week, you'll never be without a registered nurse to talk to. To talk to a nurse, call (855) 834-6150.

InTouch for Members

You can access coverage and benefit information through InTouch, our secure web portal at www.Medicare.PacificSource.com. It allows you to easily and conveniently manage your insurance coverage and health, 24/7.

myPacificSource Mobile App

With our free mobile app, you have on-the-go access to your coverage information, no matter where you are. Securely access your InTouch account to view your ID card or check your out-of-pocket totals.

The myPacificSource app is available for both iPhone® and Android™. Visit www.PacificSource.com/mobile for more information.



Smile More with a Preventive Dental Plan

Add Preventive Dental for \$24 a Month

Good dental health and regular preventive dental care are important to your overall well-being. Our optional preventive dental plan offers:

No deductible | No waiting period | Freedom to see any licensed dentist

You may see any dental provider you wish. We will pay for covered services 100 percent up to our maximum allowable charge. This maximum allowable is based on the 85th percentile of Usual, Customary, and Reasonable (UCR) charges. If your dentist charges more than the maximum allowable amount, you will be responsible for the excess charges.

Preventive dental covers:

- Two annual cleanings (one every six months)
- Two routine exams (one every six months)
- Bitewing X-rays (one set every six months)
- Full-mouth X-rays and/or panorex (one series every five calendar years)



Questions? Need help choosing a plan?

Call Your Local Insurance Agent

PacificSource Medicare partners with a select group of local insurance agents. Call us for an agent near you.

Call Us

Toll-free (855) 265-5969 | TTY (800) 735-2900

October 1 – February 14: 7 days a week, 8:00 a.m. – 8:00 p.m.

February 15 – September 30: Monday – Friday, 8:00 a.m. – 8:00 p.m.

Visit Us Online

www.Medicare.PacificSource.com

Visit Our Office

828 Great Northern Blvd, Suite 101, Helena

We're here Monday through Friday from 8:00 a.m. to 5:00 p.m., no appointment necessary.



Learn More at Our Free Medicare Plan Seminars

Attend one of our free seminars to learn more about which Medicare Advantage and Medicare Advantage Prescription Drug plan is right for you.

PacificSource representatives present these seminars and are available to answer questions and provide information about plans and applications.

For more information about upcoming plan seminars near you, visit **www.Medicare.PacificSource.com/Events**, or contact a Customer Service representative toll-free at (855) 265-5969, TTY (800) 735-2900.

A sales person will be present with information and applications. For accommodation of persons with special needs at sales meeting, call (888) 863-3637 or (800) 735-2900 TTY.

Arabic	ك يدا ف قحلا يف لو صحلا د لع دط سملا ت امو لا عملاو ثد د تل عم مجر ت م ل ص ت اب (888) 863-3637. ن ا ن ا ك ك ي د ل و ا د ل ص خ ش ه ع ا س ت ل ن س ا ص و ص خ ب ض ا ل ر و ر و ي ك ت غ ل ب ن م ز و د و ي ا ف ل ك ت .
Cambodian-Mon-Khmer	ប្រសិនបើអ្នក ឬអ្នកដទៃ កំពុងជួបបញ្ហា ក្នុងការប្រើប្រាស់ PacificSource Community Health Plans ចុះ, អ្នកម្ចាស់អាចទទួលបានព័ត៌មានបន្ថែម ប្រសិនបើអ្នក ឬអ្នកដទៃ អស់អ្នក ប្រាប់យើងអំពីបញ្ហា ។ បើសិនជាអ្នកមិនប្រាកដ ឬមិន ស្គាល់ (888) 863-3637.
Chinese	如果您，或是您正在協助的對象，有關於[插入 SBM 項目的名稱 PacificSource Community Health Plans 方面的問題，您 有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話[在此插入數字(888) 863-3637.
Cushite-Oromo	Isin yookan namni biraa isin deeggartan PacificSource Community Health Plans irratti gaaffii yo qabaattan, kaffaltii irraa bilisa haala ta'een afaan keessaniin odeeffannoo argachuu fi deeggarsa argachuuf mirga ni qabdu. Nama isiniif ibsu argachuuf, lakkoofsa bilbilaa (888) 863-3637 tiin bilbilaa.
French	Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de PacificSource Community Health Plans, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez (888) 863-3637.
German	Falls Sie oder jemand, dem Sie helfen, Fragen zum PacificSource Community Health Plans haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer (888) 863-3637 an.
Japanese	ご本人様、またはお客様の身の回りの方でもPacificSource Community Health Plans sについてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、(888) 863-3637 までお電話ください。
Korean	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 PacificSource Community Health Plans에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 (888) 863-3637로 전화하십시오.
Persian-Farsi	، لاوس رد دروم PacificSource Community Health Plans ، ه ت شاد د ي ش ا ب ق ح ن ي ا ر د ي ر ا د ه ك ك م ك ت ف ا ي ر د ا م ن ي د . (888) 863-3637 س ا م ت ل ص ا ح د ي ا م ن . گ ا ر ش م ا ، ا ي ي س ك ه ك ا م ش ه ب و ا ك م ك د ي ن ك ي م و ت ا ع ل ا ط ا ه ب ن ا ب ز د و خ ا ر ه ب ر و ط ن ا گ ي ا ر
Romanian	Dacă dumneavoastră sau persoana pe care o asistați aveți întrebări privind PacificSource Community Health Plans, aveți dreptul de a obține gratuit ajutor și informații în limba dumneavoastră. Pentru a vorbi cu un interpret, sunați la (888) 863-3637.
Russian	.Если у вас или лица, которому вы помогаете, имеются вопросы по поводу PacificSource Community Health Plans, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону (888) 863-3637.
Spanish	Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de PacificSource Community Health Plans, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al (888) 863-3637.
Thai	หากคุณ หรือคนที่คนก าลงช่วยเหลืือมีค ากถามเกี่ ยวกับ PacificSource Community Health Plans คณมีสิ ธิทริที่ จะได้อ ำรับความช ่วยเหลืือและข ้อมูลในภาษาของคนได้อ ำโดยไม่มีค่าใ ช้อ ำย พดคณู กบลาม ไท (888) 863-3637.
Ukrainian	Якщо у Вас чи у когось, хто отримує Вашу допомогу, виникають питання про PacificSource Community Health Plans, у Вас є право отримати безкоштовну допомогу та інформацію на Вашій рідній мові. Щоб зв'язатись з перекладачем, задзвоніть на (888) 863-3637.
Vietnamese	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về PacificSource Community Health Plans, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi (888) 863-3637.

Discrimination is Against the Law

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

PacificSource Community Health Plans:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign-language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides to people whose primary language is not English, free language services such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Customer Service at (888) 863-3637, or for TTY users, (800) 735-2900.

October 1 – February 14:

8:00 a.m. to 8:00 p.m., seven days a week

February 15 – September 30:

8:00 a.m. to 8:00 p.m., Monday – Friday

If you believe that PacificSource Community Health Plans has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Kristi Kernutt, PO Box 7068, Springfield, OR 97475-0068, (541) 225-1967, Fax (541) 684-5475, or email Kristi.Kernutt@pacificsource.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Customer Service Department is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

(800) 368-1019, (800) 537-7697 (TDD)

Complaint forms are available at
<http://www.hhs.gov/ocr/office/file/index.html>

PacificSource Community Health Plans is an HMO/PPO plan with a Medicare contract. Enrollment in PacificSource Medicare depends on contract renewal. You must continue to pay your Medicare Part B premium. Limitations, co-pays, and restrictions may apply. Benefits, premiums, co-pays, and/or co-insurance may change on January 1 of each year. This information is not a complete description of benefits. Contact the plan for more information. Other pharmacies and providers are available in our network. The formulary, pharmacy network, and provider network may change at any time. Members will receive notice when necessary. PacificSource Medicare's pharmacy network offers limited access to pharmacies with preferred cost sharing in Montana. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including pharmacies with preferred cost sharing, please call (855) 265-5969, TTY (800) 735-2900, or consult the online pharmacy directory at www.Medicare.PacificSource.com/Search/Pharmacy. You can get prescription drugs shipped to your home through our in-network mail-order delivery service. To refill your mail-order prescriptions, please contact your pharmacy 10 days before you think the drugs you have on hand will run out to make sure your next order is shipped to you in time. Typically, you should expect to receive your prescription drugs within 14 days from the time that the mail-order pharmacy receives the order. If you do not receive your prescription drug(s) within this time, please contact us toll-free at (855) 265-5969, TTY users call 711.