



More Mileage from Medicare

2019 Enrollment Guide

Why choose PacificSource Medicare?

Human service, not detours.

Whether you call, email, or stop by, expect friendly, knowledgeable, real people, ready to help you. It's one of the things PacificSource is known for.

Coverage to keep your health on course.

You'll appreciate our network of highly qualified healthcare providers, along with benefits, programs, and services that pave the way to well-being.

- \$0 premium plan see page 5
- \$0 co-pay for many medications on plans with prescription coverage see page 7
- \$0 fitness and gym benefits see page 2

Bumpy road?

Our Member Support Specialists can connect you to community resources to support your medical needs. Examples include assistance finding transportation to doctor visits, meal delivery, and help with discharge instructions after a hospital stay.

Not-for-profit and community-focused.

We're a regional health insurance company with local offices to serve you. Our Medicare Advantage plans cover select counties in Oregon, Montana, Idaho, and Washington.



Are you in our area?

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

Enrolling in PacificSource Medicare

Medicare has 3 main enrollment periods during which you can enroll in or change Medicare Advantage plans:



When You Become **Eligible for Medicare**

Your initial enrollment period lasts seven months: the three months before your 65th birthday, the month of your 65th birthday, and the three months following your 65th birthday.*



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 the Open Enrollment Period

(January 1 – March 31)

If you are already enrolled in a Medicare Advantage plan, you can change your plan or Part D prescription drug coverage during this time.

Special Enrollment Period: There are many other circumstances for which you could be eligible to enroll, outside these three periods. Call us for details.

*If you're eligible to enroll before age 65 based on disability or other criteria, you also have a seven-month initial enrollment period.

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 a network of doctors who accept Medicare in your area. Find providers in your area: www.Medicare.PacificSource.com/Search/Provider

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

- Billings Clinic
- Billings Clinic Cancer Center
- Billings Clinic Express Care
- Billings Clinic Surgery Center
- Billings Clinic Home Oxygen and Medical Equipment
- Advanced Care Hospital
- Dialysis Clinic, Inc., Billings

Additional providers and facilities specializing in the following:

- Behavioral Health
- Skilled Nursing
- Chiropractic
- Physical Therapy

And more

Plus, worldwide coverage for urgent care, emergency care, and ambulance. In case of emergency, you can go to the hospital nearest to you for care.



Programs & Services to Stay Well

included in all plans



\$0 Fitness Benefit

Our Medicare Advantage plans give you access to the Silver&Fit® Exercise & Healthy Aging Program. With this program, you may choose a fitness membership at a participating fitness center/YMCA or participate in the Silver&Fit Home Fitness Program at **no cost to you**. The Silver&Fit Program also includes: healthy aging educational materials, activity rewards, and quarterly newsletters. For more information, visit **www.SilverandFit.com**.

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

\$0 Preventive Care Services



Preventive services are covered at no cost to you when you get care from in-network providers. Examples 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



PacificSource Medicare partners with TruHearing® to offer a hearing aid 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 TruHearing providers, go to www.truhearing.com.

TruHearing® is a registered trademark of TruHearing, Inc.

24-Hour NurseLine



Have a 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.

Vision Benefits



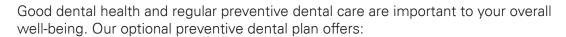
Original Medicare covers some vision care, but not routine vision exams, eyeglasses, or contact lenses. With all our Medicare Advantage plans, routine vision exams and hardware (eyeglasses or contact lenses) are covered benefits, every two calendar years.

Coverage When You Travel



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

Add Preventive Dental for \$21 a Month



- No deductible
- No waiting period
- Freedom to see any licensed dentist in the United States

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.

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)

If you choose a dentist who charges more than our maximum allowable rate, you will need to pay for the difference.



2019 PacificSource Medicare Advantage Plans at a Glance

MyCare™ Ry 29

	iviyCare''' KX 29 (HMO)
Network	In-network
Monthly Premium	\$22
Benefit Highlights	You pay:
Medical Deductible	\$0
Primary Care Office Visit Specialist Office Visit	\$0 \$50
Inpatient Hospital Care	\$360/day (1-5) \$0/day (6+)
Outpatient Surgery	\$360
Skilled Nursing Facility (SNF)	\$0/day (1–20) \$172/day (21–100)
Diagnostic Lab Diagnostic X-ray Advanced Diagnostics	\$0–\$40 \$40 \$300–\$450
Physical Therapy	\$40
Durable Medical Equipment (DME)	20%
Ambulance Ground (worldwide coverage) Ambulance Air (worldwide coverage)	\$275 20%
Emergency (worldwide coverage)	\$90
Urgent Care (worldwide coverage)	\$40
Part B Drugs (for example, chemotherapy)	20%
Annual Out-of-pocket Maximum (this is not a deductible)	\$5,900
Extra Benefits	You pay:
Annual Physical	\$0
Routine Vision Exam, one every two years	\$50
Reimbursement every two years for routine prescription eyeglasses or contact lenses	\$200 reimbursement
Hearing Aid Benefit (see page 3 for details)	Included
Fitness Program (Silver&Fit®)	\$0
Part D Prescription Drugs (see page 6 for details)	Included

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.

	MyCare™ 30 (HM0)
Network	In-network
Monthly Premium	\$0
Benefit Highlights	You pay:
Medical Deductible	\$250
Primary Care Office Visit Specialist Office Visit	\$0 \$40
Inpatient Hospital Care	\$360/day (1–5) \$0/day (6+)
Outpatient Surgery	\$360
Skilled Nursing Facility (SNF)	\$0/day (1–20) \$172/day (21–100)
Diagnostic Lab Diagnostic X-ray Advanced Diagnostics	\$0–\$40 \$20 \$300–\$400
Physical Therapy	\$40
Durable Medical Equipment (DME)	20%
Ambulance Ground (worldwide coverage) Ambulance Air (worldwide coverage)	\$275 20%
Emergency (worldwide coverage)	\$90
Urgent Care (worldwide coverage)	\$40
Part B Drugs (for example, chemotherapy)	20%
Annual Out-of-pocket Maximum (this is not a deductible)	\$6,700
Extra Benefits	You pay:
Annual Physical	\$0
Routine Vision Exam, one every two years	\$40
Reimbursement every two years for routine prescription eyeglasses or contact lenses	\$200 reimbursement
Hearing Aid Benefit (see page 3 for details)	Included
Fitness Program (Silver&Fit®)	\$0
Part D Prescription Drugs (see page 6 for details)	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 Plan

	MyCare™ Rx 29 (HM0)		
Ctorro 1	(F	IVIU)	
Stage 1			
Pharmacy Deductible	\$0 on Tiers 1, 2, and 6 \$375 on Tiers 3, 4, and 5		
Stage 2	When the total drug costs ² are between \$0 and \$3,820 , you pay ¹ :		
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	25% (30-day supply only)		
Tier 6 Select Care	\$0		
Stage 3	After total drug costs² reach \$3,820 , you pay¹:		
Most Generic	37%		
Most Brand	25%		
All Drugs in Tier 6	Your cost will not increase f	rage during Stage Three (coverage gap). rom Stage Two to Stage Three. determine which drugs are included.	
Stage 4	After your out-of-pocket costs ³ reach \$5,100, the maximum you pay ¹ until the end of the calendar year is:		
	Whichever is the larger amount:		
All Covered Drugs	\$3.40 for g	the cost OR generic drugs other drugs	

^{* 60-} and 90-day supplies are also available through retail pharmacies.

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.

Save Money with CVS Caremark Mail Order



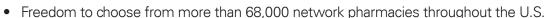
Receive a 90-day supply for the same cost as a 60-day supply!*

Other benefits of our mail order service:

- Free shipping
- Auto-refills available

Our Preferred Pharmacies

Albertsons, Costco, Fred Meyer/Kroger, Safeway, Shopko, CVS/Target, Walmart, and other select local independent pharmacies



- Save money with CVS Mail Order Preferred Pharmacy
- Lower co-pays at preferred pharmacies, listed above

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 Enalapril Maleate
Enalapril Maleate-HCTZ
Fosinopril Sodium
Fosinopril Sodium-HCTZ
Irbesartan
Irbesartan-HCTZ
Lisinopril
Lisinopril-HCTZ
Losartan Potassium
Losartan Potassium
Losartan Potassium-HCTZ
Moexipril HCL
Moexipril HCL-HCTZ
Perindopril Erbumine
Quinapril HCL
Quinapril HCL-HCTZ

Ramipril Telmisartan Trandolapril Valsartan Valsartan-HCTZ

Diabetes

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

^{*}For medications in Tiers 1, 2, 3, and 6 through CVS Caremark®.



Convenient Tools for Managing Your Benefits

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

Our free mobile app gives you secure, on-the-go access to your coverage information. View your ID card, check out-of-pocket totals, and more. Visit www.PacificSource.com/mobile for more information.



Questions? Ready to enroll?

Call Hs	Toll-free (888) 530-1427 TTY (800) 735-2900

October 1 – March 31: 7 days a week, 8:00 a.m. – 8:00 p.m. April 1 – September 30: Monday – Friday, 8:00 a.m. – 8:00 p.m.

Call Your Local Insurance Agent

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

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.

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

> Visit www.Medicare.PacificSource.com/Events for more information, or contact a Customer Service representative toll-free at (888) 530-1427, TTY (800) 735-2900.

For accommodation of persons with special needs at meetings, call (888) 530-1427 or (800) 735-2900 TTY.

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可果您,或是您正在協助的對象,有關於[插入 SBM 項目的名稱 PacificSource Community lealth Plans 方面的問題,您可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) 863-637.
sin yookan namni biraa isin deeggartan PacificSource Community Health Plans ratti gaaffii yo qabaattan, kaffaltii irraa bilisa haala ta'een afaan keessaniin deeffannoo argachuu fi deeggarsa argachuuf mirga ni qabdu. Nama isiniif osu argachuuf, lakkoofsa bilbilaa (888) 863-3637 tiin bilbilaa.
i vous, ou quelqu'un que vous êtes en train d'aider, a des questions à ropos de PacificSource Community Health Plans, vous avez le droit d'obtenir e l'aide et l'information dans votre langue à aucun coût. Pour parler à un terprète, appelez (888) 863-3637.
alls Sie oder jemand, dem Sie helfen, Fragen zum PacificSource Community lealth Plans haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen bite bitte die Nummer (888) 863-3637 an.
で本人様、またはお客様の身の回りの方でもPacificSource Community Health Plansについてご質問がございました。、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。料金はいかりません。 通訳とお話される場合、(888)863-3637までお電話ください。
단약 귀하 또는 귀하가 돕고 있는 어떤 사람이PacificSource Community Health Plans에 반해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 (888) 863-3637로 변화하십시오.
، لاو سرددروم PacificSource Community Health Plans ، هذ شاددیه شاب قح نه یا ار دیه رادهکک مک د فایه رداهنید ی.د.3637-863 (888) سامت له صاح دیه یامن. گه ار شما، ای یه سکهک امش ه بواک مک دیه نه که و ته اعلاطاه ب نابه زدوخ ار ه بروط نه اگه یا
acă 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 umneavoastră. Pentru a vorbi cu un interpret, sunați la (888) 863-3637.
сли у вас или лица, которому вы помогаете, имеются вопросы по поводу PacificSource community Health Plans, то вы имеете право на бесплатное получение помощи и нформации на вашем языке. Для разговора с переводчиком позвоните по телефону 888) 863-3637.
i usted, o alguien a quien usted está ayudando, tiene preguntas acerca de acificSource Community Health Plans, tiene derecho a obtener ayuda e aformación en su idioma sin costo alguno. Para hablar con un intérprete, ame al (888) 863-3637.
ากคณุ หรือคนที่คณกาลงช่วยเหลือมีคาถามเกี่ยวกษั PacificSource Community Health Plans ณมีสิทธิที่จะได ้ร ับความช ่วยเหลือและข ้อมลในภาษาของคณได ้โดยไม ่มีค่าใช ้จ ่าย พดคยุ กบลาม โทร (888)
63-3637.
Ікщо у Вас чи у когось, хто отримує Вашу допомогу, виникають питання про acificSource Community Health Plans, у Вас є право отримати безкоштовну опомогу та інформацію на Вашій рідній мові. Щоб зв'язатись з перекладачем, адзвоніть на (888) 863-3637.
ếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về PacificSource Community lealth Plans, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình niễn phí. Để nói chuyện với một thông dịch viên, xin gọi (888) 863-3637.
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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 - March 31:

8:00 a.m. to 8:00 p.m. local time, seven days a week **April 1 – September 30**:

8:00 a.m. to 8:00 p.m. local time, 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: Civil Rights Coordinator, PO Box 7068, Springfield, OR 97475-0068, (888) 977-9299, TTY 711, fax (541) 684-5264, or email crc@pacificsource.com. Please indicate you wish to file a civil rights grievance. 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. This information is not a complete description of benefits. Call (888) 863-3637 or 711 for TTY users, for more information. Other pharmacies and providers are available in our network.

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