### **2022 Medicare Advantage Plans**





# Going beyond what's required

to give you peace of mind



Southern and Southwest Idaho

**\$0 premium plans** | **\$0 select drugs** | **\$0 Rx deductible** | **Dental** | **Vision** 

"Hello PacificSource! We have never had such wonderful coverage and treatment by any insurance, ever! We are never disappointed or worried about problems. You always are there and answer any and all questions. You are awesome! Thank you so much!"

– Phyllis S., member since 2002

## Rewards for healthy actions!



#### Earn up to \$190 per year!

We think healthy behaviors should be rewarded. So we're pleased to offer members incentives for completing important preventive care activities.

Just complete one or more of the activities (right) and you'll receive a gift card redeemable at more than 100 popular retailers, such as

- Delta Air Lines
- Best BuyPetco

• 1-800-Flowers

• and many more

- Barnes & NobleStarbucks
- The Home Depot
- IHop<sup>®</sup>

<sup>\$</sup> O copay services	Gift card reward
Routine physical or annual wellness visit	\$50
Mammogram	\$25
A1c (blood glucose test)	First test <b>\$15</b> Second test <b>\$25</b>
Diabetic eye exam	\$25
NEW! Flu shot	\$10
DEXA bone density scan	\$20
At-home colon cancer test or colonoscopy	\$20

# Partnering for your best health, experience, and cost

With PacificSource Medicare, your provider network is more than a list of approved doctors. It's a unique, local partnership with a shared commitment to serve your individual healthcare needs.

## How we work together for you:

- Improved coordination of care helps you prevent and manage chronic conditions
- Focus on high-value, effective treatments
- Use of data and technology to support high-quality, personalized care
- Providers rewarded based on value, quality outcomes, and patient experience, not volume

## In-network hospitals and clinics in your state and beyond



**Broad network access:** All the facilities listed below, plus in-network coverage in each of our four states: Oregon, Washington, Idaho, and Montana.

On our MyCare plans, we've teamed up with St. Luke's Health Partners (SLHP), an Idaho-based, financially and clinically integrated network of providers. The SLHP network currently includes more than 2,800 healthcare providers, 6 hospitals, and 200+ healthcare clinics.

St. Luke's Health Partners



#### MyCare Choice Rx 24 (HMO-POS) and MyCare Rx 32 (HMO)

- Cascade Medical Center
- St. Luke's Regional Medical Center
- Valor Health/Walter Knox Memorial
- West Valley Medical Center
- Family Medicine Residency of Idaho
- Primary Health Medical Group
- Huntsman Cancer Institute
- Moran Eye Center
- West Valley Medical Group
- Saltzer Health



#### Explorer 6 (PPO)

## All of the hospitals and clinics to the left, PLUS:

- Saint Alphonsus Health System
- Saint Alphonsus Medical Group
- Treasure Valley Hospital

## **Find more in-network providers at** Medicare.PacificSource.com.



#### Montana



#### Washington



Urgent care, emergency care, and ambulance service is covered worldwide with in-network copays.

# Why PacificSource?

## We go beyond what's required to put members first.

Here's the thing: All health plans do what's required by law, and any Medicare Advantage plan will give you more coverage than Medicare alone. But as a not-for-profit since 1933, PacificSource goes above and beyond all of that.

#### With PacificSource Medicare, you can expect:



A plan that works closely with local providers to deliver the best possible care, experience, and cost. Together, we help make your healthcare easier and more effective.



**Quality, affordable coverage,** including \$0 copay preventive care, plus vision, hearing aids, and dental options.



**Real, local people ready to help when you call** no automated phone trees or offshore call centers.



A broad network of highly rated doctors, hospitals, and specialists, with no referrals required.



**No-cost programs that support your well-being,** such as an extensive fitness program, over-the-counter drug reimbursement, and post-hospital meal delivery.

#### **Support beyond healthcare**

We go beyond what's required to support your health needs. If you're struggling with everyday challenges, such as food insecurity, housing, or transportation, our Member Support Specialists partner with providers and the community to find ways to help.

#### Giving back to our communities

PacificSource is right here in the community where we live and work. We offer support through financial aid and access to healthcare for diverse populations and those most in need.



# **Dental care to fit your needs**



## Select plans include dental benefits

- No deductible or waiting periods
- Up to \$500 per year at no additional premium
- PPO plans let you see any licensed dentist in the U.S.
- HMO and HMO-POS plans use a dental network. To find an in-network dentist, visit <u>Medicare.PacificSource.com</u>.

#### **Included Preventive**

- **\$0** for one routine exam, one cleaning, and one bitewing x-ray per calendar year
- **\$0** for one set of full-mouth x-rays every five years

#### **Included Comprehensive**

**\$0** for the preventive benefits noted to the left,

#### plus

**30%** coinsurance on many more services, such as fillings, simple extractions, and stainless steel crowns

Supplemental Comprehensive

## **Supplemental dental options**

#### If you want more coverage, you may add supplemental dental for an additional premium.

- Freedom to see any licensed dentist in the United States
- \$0 copay for covered preventive services (at in-network dentists, or any dentist who accepts our payment as payment in full)
- No deductible or waiting periods

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Premium (monthly)	\$56
Deductible (annual)	\$0
Annual maximum benefit	\$1,000
Preventive and diagnostic services	\$0
Restorative and extraction services	20%
Endodontics and periodontics	50%

This is a brief summary of our dental benefits. Please contact us for more details.

## **2022 PacificSource Medicare Advantage plans at a glance**

	MyCare <sup>™</sup> Rx 32 (HMO) St. Luke's Health Partners Network	MyCare <sup>TM</sup> Choice Rx 24 (HMO-POS) St. Luke's Health Partners Network		
Service Area	Ada, Canyon, Elmore, Gem, Gooding, Jerome, Lincoln, Owyhee, Payette, and Twin Falls	Ada, Blaine, Boise, Camas, Canyon, Elmore, Gem, Gooding, Jerome, Lincoln, Owyhee, Payette, Twin Falls, and Valley		
	In-network	In-network	Out-of-network	
Benefit Highlights	You pay:	You p	You pay:	
Monthly premium	\$0	\$35		
Medical deductible	\$0	\$0		
Primary care office visit Specialist office visit (referrals not required)	\$0 \$39	\$0 \$34	50%	
Inpatient hospital care	<b>\$295/day</b> (1–6) <b>\$0/day</b> (7+)	<b>\$295/day</b> (1–6) <b>\$0/day</b> (7+)	50%	
Outpatient surgery	\$295	\$295	50%	
Diagnostic colonoscopy, DEXA, and mammogram	\$0	\$0	50%	
A1c and Protime / Other diagnostic lab	\$0 / \$25	\$0 / \$15	50%	
Advanced imaging: CT & Nuclear / MRI & PET	\$235 / \$320	\$225 / \$310	50%	
Physical therapy	\$35	\$30	50%	
Ambulance (ground and air, worldwide)	\$350	\$27	\$275	
Emergency (worldwide)	\$90	\$90	\$90	
Urgent care (worldwide)	\$50	\$40	)	
Annual out-of-pocket maximum	\$5,150	\$4,950	<b>\$2,500</b> benefit limit, except in an emergency	
Extra benefits	You pay:	You p	ay:	
Included dental (see page 3 for details)	Preventive: <b>\$0</b> Comprehensive: <b>30%</b>	Preventive: <b>\$0</b> Comprehensive: <b>30%</b>	Not covered	
Rewards: Earn up to \$190 in gift cards (see inside cover for details)	Included	Inclue	led	
Telehealth, including primary care and specialists	Same cost as in-person	Same cost as in-person	Not covered	
Annual physical, transitional & chronic care	\$0	\$0	50%	
Alternative care (non-Medicare-covered acupuncture and chiropractic)	<b>\$25</b> (limit 12 visits/year, combined)		<b>\$25</b> (limit 12 visits/year, combined)	
Routine vision exam, once every 2 years	\$50	\$3	5	
Reimbursement for eyeglasses every 2 years	\$200 reimbursement	<b>\$200</b> reimb	ursement	
Routine hearing exam	\$0	\$0	Not covered	
Hearing aid benefit (see page 8 for details)	Starting at \$599	Starting at \$599	Not covered	
Silver&Fit® program with fitness tracker option	\$0	\$0	N/A	
Meals as Medicine (see page 9 for details)	\$0	\$0	N/A	
Part D prescription drugs	Included	Inclue	led	

This is a brief summary. Contact us for plan details or to see a plan's Summary of Benefits. \*You cannot combine Medicare Part D prescription drug coverage from any other company with this plan.



### **Call today** 888-530-1426, TTY 711

#### Explorer 6 (PPO)

Ada, Blaine, Boise, Camas, Canyon, Elmore, Gem, Gooding, Jerome, Lincoln, Owyhee, Payette, Twin Falls, and Valley

IVVIII Falls,				
In-network	Out-of-network			
You	pay:			
\$0				
\$(	0			
\$0 \$20	50%			
<b>\$285/day</b> (1–7) <b>\$0/day</b> (8+)	50%			
\$285	50%			
\$0	50%			
\$0	50%			
\$190 / \$310	50%			
\$20	50%			
\$2!	50			
\$9	0			
\$4	.0			
\$3,500	<b>\$10,000</b> (in/out combined)			
You	pay:			
Prevent Compreher				
Included				
Same cost as in-person	Not covered			
\$0	50%			
<b>\$25</b> (limit 12 visits/year, combined)				
\$0				
\$200 reimbursement				
\$0	Not covered			
Starting at \$599	Not covered			
\$0	N/A			
\$0	N/A			
Not covered*				

# Part D prescription drug benefits included in the following plans

	<b>МуСаге™ Rx 32</b> (НМО)			
	<b>МуСаге<sup>™</sup> Choice Rx 24</b> (НМО-РОЅ)			
Stage 1				
<b>Pharmacy Deductible</b> Tiers 1, 2, and 6	\$0			
<b>Pharmacy Deductible</b> Tiers 3, 4, and 5	MyCare Rx 32: <b>\$0</b> MyCare Choice Rx 24: <b>\$100</b>			
Stage 2	When the total drug costs* are between <b>\$0 and \$4,430,</b> you pay:			
Pharmacy* Supply	Preferred Retail 30/100-day	Standard Retail 30/100-day	Preferred Mail Order 100-day SAVE!	
Tier 1 Preferred Generic	\$3/\$9	\$8/\$24	\$0	
Tier 2 Generic	\$12/\$36	\$17/\$51	\$24	
Tier 3 Preferred Brand	\$37/\$111	\$47/\$141	\$74	
Tier 4 Nonpreferred	MyCare Rx 32: <b>31%</b> MyCare Choice Rx 24: <b>30%</b>	MyCare Rx 32: <b>33%</b> MyCare Choice Rx 24: <b>31%</b>	MyCare Rx 32: <b>31%</b> MyCare Choice Rx 24: <b>30%</b>	
Tier 5 Specialty (30-day supply only)	MyCare Rx 32: <b>33%</b> MyCare Choice Rx 24: <b>31%</b>		30-day supply only; retail cost applies	
Tier 6 Select Care	\$0	\$0	\$0	
Stage 3 ("coverage gap")	After to	tal drug costs <sup>*</sup> reach <b>\$4,430</b> , y	ou pay:	
Most Generic		25%		
Most Brand	25%			
All Drugs in Tier 6	<b>\$0</b> during coverage gap			
Stage 4	After your out-of-pocket costs reach <b>\$7,050,</b> the maximum you pay until the end of the calendar year is:			
All Covered Drugs	Whichever is the larger amount: <b>5%</b> of the cost OR <b>\$3.95</b> for generic drugs <b>\$9.85</b> all other drugs			

To find out your medication's tier, visit Medicare.PacificSource.com or call 888-530-1426, TTY 711.

\*Your cost may differ relative to the pharmacy's status as preferred or standard, mail order, long-term care, home infusion, or quantity.

# **Spend less on medications you need**



## **Preferred Pharmacies**

You'll enjoy lower copays at thousands of network pharmacies throughout the U.S., including **Sav-on/Albertsons, Costco, Fred Meyer/Kroger, Safeway, CVS/Target, Walmart, and more.** For a complete list, visit www.Medicare.PacificSource.com.



## **Rx Savings Solutions**

This free service provides transparency into prescription costs and options, helping you spend as little as possible on your medications.



## **Over-the-counter** (OTC) drug benefit

Take aspirin or calcium? They're on us! All our Medicare plans include reimbursement for up to \$100 per year for OTC aspirin, calcium, and calcium-vitamin D combinations.



## Home delivery

#### Save money with CVS Caremark mail order

- **\$0 copay** on all preferred generic (Tier 1) and select care drugs (Tier 6)
- **100-day supply for 60-day cost** for generic (Tier 2) and preferred brand (Tier 3)
- Free shipping and optional auto-refills



## \$0 select medications

Select care (Tier 6) drugs are included in all Rx plans. Benefit includes:

- **\$0 copay for up to a 100-day supply** (at in-network pharmacies)
- Includes many medications for blood pressure, cholesterol, and diabetes

Below is a partial list of the most common select care (Tier 6) drugs. For a complete list of covered drugs, go to <u>Medicare.PacificSource.com</u>.

#### **Blood pressure**

Amlodipine Besylate-Benazepril HCL Amlodipine Besvlate-Valsartan HCL Amlodipine Besylate-Valsartan HCL-HCTZ Benazepril HCL Enalapril Maleate Enalapril Maleate-HCTZ Fosinopril Sodium Fosinopril Sodium-HCT7 Irbesartan Irbesartan-HCT7 Lisinopril Lisinopril-HCTZ Losartan Potassium Losartan Potassium-HCTZ Moexipril HCL Moexipril HCL-HCTZ Perindopril Erbumine Quinapril HCL Quinapril HCL-HCTZ Ramipril Telmisartan Trandolapril Valsartan Valsartan-HCTZ

#### **Cholesterol**

Atorvastatin Calcium Lovastatin Pravastatin Sodium Rosuvastatin Calcium Simvastatin

#### **Diabetes**

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

#### **Osteoporosis**

Alendronate Ibandronate

## **Benefits to ensure peace of mind**



## **Hearing aid benefits**

PacificSource Medicare partners with TruHearing<sup>®</sup> to offer a hearing aid benefit.

- \$0 copay for hearing exam
- Up to 2 hearing aids per year (\$599, \$799, or \$999 copay per aid), batteries included
- 1 year of unlimited follow-up visits



## **\$0 fitness program**

The Silver&Fit Healthy Aging and Exercise Program includes, all at no cost to you:

- Thousands of digital workout videos
- Home Fitness Kits including a free fitness tracker option
- Fitness center membership
- One-on-one coaching by phone, and more
- Substantial discounts on membership fees at premium fitness centers



## **Eyeglass and vision benefits**

All our Medicare Advantage plans cover:

- Routine vision exams
- Eyeglasses or contacts: \$200 reimbursement every two calendar years
- Freedom to choose the frame style you like best, from any licensed provider



## **Alternative care**

It's good to have choices in the kind of care you receive. That's why our Medicare plans cover alternative care not covered by Original Medicare (\$25 copay). The benefit includes 12 office visits per year (combined) for:

- Chiropractic
- Acupuncture



## **Telehealth**

Telehealth is a convenient way to get care via phone or video. Our plans cover telehealth with in-network primary care doctors and specialists. Your cost is the same as an in-person visit.

Availability varies by provider and region, and some limitations apply.



## **24-Hour NurseLine**

Sometimes you just need to talk with a healthcare professional. Determining whether or not urgent care is needed can be difficult, especially in those after-hours moments.

If your situation is not life-threatening, and you just want professional advice, you can call our 24-Hour NurseLine. This service is included at no extra cost with PacificSource Medicare plans.

# \$0 preventive care services

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

- Routine physical exam
- Flu and pneumonia vaccines
- Bone-mass measurement
- Medical nutrition therapy services
- Tobacco-use cessation counseling
- Preventive screenings, such as mammograms and colonoscopies
- Chronic and transitional care

# Worry-free travel

Whether you're visiting family in the next state or on a dream trip in another country, you can relax, knowing your plan includes:

- In-network copays for emergency or urgent care (at any facility)
- Worldwide coverage for ambulance, emergency, and urgent care
- Global emergency medical assistance through Assist America®



## **Care coordination**

Our Health Services team provides direct assistance when you need help managing your healthcare. Nurse Case Managers will:

- Work collaboratively with you and your providers
- Offer resources and support in navigating the healthcare system
- All at no extra cost to you



## **Meals as medicine**

Our plans include 14 home-delivered meals after a recent hospital or nursing facility stay.

- Two meals per day for seven days
- Condition-specific menus, such as heart-healthy, diabetic-friendly, and low-sodium
- Vegetarian and kosher options
- No extra cost to you, and no limit per calendar year





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 pharmacies and providers are available in our network. TruHearing<sup>®</sup> is a registered trademark of TruHearing, Inc. The Silver&Fit Program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a registered trademark of ASH and used with permission herein. Participating fitness centers and fitness chains may vary by location and are subject to change. Assist America is a registered service mark of Assist America. Inc. Accessibility help: For assistance reading this document, please call us at 888-863-3637, TTY 711.

## **Enrolling in PacificSource Medicare**



#### When you become eligible for Medicare

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.

## **Questions?**

### **Contact us** 888-530-1426, TTY 711

#### We're available:

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

Medicare.PacificSource.com

408 E. Parkcenter Blvd., Suite 100, Boise, Idaho

#### **Contact a broker**

PacificSource Medicare partners with a select group of local insurance producers (brokers). Call us for assistance.

#### Attend a free seminar

Learn more about Medicare and Medicare Advantage plans at: <u>Medicare.PacificSource.com</u>

For accommodation of persons with special needs at meetings, call 888-530-1426, TTY 711.

## **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 Community Health Plans 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 free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need 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., seven days a week
- April 1–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: Civil Rights Coordinator, PO Box 7068, Springfield, OR 97475-0068, (541) 225-1967, fax (541) 684-5475, or email crc@pacificsource.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our 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, available at <u>OCRPortal.hhs.gov/ocr/portal/lobby.jsf</u>, or by mail or phone at:

- U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, DC 20201
- (800) 368-1019, (800) 537-7697 (TDD)

Complaint forms are available at <u>HHS.gov/ocr/office/file/index.html</u>.

Arabic: مقرب لصتا. اناجم اب كال رف اوت تقي و خلل المحالية المدخ ن إف ، تغلل الكذا شدحت تنك اذا المحالية المحالية (888) 863-3637 (808) عمل المحال المحالية مقر 863-3637 (808) عمل المحالية المحالي

Cambodian-Mon-Khmer: បុរយ័គុន៖ បរើសិនជាអុនកនិយាយ ភាសាខុមរែ, សវោជនួយផុនកែភាសា ដហេយមិនកិតឈុនួល គឺអាចមានសំរាប់បំរវើអុនក។ ចូរ ទូរស័ពុទ (888) 863-3637, TTY: (800) 735-2900។

**Chinese**: 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: (800) 735-2900。

**Cushite-Oromo**: XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa (888) 863-3637, TTY: (800) 735-2900.

**French:** ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez (888) 863-3637, ATS: (800) 735-2900.

**German:** ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: (888) 863-3637, TTY: (800) 735-2900.

Japanese: 注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。(888) 863-3637, TTY: (800) 735-2900) まで、お電話にてご連絡ください。

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. (888) 863-3637, TTY: (800) 735-2900 번으로 전화해 주십시오.

Persian-Farsi: امش یارب ناگیار تروصب ینابز تالی هست ،دینک یم وگتفگ یسراف نابز هب رگا : هجوت الی هست ،دینک یم وگتفگ یسراف نابز هب رگا : هجوت : 888) سامت دیریگب

**Romanian:** ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la (888) 863-3637, TTY: (800) 735-2900.

**Russian:** ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните (888) 863-3637, телетайп: (800) 735-2900.

**Spanish:** ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (888) 863-3637, TTY: (800) 735-2900.

Thai: เรียน: ถ้าคุณพูดภาษาไหยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร (888) 863-3637, TTY: (800) 735-2900.

**Ukrainian**: УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером (888) 863-3637, телетайп: (800) 735-2900.

**Vietnamese:** CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số (888) 863-3637, TTY: (800) 735-2900.