



# Summary of Benefits 2024

## PacificSource Dual Care (HMO D-SNP)

---



# Things to Know About PacificSource Medicare

## PacificSource Dual Care (HMO D-SNP)

---



### Who can join?

To join **PacificSource Dual Care (HMO D-SNP)**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, be eligible for full Medicaid benefits, and live in our service area. Our service area includes the following counties in Oregon: Clackamas, Crook, Deschutes, Hood River, Jefferson, Klamath (97731, 97733, 97737, 97739), Lane, Marion, Multnomah, Polk, Wasco, Washington.

This plan is a Dual Eligible Special Needs Plan (D-SNP) for people who have both Medicare and Medicaid. Generally you pay nothing except for Part D prescription drug copays. You can enroll in this plan if you are in one of these Medicaid categories:

- Qualified Medicare Beneficiary Plus (QMB+)
- Specified Low-Income Medicare Beneficiary (SLMB+)
- Full Benefits Dual Eligible (FBDE)

### 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](http://www.Medicare.PacificSource.com/Search/Provider).

Our plan's **pharmacy directory** is also on our website, [www.Medicare.PacificSource.com/Search/Pharmacy](http://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](http://www.Medicare.PacificSource.com/Search/Drug).

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

# Summary of Benefits:

January 1, 2024–December 31, 2024



**This is a summary of costs for drug and medical services covered by Medicare and Medicaid for the PacificSource Dual Care (HMO D-SNP) 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 (EOC)."

**Cost shares, benefits, premiums, and deductibles listed reflect Medicare and Medicaid coverage. Your costs may vary if your Medicaid eligibility category and/or the level of Extra Help you receive changes.**

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](http://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](http://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](http://www.Medicare.PacificSource.com)**

	<b>DUAL CARE (HMO D-SNP)</b>
	<b>You Pay</b>
<b>Monthly Premium</b>	
	<b>\$0</b>
<b>Medical Deductible</b>	
	<b>\$0</b>
<b>Pharmacy Deductible</b>	
	<b>\$0</b>
<b>Out-of-pocket Maximum</b>	
The most you pay during the calendar year for in-network covered services.	<b>You pay nothing</b>
<b>Inpatient Hospital Care</b>	
Our plan covers an unlimited number of days for an inpatient hospital stay. Notification from your provider is required upon admission.	<b>\$0</b>
<b>Outpatient Surgery</b>	
<b>Outpatient hospital or Ambulatory Surgical Center</b>	<b>\$0</b>
Prior authorization is required for some services.	
<b>Doctor's Office Visits</b>	
<b>Primary Care Physician (PCP)/Specialty</b>	<b>\$0</b>
Prior authorization may be required for surgery or treatment services.	
<b>Preventive Care</b>	
Examples include an annual physical exam, flu shots, and various cancer screenings.	<b>\$0</b>
<b>Emergency Care</b>	
	<b>\$0</b>
<b>Urgently Needed Services</b>	
	<b>\$0</b>
<b>Diagnostic Radiology Services (such as MRIs and CT scans)</b>	
Prior authorization is required for advanced/complex, imaging such as: CT scan, MRI, PET scan, Nuclear Test.	<b>\$0</b>
<b>Diagnostic Tests and Procedures</b>	
	<b>\$0</b>
<b>Lab Services</b>	
Prior authorization is required for genetic testing and analysis.	<b>\$0</b>
<b>Outpatient X-rays</b>	
	<b>\$0</b>
<b>Therapeutic Radiology Services</b>	
Prior authorization is required for some radiation services.	<b>\$0</b>

**DUAL CARE (HMO D-SNP)****You Pay****Hearing Services**

In a 12-month period, you are eligible for:

- One basic hearing test.
- One comprehensive hearing test.
- One hearing aid evaluation and selection.
- One electroacoustic evaluation for hearing aid for one or both ears.
- One pure tone hearing (threshold) test; air bone.

**\$0****Hearing Aids**

- Adults: One hearing aid for each ear every 5 years.
- Children through age 20: One hearing aid for each ear every 3 years.
- 60 batteries per year.

Prior authorization requirements apply for hearing aids and batteries.

**\$0****Dental Services**

Covered services include:

- Emergency Services,
- Preventive Services,
- Restorative Services, and
- Surgery and Endodontics.

Prior authorization may be required for some services. Dental services must be dentally necessary to be covered. Some limitation apply.

**\$0****Vision Services****Exams:**

- Routine eye exam, one per year
- Medicare-covered eye exam to diagnose and treat glaucoma and diabetic retinopathy.
- Additional eye exams may be covered through your Medicaid coverage if you have an eye injury or are diagnosed with certain conditions.

**\$0****Eyewear:**

- Routine prescription eyeglasses or contact lenses up to \$200 benefit limit per year.
- Eyeglasses or contact lenses after cataract surgery. This is a limited benefit and only includes basic frames, lenses, or contact lenses.
- Additional coverage for basic glasses may be covered through your Medicaid coverage if you have an eye injury or are diagnosed with certain conditions.

**\$0****Mental Health Care****Inpatient Services**

Notification from your provider is required upon admission.

**\$0****Outpatient Services**

Per group or individual therapy visit

**\$0****Skilled Nursing Facility (SNF)**

Limited up to 100 days per benefit period. No prior hospital stay is required.

**\$0**

**DUAL CARE (HMO D-SNP)****You Pay****Physical Therapy****\$0****Ambulance**

Per one-way transport. Prior authorization is required for nonemergency transportation.

**\$0****Transportation**

Non-Emergent Medical Transportation (NEMT) to and from a covered health care appointment or other health related services.

**\$0****Part B Drug Coverage**

Prior authorization or step therapy is required for some drugs.

**\$0**

# Prescription Drug Benefits

**Initial Coverage Stage****Tier 1 Preferred Generic****\$0**

Depending on your income and institutional status, you pay the following:

For generic drugs (including brand drugs treated as generic), either:

- **\$0** copay; **\$1.55** copay; or **\$4.50** copay

For all other drugs, either:

- **\$0** copay; **\$4.60** copay; or **\$11.20** copay

**Tiers 2, 3, 4 and 5****Tier 6 Select Care****\$0****Catastrophic Coverage Stage**After your out-of-pocket costs reach **\$8,000**, you pay nothing for all drugs.

# Additional Benefits not included above



	<b>DUAL CARE (HMO D-SNP)</b>
	<b>You Pay</b>
<b>Alternative Care</b>	
<ul style="list-style-type: none"> <li>• Non-Medicare covered acupuncture, naturopathy, and non-Medicare covered chiropractic care. Combined total of 24 visits.</li> <li>• Additional visits for acupuncture, chiropractic care, massage, and yoga are covered for treatment of a covered illness or injury through your Medicaid coverage. Prior authorization is required.</li> </ul>	<b>\$0</b>
<b>Groceries</b>	
<ul style="list-style-type: none"> <li>• Up to \$200 benefit limit per year for groceries for members with Chronic Heart Failure, Diabetes, Cardiovascular disorders, and Chronic Lung disorders. Services provided through NationsOTC Food and Produce.</li> </ul>	<b>\$0</b>
<b>Meal Benefit</b>	
<ul style="list-style-type: none"> <li>• Up to 2 meals per day for 14 days after a recent inpatient stay in a hospital or nursing facility.</li> </ul>	<b>\$0</b>
<b>Over-the-Counter (OTC) Drug Coverage</b>	
<ul style="list-style-type: none"> <li>• Up to \$500 benefit limit per year from your choice of OTC items (catalog provided). Services provided through Nations OTC.</li> </ul>	<b>\$0</b>
<b>Silver&amp;Fit® Healthy Aging and Exercise Program</b>	
<p>Including but not limited to the following options:</p> <ul style="list-style-type: none"> <li>• A fitness center membership at participating exercise centers</li> <li>• A Home Fitness kit including options like a wearable fitness tracker or a strength kit</li> <li>• On-demand videos through the website and mobile app</li> <li>• Healthy Aging Coaching sessions by telephone</li> <li>• The Silver&amp;Fit Connected™ tool for tracking your activity</li> </ul>	<b>\$0</b>
<b>Telehealth Services</b>	
<p>Telehealth appointments are available by phone or video. To see if your doctor's office is set up for this, you can call them or check their website.</p>	<b>\$0</b>

# Additional Services



	DUAL CARE (HMO D-SNP)
	You Pay
<b>Flexible Services</b>	
Health related services provided to improve your health. Examples may include equipment, appliances, classes, or special clothing or footwear. Limitations apply. Please contact Customer Service for more information.	\$0

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. 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.