

2020 PacificSource Medicare Advantage Plan Information

Thank you for your interest in applying for the PacificSource Medicare Advantage plan. Below are links to the items which are part of the Enrollment Packet you would receive if we were to mail it to you. Please take note and make sure to review the information. You will be receiving an "Enrollment Verification Call" from PacificSource within 7 days of the application receipt.

Enrollment Packet – click links below to view the information

Star Rating: [HMO](#) / [PPO](#)

[Online Enrollment](#)

Summary of Benefits: [Explorer 6](#) / [Explorer 12](#) / [Explorer Rx 9](#) / [Explorer Rx 11](#) / [Essentials Rx 21](#) / [MyCare Choice Rx 24](#) / [MyCare Rx 32](#)

[Provider Search](#)

[Pharmacy Search](#)

[Formulary](#)

Initial Enrollment Period (IEP)

If you are new to Medicare, you can enroll during your Initial Enrollment Period (IEP); the three months before, the month of, and the three months after your Part B effective date. Once you have been enrolled in a Medicare Plan, you can only make changes during the Annual Enrollment Period (AEP). Please be aware of the AEP dates are now October 15th to December 7th. This will give you a January 1st effective date for your new plan.

Annual Enrollment Period (AEP)

Applications must be signed and dated on, or between October 15th and December 7th. ***If they are signed prior to October 15th they will be returned to you with a new application.*** If they are received after December 7th, you will not be able to change plans until the next AEP for January of the following year.

Special Enrollment Period (SEP)

There are a number of reasons for Special Enrollments; Loss of a job that provides benefits, death of a spouse who's plan provided benefits, moving to an area where your old plan is not available, etc...

Once you submit your application to us, we will review your application for completeness and accuracy before we submit it to the company. You may fax, upload, email or mail your application in to CDA Insurance:

CDA Insurance LLC
PO Box 26540
Eugene, Oregon 97402

Fax: 1.541.284.2994 or 888.632.5470
Secure File Upload: [Click here](#)
Email: cs@cda-insurance.com

If you should have any questions on the application, please call a licensed insurance agent at 1.800.884.2343 or 1.541.434.9613. Our website: <http://www.medicare-idaho.com>

Y0062_MULTIPLAN_CDA INSURANCE Idaho 2020



Summary of Benefits 2020

Explorer 12 (PPO)

North and Eastern Idaho



Things to Know About PacificSource Medicare Explorer 12 (PPO)



Who can join?

To join **PacificSource Medicare Explorer 12 (PPO)**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes the following counties in Idaho: Bannock, Bingham, Bonner, Bonneville, Boundary, Jefferson, Kootenai, and Madison.

Which doctors and hospitals can I use?

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

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

Summary of Benefits:

January 1, 2020–December 31, 2020



This is a summary of costs for drug and medical services covered by PacificSource Medicare for the Explorer 12 (PPO) 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. 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: (800) 735-2900

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			
Out-of-pocket Maximum				
The most you pay during the calendar year for covered services.	\$6,700 Annual limit for Medicare-covered services you receive from in-network providers	\$10,000 Annual limit for Medicare-covered services you receive from both in-network and out-of-network providers combined.		
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.	\$285 per day for days 1–7 \$0 for days 8 and beyond	50%		
Outpatient Surgery				
Ambulatory surgical center or Outpatient hospital Prior authorization is required for some services.	\$285	50%		
Doctor's Office Visits				
Primary/Specialty Prior authorization may be required for surgery or treatment services.	PCP - \$10 Specialist - \$35	50%		
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	\$90	\$90		
Urgently Needed Services				
	\$40	\$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 - \$190 MRI - \$310 PET Scan - \$310 Nuclear Test - \$190	50%		
Diagnostic Tests and Procedures				
	\$15	50%		
Lab Services				
Prior authorization is required for genetic testing and analysis.	A1c and Prottime Testing - \$0 Genetic Testing - 20% All other Lab Services - \$15	50%		

	IN-NETWORK	OUT-OF-NETWORK
	You Pay	
Outpatient X-rays		
	\$15	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	\$35	50%
Routine hearing exam (up to one per year)	\$45	Not covered
TruHearing™ Flyte Hearing Aids		
Flyte Advanced: Per aid, up to two per year	\$699	Not covered
Flyte Premium: Per aid, up to two per year	\$999	Not covered
Dental Services		
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.	\$35	50%
Optional Preventive Dental Services		
This plan covers preventive services, such as cleanings, routine exams, and X-rays from any dentist who accepts our payment as payment in full.	\$22 monthly premium (in addition to your monthly plan premium of \$0)	
Optional Comprehensive Dental Services		
This plan offers all the benefits of preventive dental with the addition of coverage for Class II and Class III services. Examples of Class II services are fillings and simple extractions. Class III are major services, such as complex oral surgery, crowns, bridges, and dentures.	\$41 monthly premium (in addition to your monthly plan premium of \$0)	
Vision Services		
Medicare-covered eye exam to diagnose and treat glaucoma and diabetic retinopathy.	\$0	50%
Routine eye exam, one every two years	\$35	\$35
Eyeglasses or contact lenses after cataract surgery. This is a limited benefit and only includes basic frames, lenses, or contact lenses.	\$0	\$0
Reimbursement every 2 years for routine prescription eyeglasses or contact lenses.	\$200 reimbursement	\$200 reimbursement
Mental Health Care		

	IN-NETWORK	OUT-OF-NETWORK
	You Pay	
<p>Inpatient Services Prior authorization is required for inpatient mental health care, except in an emergency. 190-day lifetime limit for inpatient care not provided in a general hospital.</p>	<p>\$230 per day for days 1–7 \$0 for days 8 and beyond</p>	<p>50%</p>
<p>Outpatient Services Per group or individual therapy visit</p>	<p>\$25</p>	<p>50%</p>
Skilled Nursing Facility (SNF)		
<p>Prior authorization is required. Limited up to 100 days per benefit period. No prior hospital stay is required.</p>	<p>\$0 per day for days 1–20 \$178 per day for days 21–100</p>	<p>50%</p>
Physical Therapy		
<p>Prior authorization is required for services beyond \$3,000 for physical therapy and speech therapy combined.</p>	<p>\$35</p>	<p>50%</p>
Ambulance		
<p>Per one-way transport. Prior authorization is required for nonemergency transportation.</p>	<p>\$250</p>	<p>\$250</p>
Transportation		
	<p>Not covered</p>	<p>Not covered</p>
Part B Drug Coverage		
<p>Prior authorization is required for some drugs.</p>	<p>20%</p>	<p>50%</p>

Optional Benefits



You must pay an extra premium each month for these benefits.

With either dental option, members can see any licensed dentist in the United States.

For all our dental plans, we will cover 100% up to our maximum allowable charges for covered services. This maximum allowable is based on the 85th percentile of usual, customary, and reasonable (UCR) charges. If your dentist is out of our network and the charges are more than the maximum allowable amount, you will have to pay for the excess charges.

	You Pay
Comprehensive Dental	
Monthly Premium	\$41
Deductible	\$100 (applies to Class II and Class III services only)
Coverage Limits	\$1,000 annual benefit limit for covered services
Diagnostic Services (Preventive Class I)	\$0
Restorative & Extraction Services (Basic Class II)	20%
Endodontics, periodontics, etc. (Major Class III)	50%
Preventive Dental	
Monthly Premium	\$22
<ul style="list-style-type: none"> • 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) 	\$0

PacificSource Community Health Plans is an HMO/PPO plan with a Medicare contract. 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.