

# 2025 PacificSource Medicare Advantage Plan Information

Thank you for your interest in applying for the PacificSource Medicare Advantage plan. Please take note and make sure to review the information.

<b>Initial Enrollment Period (IEP)</b>
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 15 <sup>th</sup> to December 7 <sup>th</sup> . This will give you a January 1 <sup>st</sup> effective date for your new plan.
<b>Annual Enrollment Period (AEP)</b>
Applications must be signed and dated on, or between October 15 <sup>th</sup> and December 7 <sup>th</sup> . <i>If they are signed prior to October 15<sup>th</sup> they will be returned to you with a new application.</i> If they are received after December 7 <sup>th</sup> , you will not be able to change plans until the next AEP for January of the following year.
<b>Special Enrollment Period (SEP)</b>
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](mailto: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 Pending



# Summary of Benefits 2025

## Explorer Rx 18 (PPO)

---



# Things to Know About PacificSource Medicare Explorer Rx 18 (PPO)



## Who can join?

To join **PacificSource Medicare Explorer Rx 18 (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: **Idaho:** Ada, Blaine, Boise, Bonner, Boundary, Camas, Canyon, Elmore, Gem, Gooding, Jerome, Kootenai, Lincoln, Owyhee, Payette, Twin Falls, and Valley counties. **Montana:** Yellowstone county.

## 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, 2025–December 31, 2025



### **This is a summary of costs for drug and medical services covered by PacificSource Medicare for the Explorer Rx 18 (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 and Part D 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](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)**

	IN-NETWORK	OUT-OF-NETWORK
	You Pay	
<b>Monthly Premium</b>		
You must continue to pay your Medicare Part B premium.	<b>\$29</b>	
<b>Medical Deductible</b>		
	<b>\$0</b>	
<b>Pharmacy Deductible</b>		
For Tier 3, 4, and 5 drugs. Deductible does not apply to covered insulin.	<b>\$499</b>	
<b>Out-of-pocket Maximum</b>		
The most you pay during the calendar year for covered services.	<b>\$6,700</b> Annual limit for Medicare-covered services you receive from in-network providers	<b>\$8,950</b> Annual limit for Medicare-covered services you receive from both in-network and out-of-network providers combined.
<b>Inpatient Hospital Care</b>		
Our plan covers an unlimited number of days for an inpatient hospital stay.	<b>\$425</b> per day for days 1–7 <b>\$0</b> for days 8 and beyond	<b>50%</b>
<b>Outpatient Surgery</b>		
<b>Outpatient hospital or Ambulatory Surgical Center</b> Prior authorization is required for some services.	<b>\$425</b>	<b>50%</b>
<b>Doctor's Office Visits</b>		
<b>Primary Care Physician (PCP)/Specialty</b> Prior authorization may be required for surgery or treatment services.	PCP - <b>\$10</b> Specialist - <b>\$40</b>	<b>50%</b>
<b>Preventive Care</b>		
For Medicare-approved preventive care. Examples include an annual physical exam, flu shots, and various cancer screenings.	<b>\$0</b>	<b>50%</b>
<b>Emergency Care</b>		
Copay waived if admitted to hospital within 72 hours. Includes Worldwide coverage.	<b>\$120</b>	
<b>Urgently Needed Services</b>		
Includes Worldwide coverage.	<b>\$55</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.	CT Scan or Nuclear Test - <b>\$350</b> MRI or PET Scan - <b>\$430</b>	<b>50%</b>
<b>Diagnostic Tests and Procedures</b>		
	<b>\$15</b>	<b>50%</b>
<b>Lab Services</b>		
Prior authorization is required for genetic testing and analysis.	A1c and Protime Testing - <b>\$0</b> Genetic Testing - <b>20%</b> All other Lab Services - <b>\$0</b>	<b>50%</b>

	IN-NETWORK	OUT-OF-NETWORK
	You Pay	
<b>Outpatient X-rays</b>		
	<b>\$15</b>	<b>50%</b>
<b>Therapeutic Radiology Services</b>		
Prior authorization is required for some radiation services.	<b>20%</b>	<b>50%</b>
<b>Hearing Services</b>		
Exam to diagnose and treat hearing and balance issues.	<b>\$40</b>	<b>50%</b>
<b>TruHearing™</b>		
Hearing Aids: Per aid (up to two per year).		Standard: <b>\$599</b> Advanced: <b>\$799</b> Premium: <b>\$999</b>
Routine hearing exam (up to one per year).		<b>\$0</b>
<b>Dental Services (Medicare Covered)</b>		
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.	<b>\$40</b>	<b>50%</b>
<b>Dental Services</b>		
Routine dental services covered up to a combined \$775 annual maximum.		Preventive, Non-Routine, and Diagnostic Services: <b>\$0</b>
<b>Preventive, Non-Routine, and Diagnostic Services:</b>		Restorative, Endodontics, Periodontics, Prosthodontics, Implant Services, Oral Maxillofacial Surgery and Adjunctive General Services: <b>50%</b>
<ul style="list-style-type: none"> <li>• Exams</li> <li>• Cleanings</li> <li>• Brush Biopsy</li> <li>• Topical Fluoride and Fluoride Varnish</li> <li>• Bitewing x-rays, Full mouth x-ray, Conebeam, and/or Panorex, and Periapical x-rays (limited to dollar amount of a full mouth series)</li> </ul>		
<b>Restorative, Endodontics, Periodontics, Prosthodontics, Implant Services, Oral Maxillofacial Surgery and Adjunctive General Services:</b>		
<ul style="list-style-type: none"> <li>• Pulpotomy: deciduous teeth only</li> <li>• Tooth desensitization</li> <li>• Pulp capping (direct)</li> <li>• Oral Surgery</li> <li>• Core build up (tooth requires root canal therapy)</li> <li>• Bone grafting (only covered at time of extraction or covered implant placement)</li> <li>• Fillings</li> <li>• Root planing/Perio Scaling</li> <li>• Debridement</li> <li>• Analgesia/Sedation: only with covered surgical procedures</li> <li>• Dentures, Denture Relines, Inlays and Onlays</li> <li>• Bridges, Crowns, and Implants</li> <li>• Veneers</li> <li>• Root Canal Therapy</li> </ul>		

	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
	<b>You Pay</b>	
<b>Vision Services</b>		
Medicare-covered eye exam to diagnose and treat glaucoma and diabetic retinopathy.	<b>\$0</b>	<b>50%</b>
Routine eye exam, one every year	<b>\$0</b>	
Eyeglasses or contact lenses after cataract surgery. This is a limited benefit and only includes basic frames, lenses, or contact lenses.	<b>\$0</b>	
Reimbursement every two years for routine prescription eyeglasses or contact lenses.	<b>\$200 reimbursement</b>	
<b>Mental Health Care</b>		
<b>Inpatient Services</b>		
190-day lifetime limit for inpatient care not provided in a general hospital.	<b>\$325</b> per day for days 1–7 <b>\$0</b> for days 8 and beyond	<b>50%</b>
<b>Outpatient Services</b>		
Per group or individual therapy visit	<b>\$40</b>	<b>50%</b>
<b>Skilled Nursing Facility (SNF)</b>		
Limited up to 100 days per benefit period. No prior hospital stay is required.	<b>\$0</b> per day for days 1–20 <b>\$203</b> per day for days 21–100	<b>50%</b>
<b>Physical Therapy</b>		
	<b>\$40</b>	<b>50%</b>
<b>Ambulance</b>		
Per one-way transport. Prior authorization is required for nonemergency transportation. Includes Worldwide coverage.	<b>\$350</b>	
<b>Transportation</b>		
	Not covered	
<b>Part B Drug Coverage</b>		
Prior authorization or step therapy is required for some drugs.	<b>20%</b> Insulin covered up to a maximum of <b>\$35</b> per month supply	<b>50%</b> Insulin covered up to a maximum of <b>\$35</b> per month supply

# Prescription Drug Benefits



EXPLORER RX 18 (PPO)		
<b>Stage 1</b>		
<b>Pharmacy Deductible</b>	\$0 on Tiers 1 and 2 \$499 on Tiers 3, 4, and 5 (Deductible does not apply to covered insulin)	
<b>Stage 2</b>		
When your out-of-pocket costs are between \$0 and \$2,000, you pay:		
<b>Retail Pharmacy (30-day supply)</b>	<b>Preferred Pharmacy</b>	<b>Standard Pharmacy</b>
<b>Tier 1 Preferred Generic</b>	\$0	\$8
<b>Tier 2 Generic</b>	\$12	\$17
<b>Tier 3 Preferred Brand</b>	\$47	\$47
<b>Tier 3 Insulin</b>	\$35	
<b>Tier 4 Non-preferred</b>	29%	30%
<b>Tier 5 Specialty Tier</b>	26% (30-day supply only)	
<b>Stage 3</b>		
After your out-of-pocket costs reach \$2,000, the maximum you pay until the end of the calendar year is:		
<b>All Covered Drugs</b>	\$0	

You won't pay more than \$35 per one-month supply of each covered insulin product regardless of the cost-sharing tier. Most adult Part D vaccines are covered at no cost to you.

The **Medicare Prescription Payment Plan** is a new payment option that works with your current drug coverage, and it can help you manage your drug costs by spreading them across **monthly payments that vary throughout the year** (January – December). **This payment option might help you manage your expenses, but it doesn't save you money or lower your drug costs.** To learn more about this payment option, please contact us at 888-863-3637 or visit Medicare.gov.



## Save even more with Mail-Order:

Receive a 90-day supply for the same cost as a 60-day supply for medications in Tiers 1, 2, & 3, through CVS Caremark (our preferred mail-order pharmacy).

### Other benefits of our Mail-Order service:

- Free shipping
- Auto-refills available
- \$0 copay for Preferred Generic (Tier 1) drugs.

Cost-sharing may differ relative to the pharmacy's status as preferred or standard, mail-order, Long Term Care (LTC) or home infusion, and 30-, 60-, or 90-day supply.



# This Plan Also Includes

	You Pay
<b>Over-the-Counter (OTC) Drug Coverage</b>	
Aspirin, Calcium, and Calcium-Vitamin D combinations	<b>\$100 annual reimbursement</b>
<b>Fitness Benefit</b>	
Offered through One Pass, benefits include: <ul style="list-style-type: none"><li>• Access to a nationwide network of gyms and fitness locations</li><li>• Live, digital fitness classes and on-demand workouts</li><li>• Online brain training to help improve memory and focus</li><li>• Groups, clubs and social events near you</li></ul>	<b>\$0</b>
<b>Telehealth Services</b>	
Care through phone or video for PCP visits, Specialist visits, Outpatient Rehabilitation services (Physical Therapy, Occupational Therapy, Speech Therapy), and Outpatient Mental Health Care. Please coordinate with your provider for these services. Available for in-network providers only.	Telehealth services are provided at the same cost share as an in-person visit.



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. 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.

Accessibility help: For assistance reading this document, please call us at 888-863-3637, TTY: 711. We accept all relay calls.