



Please return signed applications via one of the following methods:

EMAIL: [secure email link](#) (Ctrl+Click)
 tiffany@lowinsure.com

FAX: **1-541-284-2994**

MAIL: **CDA Insurance LLC**
 P.O. Box 26540
 Eugene, OR 97402

CONTACT: Tiffany Jackson, independent agent, with any questions or concerns.
 Email: tiffany@lowinsure.com or phone: **1-800-884-4324**

- If using the Annual Enrollment Period, please return between October 15th and December 7th for a January 1st effective date.
- All other enrollments will be processed for the first of the month following receipt of the application. A valid Enrollment Period is required by CMS.

DOCUMENTS: Provider directory, pharmacy directory, star ratings and formulary search are located under each company heading.

- www.medicare-oregon.com
- www.medicare-washington.com
- www.medicare-idaho.com
- www.medicare-texas.net

TPMO disclaimer: CDA Insurance LLC may not offer every plan available in your area. Currently represented in the Medicare Advantage market are all plans available from: 8 insurance companies in the state of Oregon, 4 in the state of Washington, 3 in the state of Idaho, and 3 in the state of Texas. Any information provided is limited to those plans we do offer in your area. For a breakdown by county, please visit our websites: [Oregon](#), [Washington](#), [Idaho](#), [Texas](#) Please contact Medicare.gov, 1-800-MEDICARE to obtain information on all of your options.



Summary of Benefits 2027

PacificSource Medicare River Select Rx (HMO-POS)



Things to know about PacificSource Medicare

PacificSource Medicare River Select Rx (HMO-POS)



Who can join?

To join **PacificSource Medicare River Select Rx (HMO-POS)**, 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**: Ada, Canyon, Elmore, Gooding, Jerome, Payette, Twin Falls, and Valley.

Which doctors, hospitals, and pharmacies can I use?

Our **provider directory** is on our website, [Medicare.PacificSource.com/Search/Provider](https://www.Medicare.PacificSource.com/Search/Provider).

Our **pharmacy directory** is on our website, [Medicare.PacificSource.com/Search/Pharmacy](https://www.Medicare.PacificSource.com/Search/Pharmacy).

What prescription drugs are covered?

Our **formulary** (list of Part D prescription drugs), and any restrictions, is on our website, [Medicare.PacificSource.com/Search/Drug](https://www.Medicare.PacificSource.com/Search/Drug).

If you would like a provider directory, pharmacy directory, or formulary mailed to you, please contact us.

Summary of Benefits:

January 1, 2027–December 31, 2027



This is a summary of costs for drug and medical services covered by the PacificSource Medicare River Select Rx (HMO-POS) 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. For a complete list of services we cover, check the PacificSource Medicare River Select Rx (HMO-POS) plan Evidence of Coverage (EOC) on our website, [Medicare.PacificSource.com](https://www.Medicare.PacificSource.com) or get a copy by contacting us.

If you want to compare our plans with other Medicare health plans, use the Medicare Plan Finder on [Medicare.gov](https://www.Medicare.gov) or ask the other plans for their Summary of Benefits booklets.

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 [Medicare.gov](https://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

Email: MedicareCS@PacificSource.com

Website: [Medicare.PacificSource.com](https://www.Medicare.PacificSource.com)

Call toll-free: 888-530-1428, TTY: 711. We accept all relay calls.

- October 1 to March 31: 7 days a week | 8 a.m. to 8 p.m. local time
- April 1 to September 30: Monday through Friday | 8 a.m. to 8 p.m. local time

	IN-NETWORK	OUT-OF-NETWORK
	You pay	
Monthly Premium		
You must continue to pay your Medicare Part B premium.	\$84	
Medical Deductible		
	\$0	
Pharmacy Deductible		
Applies to Tier 3, 4, and 5 drugs. Deductible doesn't apply to covered insulin.	\$700	
Out-of-pocket Maximum		
The most you pay during the calendar year for covered services.	\$7,150	There is no out-of-pocket limit
Inpatient Hospital Care		
Our plan covers an unlimited number of days for an inpatient hospital stay. Prior authorization may be required.	\$495 per day for days 1–5 \$0 for days 6 and beyond	50%
Outpatient Surgery		
Outpatient hospital or Ambulatory Surgical Center (ASC) Prior authorization is required for some services.	Hospital: \$475 ASC: \$425	50%
Doctor's Office Visits		
Primary Care Provider (PCP) and Specialty Care Prior authorization may be required for surgery or treatment services.	PCP: \$0 Specialist: \$55	50%
Preventive Care		
For Medicare-approved preventive care, including: an annual physical exam, flu shots, and various cancer screenings.	\$0	50%
Emergency Care		
Copay waived if admitted to hospital within 72 hours.	\$130	
Urgently Needed Services		
	\$50	
Diagnostic Radiology Services		
Prior authorization is required for advanced/complex, imaging such as: CT Scan, MRI, PET Scan, Nuclear Test.	20%	50%
Diagnostic Tests and Procedures		
	\$40	50%
Lab Services		
Prior authorization is required for genetic testing and analysis.	A1c and Protime Testing: \$0 Genetic Testing: 20% All other Lab Services: \$0	50%

	IN-NETWORK	OUT-OF-NETWORK
	You pay	
Outpatient X-rays		
	\$20	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.	\$0	50%
TruHearing™		Standard: \$599
Up to two TruHearing-branded hearing aids every year (one per ear, per year).		Advanced: \$799
		Premium: \$999
Routine hearing exam (one per year).	\$0	
Medicare 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%
Preventive & Comprehensive Dental Services		
These additional dental services are covered by your plan up to a \$1,000 annual maximum. Service limits and restrictions may apply.		
Preventive, Non-Routine, and Diagnostic Services:		\$0
• Routine and problem-focused exams • Cleanings • Brush biopsy • Topical fluoride and fluoride varnish • Bitewing x-rays, full mouth x-rays, and periapical x-rays		
Restorative, Endodontics, Periodontics, Prosthodontics, Oral Maxillofacial Surgery, and Adjunctive General Services:		50%
• Core build up, fillings, and crowns • Inlays, onlays, and veneers • Analgesia/sedation and tooth desensitization • Oral surgery, periodontic surgery, and debridement • Pulpotomy and pulp capping • Bridges and bone grafting • Root canal therapy and root planing/perio scaling • Dentures and denture relines		
Vision Services		
Medicare-covered eye exam to diagnose and treat glaucoma and diabetic retinopathy.	\$0	50%
Routine eye exam, one every calendar year.	\$0	
Eyeglasses or contact lenses after cataract surgery. This is a limited benefit and only includes basic frames, lenses, or contact lenses.	\$0	
Reimbursement every two calendar years for routine prescription eyeglasses or contact lenses.	\$100 reimbursement	

	IN-NETWORK	OUT-OF-NETWORK
	You pay	
Mental Health Care		
Inpatient Services 190-day lifetime limit for inpatient care not provided in a general hospital. Prior authorization may be required.	\$455 per day for days 1–4 \$0 for days 5 and beyond	50%
Outpatient Services Per group or individual therapy visit.	\$20	50%
Skilled Nursing Facility (SNF)		
Limited up to 100 days per benefit period. No prior hospital stay is required. Prior authorization required.	\$0 per day for days 1–20 \$221 per day for days 21–100	50%
Physical Therapy		
Prior authorization required after 10 visits.	\$35	50%
Ambulance		
Per one-way transport. Prior authorization is required for nonemergency transportation.	\$500	
Transportation		
	Not covered	
Part B Drug Coverage		
Prior authorization or step therapy is required for some drugs. You pay no more than \$35 per one-month supply of Part B insulin.	Up to 20%	50%
Coverage Limits		
	Our plans have a coverage limit every year for certain in-network benefits. Contact us for the services that apply.	\$3,000 Benefit limit for elective (non-emergency) services with out-of-network providers.

Prescription drug benefits



PACIFICSOURCE MEDICARE RIVER SELECT RX (HMO-POS)	
Stage 1	
Pharmacy Deductible	\$0 on Tiers 1 and 2 \$700 on Tiers 3, 4, and 5 (Deductible does not apply to covered insulin)
Stage 2	
When your out-of-pocket costs are between \$0 and \$2,400 , you pay:	
Retail Pharmacy	30-day supply
Tier 1 Preferred Generic	\$0
Tier 2 Generic	\$6
Tier 3 Preferred Brand	20%
Tier 3 Insulin	20% up to \$35
Tier 4 Non-preferred	26%
Tier 4 Insulin	25% up to \$35
Tier 5 Specialty Tier	25% (maximum 30-day supply)
Tier 5 Insulin	25% up to \$35 (maximum 30-day supply)
Stage 3	
After your out-of-pocket costs reach \$2,400 , the maximum you pay until the end of the calendar year is:	
All Covered Drugs	\$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 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](https://www.medicare.gov).



Save even more with CVS Caremark Mail-Order

Filling your prescriptions through CVS Caremark Mail-Order can save you time and money.

The benefits of CVS Mail-Order include:

- Free shipping
- Auto-refills available
- Ability to order refills and check refill status online
- 15% coinsurance for Tier 3 drugs
- Up to a 90-day supply for the same cost as a 30-day supply of Tier 2 drugs

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

This plan also includes



	You pay
Fitness Benefit Benefits offered through One Pass™ include: • A nationwide network of gyms and fitness locations • Live, digital fitness classes and on-demand workouts • Three at-home fitness kits • Online brain health subscription through CogniFit which includes an initial cognitive test, complete brain workout, and a brain training program with regular reassessment of progress	\$0
Telehealth Services Access Teladoc® for convenient virtual care. Care by phone or video with Teladoc and other in-network providers. Availability varies by provider and region. Please coordinate telehealth services with your provider. Some limitations apply.	Telehealth services are provided at the same cost share as an in-person visit.
Worldwide Services Emergency care, urgent care, and emergency transportation received outside of the United States are subject to a \$25,000 annual maximum plan coverage limit.	\$130 copay for emergency and urgent care visits. \$275 per one way emergency transportation trip.

PacificSource Community Health Plans is an HMO and HMO D-SNP 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.

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.

PacificSource Medicare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Free language assistance services for people whose primary language is not English, and free aids and services for people with disabilities, are available, including interpreters and information in other formats. If you need any of these services, please call 888-863-3637, TTY: 711.