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7 days a week, 8:00 a.m.–8:00 p.m.
Oct 15, 2011–Feb 14, 2012
Mon–Fri, 8:00 a.m.–8:00 p.m.
Feb 15, 2012–Oct 14, 2012



The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information contact the plan.

Members may enroll in the plan only during specific times of the year. Contact PacificSource Medicare for more information.

You must continue to pay your Medicare Part B premium.

You may be able to get Extra Help to pay for your prescription drug premiums and costs. To see if you qualify, call:

Medicare:
1.800.MEDICARE (1.800.633.4227).
TTY users should call 1.877.486.2048,
24 hours a day/7 days a week;

The Social Security Office:
1.800.772.1213 between 7am and 7pm,
Monday through Friday,
TTY/TDD users should call 1.800.325.0778.

Or call your State Medicaid Office.

In general, beneficiaries must use network pharmacies to access their prescription drug benefits, except in non-routine circumstances. Quantity limitations and restrictions may apply.

Generally, you must use plan providers except in emergency or urgent care situations. Generally, if you obtain routine care from out-of-network providers neither Medicare nor PacificSource Medicare will be responsible for the costs.

Except in an emergency or urgent care situations, it may cost more to get care from out-of-network providers.

You must have both Part A and Part B to enroll.

PacificSource Community Health Plans, Inc. is a health plan with a Medicare contract. Benefits, premiums, copayments and coinsurance may change on January 1, 2013. Limitations, restrictions and copays may apply.



Oregon Region 2





WHY CHOOSE PACIFICSOURCE MEDICARE?

If you're new to Medicare, you may not know that Medicare pays just 80% of Medicare-approved charges after you satisfy your annual deductible. You pay the rest.

When it comes to Medicare Advantage Plans, we know how important it is to have affordable coverage. That's why at PacificSource Medicare we offer plans starting as low as \$0 a month. You get an affordable plan that not only provides more coverage than Medicare alone, but is backed by a local company you know and trust. With our range of affordable plans to meet your individual needs:

- You get better coverage than with Medicare alone with plans that fill in the gaps and cover more services.
- You save money with low-priced plans.
- You get the convenience of plans with both medical and prescription drug coverage all in one plan.
- Finding a doctor is easy because nearly every doctor in the region is accepted by PacificSource Medicare.
- You are protected when you travel with worldwide emergency care and urgent care.
- You have virtually no paperwork.
- Additionally, with our Explorer plans you have the freedom to see any doctor you want that accepts Medicare wherever you are in the U.S.

Within this guide you will find all the information you need to select the plan that fits your life.

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MORE REASONS TO JOIN PACIFICSOURCE MEDICARE.

Benefits included in all plans:

Preventive Care In-Network	\$0 copay
• Annual routine physicals	
• Bone mass measurement	
• Colorectal screenings	
• Mammograms	
• Pap and pelvic exams	
• Prostate cancer screenings	
Extra Benefits In-Network	
• Routine vision exams	\$20-\$25 copay (varies by plan)
• Eyeglasses and contacts	\$100 reimbursement every two calendar years
Worldwide Coverage for Travelers	
• Urgent care	\$20-\$25 copay (varies by plan)
• Emergency room	\$65 copay
• Ambulance (ground or air)	\$100-\$150 copay (varies by plan)



The following value-added services are available to PacificSource Medicare members at no additional cost.

Jenny Craig Free 30-day trial program and 25% off a 1-Year Premium Success Program. This tailored program provides one-on-one support to help you develop a healthy relationship with food, an active lifestyle and a balanced approach to living.

HealthCoachForMe At Medicare.PacificSource.com, access educational information, assessments, diaries, checklists, a health library on chronic conditions, general health, wellness, and prevention action plans, and a virtual health coaching program to help you meet your goals, stay on track and live a healthier life.

Care Management and Coordination If you have a chronic health condition such as Diabetes, Chronic Obstructive Pulmonary Disease (COPD), Congestive Heart Failure or Asthma, you receive personal attention to improve your health, overcome barriers around your medical condition and treatments, and coordinate health care needs.

Quality Improvement Programs Utilizes objective and subjective benchmarks to measure and evaluate the quality and safety of clinical services. In-network providers strive to improve your care and services.

Health Risk Assessments, Health Fairs, Events and Immunization Programs Health screenings, educational events, immunization programs and health risk assessments, as well as educational information about health, wellness and chronic conditions.

Medication Therapy Management (MTM) Program Eligible members receive free one-on-one consultations with our contracted clinical pharmacists who identify drug safety issues, potential drug interactions, cost-saving opportunities and other therapy changes that can improve your health. Your clinical pharmacist will work with your doctor to make sure you are getting the most out of your prescription drug benefit.

2012 PLANS WITH MEDICAL AND PRESCRIPTION DRUG COVERAGE ALL IN ONE

Below is **what you pay** for covered services. This is a brief summary. Contact plan for details.

2012 PLANS WITHOUT PRESCRIPTION DRUG COVERAGE

	ESSENTIALS RX 15 (HMO) \$0 per month	EXPLORER RX 4 (PPO) \$78 per month		EXPLORER 5 (PPO) \$30 per month	
DOCTOR & HOSPITAL BENEFITS	In-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Office Visits					
Primary Provider	\$15 copay	\$10 copay	\$20 copay	\$10 copay	\$20 copay
Specialist	\$25 copay	\$20 copay	\$25 copay	\$20 copay	\$25 copay
Lab	\$15 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay
X-Ray	\$15 copay	\$0 copay	10% coinsurance	\$0 copay	10% coinsurance
Hospitalization	\$250/day (days 1-7) \$0/day (days 8+)	\$200/day (days 1-5) \$0/day (days 6+)	\$300/day (days 1-5) \$0/day (days 6+)	\$200/day (days 1-5) \$0/day (days 6+)	\$300/day (days 1-5) \$0/day (days 6+)
Outpatient Surgery	10% coinsurance	\$175 copay	\$225 copay	\$175 copay	\$225 copay
Annual Out-Of-Pocket Max (medical)	\$2,500	\$2,500 in/out combined		\$2,500 in/out combined	
PART D PRESCRIPTION DRUG BENEFITS					
STAGE ONE:	— WHAT YOU PAY UNTIL TOTAL DRUG COSTS ¹ REACH \$2,930 —				
Deductible	\$0	\$0			
Generic (31/93 days)	\$5/\$10 copay	\$3/\$6 copay			
Preferred Brand (31/93 days)	\$40/\$100 copay	\$30/\$75 copay			
Non-Preferred Brand (31/93 days)	\$80/\$240 copay	\$70/\$210 copay			
Specialty	33% coinsurance	33% coinsurance			
STAGE TWO:	— WHAT YOU PAY AFTER YOUR TOTAL DRUG COSTS ¹ REACH \$2,930 —				
Generic	86% coinsurance	86% coinsurance			
Brand	50% discount	50% discount			
STAGE THREE:	— AFTER YOUR OUT-OF-POCKET ² COSTS REACH \$4,700, THE MAXIMUM YOU PAY UNTIL THE END OF THE CALENDAR YEAR —				
All Covered Drugs	5% coinsurance	5% coinsurance			



¹ **Total Drug Costs:** Both what you pay and what PacificSource Medicare pays for your prescriptions.

² **Out-Of-Pocket Costs:** Everything you've paid during Stage One and Stage Two.



WHERE ARE PACIFICSOURCE MEDICARE PLANS AVAILABLE IN OREGON REGION 2?

Explorer Rx 4, Explorer 5 and Essentials Rx 15 Plans

Lane County

WHEN CAN I JOIN A PACIFICSOURCE MEDICARE PLAN?

1] If you are new to Medicare (your first Medicare enrollment opportunity)

You may enroll three months before the month your Medicare begins, and up to three months after.

For example, if your Medicare begins in July, you can enroll anytime between April 1 and October 31.

2] If you are already on Medicare, you have other enrollment opportunities:

[October 15-December 7](#)

- Join a PacificSource Medicare plan
- Change plans
- Transfer Part D prescription drug coverage from one plan or company to another
- Add or drop Part D prescription drug coverage

3] Special enrollment opportunities (exceptions)

You may be able to join a PacificSource Medicare plan at other times of the year if:

- You recently moved into our service area
- You recently lost employer health insurance coverage
- There may be other exceptions, please call us for details

HOW TO ENROLL

- 1] Decide on the plan that best fits your needs by comparing benefits, copayments, monthly premiums and access to doctors.
- 2] Choose one of the following enrollment options.

Enroll online

Visit our website at www.Medicare.PacificSource.com and follow the easy, step-by-step instructions.

Enroll by mail

- 1] Complete the enclosed "Enrollment Form."
- 2] Return in the enclosed, self-addressed envelope.

Call your local insurance agent

PacificSource Medicare partners with a select group of local insurance agents. Call us for an agent near you.

Visit our office

In Springfield, Monday through Friday from 8:00 a.m. to 5:00 p.m., no appointment necessary.