## 2020 PacificSource MyCare 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

Plan Rating: <u>HMO</u> <u>Apply Online</u> Summary of Benefits: <u>MyCare Rx 33</u> / <u>MyCare Rx 34</u> / <u>MyCare 35</u> / <u>MyCare Rx 37 & 38</u> <u>Provider Directory</u> <u>Pharmacy Directory</u> 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 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.

Annual Enrollment Period (AEP)

Applications must be signed and dated on, or between October 15<sup>th</sup> and December 7<sup>th</sup>. *If they are signed prior to October 15<sup>th</sup> they will be returned to you with a new application.* 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.

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: <u>Click here</u> Email: <u>cs@cda-insurance.com</u>

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: <u>https://medicare-washington.com</u>

Y0062\_MULTIPLAN\_CDA INSURANCE Washington 2020



# Summary of Benefits 2020 MyCare Rx 33 (HMO)

Spokane County



## **Things to Know About PacificSource Medicare** MyCare Rx 33 (HMO)



To join **PacificSource Medicare MyCare Rx 33 (HMO)**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes Spokane County in Washington.

### 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.

Our plan's **pharmacy directory** is also on our website, 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.

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 MyCare Rx 33 (HMO) 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.

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

	MYCARE RX 33 (HMO)
	You Pay
Monthly Premium	
You must continue to pay your Medicare Part B premium.	\$0
Medical Deductible	
	\$0
Pharmacy Deductible	
For Tier 3, 4, and 5 drugs	\$200
Out-of-pocket Maximum	
The most you pay during the calendar year for in-network covered services.	\$6,000
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.	<b>\$390</b> per day for days 1–5 <b>\$0</b> for days 6 and beyond
Outpatient Surgery	
Ambulatory surgical center or Outpatient hospital Prior authorization is required for some services.	\$390
Doctor's Office Visits	
<b>Primary Care Physician (PCP)/Specialty</b> Prior authorization may be required for surgery or treatment services.	PCP - <b>\$0</b> Specialist - <b>\$40</b>
Preventive Care	
For Medicare-approved preventive care. Examples include an annual physical exam, flu shots, and various cancer screenings.	\$0
Emergency Care	
Copay waived if admitted to hospital within 72 hours	\$90
Urgently Needed Services	
	\$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 - <b>\$190</b> MRI - <b>\$310</b> PET Scan - <b>\$310</b> Nuclear Test - <b>\$190</b>
Diagnostic Tests and Procedures	
	\$15
Lab Services	
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>\$15</b>
Outpatient X-rays	
	\$15

\$15

	MYCARE RX 33 (HMO)
	You Pay
Therapeutic Radiology Services	
Prior authorization is required for some radiation services.	20%
Hearing Services	
Exam to diagnose and treat hearing and balance issues	\$40
Routine hearing exam (up to one per year)	\$45
TruHearing <sup>™</sup> Flyte Hearing Aids	
Flyte Advanced: Per aid, up to two per year Flyte Premium: Per aid, up to two per year	\$699 \$999
Dental Services	
For Medicare-covered dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth).	\$40
Prior authorization is required for nonroutine dental care.	
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.	<b>\$29</b> 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.	<b>\$52</b> 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
Routine eye exam, one every two years	\$40
Eyeglasses or contact lenses after cataract surgery. This is a limited benefit and only includes basic frames, lenses, or contact lenses.	\$0
Reimbursement every 2 years for routine prescription eyeglasses or contact lenses.	\$200 reimbursement
Mental Health Care	
Inpatient Services	<b>\$350</b> per day for days 1–5
Prior authorization is required for inpatient mental health care, except in an emergency.	<b>\$0</b> for days 6 and beyond
190-day lifetime limit for inpatient care not provided in a general hospital.	
<b>Outpatient Services</b> Per group or individual therapy visit	\$30
Skilled Nursing Facility (SNF)	
Prior authorization is required. Limited up to 100 days per benefit period. No prior hospital stay is required.	<b>\$0</b> per day for days 1–20 <b>\$178</b> per day for days 21–100

	MYCARE RX 33 (HMO)
	You Pay
Physical Therapy	
Prior authorization is required for services beyond \$3,000 for physical therapy and speech therapy combined.	\$40
Ambulance	
Per one-way transport. Prior authorization is required for nonemergency transportation.	\$300
Transportation	
	Not covered
Part B Drug Coverage	
Prior authorization is required for some drugs.	20%

# **Prescription Drug Benefits**



	MYCARE RX 33 (HMO)			
Stage 1				
Pharmacy Deductible	<b>\$0</b> on Tiers 1, 2, and 6 <b>\$200</b> on Tiers 3, 4, and 5			
Stage 2	When the total drug costs are b	When the total drug costs are between <b>\$0</b> and <b>\$4,020</b> , you pay:		
Retail Pharmacy (30-day supply)	Preferred Pharmacy	Standard Pharmacy		
Tier 1 Preferred Generic	\$3	\$8		
Tier 2 Generic	\$12	\$17		
Tier 3 Preferred Brand	\$37	\$47		
Tier 4 Non-preferred	31%	33%		
Tier 5 Specialty Tier	<b>29%</b> (30-day	29% (30-day supply only)		
Tier 6 Select Care	\$0	\$0		
Stage 3	After total drug costs reach <b>\$4,020</b> , you pay:			
Tiers 1, 2, 3, 4, and 5	25	25%		
Tier 6 Select Care	All Tier 6 drugs have additional coverage during Stage Three (coverage gap). Your cost will not increase from Stage Two to Stage Three. See the list of covered drugs to determine which drugs are included.			
Stage 4	After your out-of-pocket costs reach <b>\$6,350,</b> the maximum you pay until the end of the calendar year is:			
All Covered Drugs	Whichever is the	e larger amount:		
	<b>5%</b> of the cost OR <b>\$3.60</b> for generic drugs <b>\$8.95</b> all other drugs			



#### 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 & 6, 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.

# **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	\$52	
Deductible	<b>\$100</b> (applies to Class II and Class III services only)	
Coverage Limits	<b>\$1,000</b> 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	\$29	
<ul> <li>Two annual cleanings (one every six months)</li> <li>Two routine exams (one every six months)</li> <li>Bitewing X-rays (one set every six months)</li> <li>Full-mouth X-rays and/or panorex (one series every five calendar years)</li> </ul>	\$0	

PacificSource Community Health Plans is an HMO/PPO plan with a Medicare contract. Enrollment in PacificSource Medicare depends on contract renewal. Other pharmacies and providers are available in our network.