

# Benefit Matters

October 2010

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## More Flu Information

Visit [www.pacificsource.com/member/flu-vaccination.aspx](http://www.pacificsource.com/member/flu-vaccination.aspx) for a link to Caremark's flu shot network. If you have any questions about coverage for flu vaccinations, please contact your Client Service Representative.

## Updated Flu Vaccine Information Now Available

With flu season just around the corner, members may have questions about their coverage for flu vaccination. This year's combined flu vaccine will cover H1N1, the seasonal influenza B, and a new strain, H3N2. Effective October 1, 2010, we will expand the number of pharmacies participating in our flu shot clinic network. We have updated our flu season member communication materials and they are available at [www.pacificsource.com/wellness-toolkit.aspx](http://www.pacificsource.com/wellness-toolkit.aspx).

Influenza vaccine coverage is available to all members that have medical or pharmacy coverage through PacificSource.

- For members with pharmacy coverage through PacificSource, the standard seasonal flu shot is available through our **Flu Shot Pharmacy Network** with no out-of-pocket expense. Simply show your PacificSource member ID card to receive a flu shot at no cost! PacificSource will be billed directly, with no paperwork, deductibles, or copayments required. To locate a participating pharmacy near you, please refer to our Flu Shot Pharmacy Network directory at [PacificSource.com/member/drug-news/flu-shot-network.pdf](http://PacificSource.com/member/drug-news/flu-shot-network.pdf).
- PacificSource also provides coverage at **physicians' offices and county health departments** for standard flu shots, high-dose flu shots, and flu nasal mist under your medical plan's immunization benefit, subject to participating and nonparticipating provider provisions. Applicable deductibles, coinsurance, and maximum allowances will apply. *As part of healthcare reform, deductibles and coinsurance will be waived for participating providers as policyholders renew on or after September 23, 2010 (grandfathered plans excluded).*

## Diagnostic Imaging Review Helps Ensure Quality, Cost-Effective Care

As your health insurer, you count on us to promote quality healthcare, patient safety, and the most appropriate use of healthcare dollars. One way we're living up to those commitments is by implementing a new clinical review program for advanced diagnostic imaging—a medical procedure that's growing at a rate of 10 to 20 percent each year. Certain advanced diagnostic imaging procedures can expose patients to high doses of radiation, and technological developments make it more complex to determine proper use of this equipment.

As of November 1, 2010, we will use a diagnostic imaging management vendor to review all physicians' orders for the diagnostic CT or PET scans, MRIs, or nuclear cardiology in outpatient, nonemergency settings. Our vendor, American Imaging

Management® (AIM®), will review these requests against clinical guidelines and notify physicians of coverage decisions. Imaging review programs are becoming standard practice in the healthcare industry; in fact, many of our providers are already working with AIM through other insurers. This change should have little impact on our members. If you have questions, you're welcome to read the Diagnostic Imaging Management Program FAQ posted in the For Providers area of our Web site, or call our Customer Service team.

## Extended Eligibility Now Available for Young Adults

As you may be aware, eligibility has been extended for young adults who would otherwise become ineligible for coverage under their parent's health plan. Effective May 1, 2010, we began allowing dependents currently covered on their parents'

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health plan to keep that coverage until they reach age 26. While federal law requires insurers to implement that change beginning with policy renewals on or after September 23, 2010, we joined several other health plans in making this change early to help more of our members retain access to affordable healthcare coverage. For more information, please see our Early Extension of Dependent Eligibility FAQ at [PacificSource.com/early-extension.pdf](http://PacificSource.com/early-extension.pdf). To recap:

- The coverage age for dependent children will increase to age 26.
- Group plans will be required to extend coverage to dependents up to age 26 unless the adult dependent qualifies for employer-sponsored coverage.
- Pre-existing limitations will be eliminated for children up to age 19.

**More about Healthcare Reform**  
Our Healthcare Reform Resource Center—accessible from a prominent link on our home page—contains FAQs, timelines, additional resources, and more. We plan to update this site on an ongoing basis. Visit **PacificSource.com/healthcare-reform.aspx** to learn more and sign up for our new Healthcare Reform E-update. The current issue includes information on all changes happening this fall.

**Short Term Medical Changes**  
As a result of healthcare reform changes, we believe there will no longer be a need for short term medical coverage. We will no longer offer short term medical plans effective September 30, 2010. However, we will continue to offer a variety of individual and family plans to serve the needs of employees and their family members who are not eligible for coverage under your group plan, such as temporary or contract workers. More information is available at [PacificSource.com](http://PacificSource.com) under Explore Our Plans.

## More Children Covered through Oregon Program

Oregon's Healthy KidsConnect program is free or low-cost healthcare coverage

**Our Annual Member Newsletter** will mail to PacificSource subscribers at the end of September.

## Upcoming Community Events

PacificSource is proud to sponsor community events that support healthy communities and health-focused organizations. Please join us in supporting these local events:

### Shades of Pink—an evening for women, wine, and wellness.

September 30, Portland, Oregon; October 27, Eugene, Oregon

Brought to you by PacificSource Health Plans. Visit [shadesofpink.com](http://shadesofpink.com).

### Susan G. Komen Race for the Cure

October 10, Eugene, Oregon

### Puttin' on the Pink—the Corvallis Clinic Foundation

October 16, Corvallis, Oregon

### ¡Salud! The Oregon Pinot Noir Auction—Tuality Healthcare Foundation

November 12-13, Portland, Oregon

### Empty Bowls event—NeighborImpact

November 14, locations throughout central Oregon

for Oregon children who don't have health insurance. As of September 3, total statewide enrollment in the program was 2,004 children. Of those children, 1,509 were enrolled under either PacificSource or Clear One plans. Together, PacificSource and our subsidiary Clear One are proud to be the leading health plans in this effort to cover Oregon's uninsured children.

The program application process is different than when applying directly to a carrier. Applicants first apply through the Oregon Health Plan (OHP). If applicants don't qualify for OHP, they can then choose and apply for a Healthy KidsConnect plan. For more information on Healthy Kids, visit <http://www.oregon.gov/DHS/healthykids/>.

## Healthiest Oregon Employers to be Honored

We're pleased to partner with the Portland Business Journal (to recognize Oregon businesses for their commitment to workplace wellness. The Healthiest Employers of Oregon awards event will honor companies that are demonstrating innovation and leadership in their wellness programs. Results will be unveiled at an awards luncheon on October 15 at the Hilton Hotel in downtown Portland. Learn more at <http://portland.bizjournals.com/portland/event/22671>.

## Jenny Craig Added to Weight Loss Options

We are pleased to now offer two weight loss program options as a part of your PacificSource medical coverage: a Weight Watchers® program reimbursement and a Jenny Craig® program discount.

Members can use the Jenny Craig coupon for one of the following program discounts:

- Free 30 Day Program
- 25% off 6 Month Program
- 20% off 1 Year Premium Success Program

Details and eligibility requirements for Weight Watchers and Jenny Craig are available in the For Our Members>Health and Wellness Programs area of [PacificSource.com](http://PacificSource.com).

## Fall Focus on Wellness

Wellness materials for your workplace are available at no cost to you, and may be found in the For Administrators> PacificSource Extras area of [PacificSource.com](http://PacificSource.com). Or you may contact your Client Service Representative for printed copies.

Our fall topics are:

- Cholesterol
- Antibiotic Awareness
- Tobacco Cessation



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