



Group Change Guidelines

1. All requests for changes must be received by PacificSource **prior to the effective date in writing** from the agent of record or group administrator. Requests not received by the 15th of the prior month may experience delays.
2. PacificSource will not process benefit changes retroactively. If a change request is received after the renewal month begins, regardless of the reason, the change and associated rates will be implemented the first of the *following* month.
3. The following changes generally result in new ID cards: group name; medical office copay or deductible; pharmacy copay; adding or dropping medical, dental, or vision; adding or dropping family members; or employee's last name.
4. If a group elects to make an off-renewal change, their renewal date will remain the same.
5. A group can elect to reduce their benefits off-renewal, effective the first of the month following the date received.
6. A group can add or enhance benefits or eligibility as indicated in the table below.

ELIGIBILITY	Small Employer (2-50)	Large Employer (51+)
Domestic Partner by Affidavit	At renewal only; Registered domestic partners automatically covered in Oregon	
Hour / Day Eligibility	At renewal only; Except once in a lifetime off-renewal if at least 12 months since last change	
Missionary (<i>standard in Idaho</i>)	Not available	At renewal; Off-renewal at underwriting discretion
OTJ Owner/Partner (<i>Oregon only</i>)	First of any month	
Open Enrollment (<i>standard in Idaho</i>)	Not available (small employers have 6-month late enrollee provision)	At renewal only; Automatically changing Oregon large groups from late enrollment to open enrollment at renewal starting with 07/01/10 renewals
Retirees	Not available (except Oregon local governments at renewal ORS 743.730)	51-99 EES: Not available (except Oregon local governments at renewal ORS 743.730) 100+ EES: At renewal at underwriting discretion
BENEFITS	Small Employer (2-50)	Large Employer (51+)
Additional Accident	At renewal only	At renewal; Off-renewal at underwriting discretion
Alternative Care / Chiropractic	At renewal only	At renewal; Off-renewal at underwriting discretion
Calendar Year vs Plan Year	At renewal only	At renewal only
Dental	First of any month if plan has 12-month wait on major services; At renewal all other dental plan designs	First of Any Month
First Dollar Preventive Care	At renewal only	At renewal; Off-renewal at underwriting discretion
Maternity / Abortion (<i>Idaho option</i>)	At renewal only	At renewal; Off-renewal at underwriting discretion
Medical	At renewal only	At renewal; Off-renewal at underwriting discretion
Mental health (<i>Idaho option</i>)	At renewal only	At renewal; Off-renewal at underwriting discretion
Orthodontia (<i>26+ enrolled</i>)	At renewal only	At renewal; Off-renewal at underwriting discretion
Pharmacy	At renewal only	At renewal; Off-renewal at underwriting discretion
Vision	At renewal only	At renewal; Off-renewal at underwriting discretion
OTHER	Small Employer (2-50)	Large Employer (51+)
Address Out of State	Must confirm the group physically resides in the State rated for and in compliance. If move from Oregon to Idaho or Idaho to Oregon, must re-apply as a new group.	
Address Within Same State	First of any month	First of any month
Demographics (<i>Name, Contact, etc</i>)	First of any month	First of any month
Group Size	At renewal only – ORS 743.730(30), IC 41-4703(28)	
COBRA Status	January 1 only – COBRA (29 U.S.C. Part 6)	
Employer Contribution	First of any month	First of any month
Financial Arrangement Endorsements	Not available	51-99 EES: Not available 100+ EES: At renewal only