

Life Events

A Guide to Your Health Benefits During Major Life Changes

We've taken several examples of life events—getting married, divorced or separated; having or adopting a baby; sending a child to college; undergoing surgery; and moving—and pulled together the relevant information for you.

Marriage

Changing Your Name or Address

So that we may continue providing the best possible service, we ask that you notify us as soon as possible when you legally change your name or move to a new address. To report a name or address change, contact our Membership Service Department by phone at (541) 684-5583 or toll-free at (866) 999-5583, or by e-mail at membership@pacificsource.com. You may also change this information online. Visit PacificSource.com, log in to InTouch, and then click "Change Address" or "Review or Update Personal Information."

You may also complete an employee address or name change form, available from your employer. The form may be returned to your employer, or mailed directly to PacificSource at PO Box 7068, Eugene, OR 97401.

Adding a Spouse or Dependent Child to Your Coverage

If you marry, you may add your new spouse and any newly eligible dependent children to your coverage. PacificSource must receive an enrollment application for the family members you are adding to your coverage. For enrollment deadlines, forms, and premium information, please contact your employer. For more information, please see the Becoming Covered—Enrolling During the Initial Enrollment Period section of your Benefit Handbook.

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When the big events of life occur, such as marriage, children, or a move, knowing what to expect and what is required of you can relieve stress and help you avoid surprises.



What if I need care while I'm traveling?

The First Health® Network is a national healthcare PPO network that includes physicians, hospitals, and other outpatient care facilities. PacificSource has a contract in place that makes First Health providers available when you need medical care outside of Oregon, southern Washington, and Idaho. You will receive your plan's participating provider benefits when you use First Health providers for covered services outside your plan's service area. For more information, please see the Provider Network section of -your Benefit Handbook.

Divorce or Separation

If you divorce or legally separate and your spouse is covered under your health plan, his or her coverage will end on the last day of the month in which the divorce decree or legal separation is final. Your legally divorced or separated spouse may have the right to continue this plan's coverage for a limited time under federal or state laws. Please be sure to inform your employer of this change. For more details, please see the Continuation of Insurance section of your Benefit Handbook. For more information, see Exclusion Periods-Pre-existing Conditions in your Benefit Handbook, or contact your employer.

Having or Adopting a Baby

Prenatal Program

Prenatal care is vital to the health of your new baby. That's why PacificSource offers a free Prenatal Program that includes educational materials, 24-hour access to a nurse consultant, and risk assessment. For more information, call toll-free toll-free at (888) 691-8209, ext. 5268.

Prenatal Vitamin Program

If you have a pharmacy benefit, you can receive up to six months of physician-prescribed prenatal vitamins at no cost. (Copays and deductibles are waived.) Certain restrictions apply. After six months, refills are covered according to your pharmacy benefit. For more details, see our Prenatal Vitamin Home Delivery Order Form, available in the For Our Members section of our Web site, PacificSource.com, or from our Pharmacy Department at (800) 624-6052, ext. 3784.

Is Pregnancy Considered a Pre-existing Condition?

No. Under employer-sponsored health plans, pregnancy is not subject to any waiting periods or reduced benefit periods for pre-existing conditions. Coverage begins as soon as your plan benefits begin.

Does PacificSource cover the services of midwives?

Yes, certified nurse midwives (CNMs) are eligible providers.

What if I'm not covered by PacificSource during the entire pregnancy and delivery?

In this case, the combined charges for your prenatal visits and delivery may be prorated based on the time you're under coverage with us.

Coverage and Costs

Pregnancy is treated like any other health condition, so maternity benefits are determined by the specific services rendered.

- Prenatal visits and delivery: Combined into one charge, then paid under your plan's Professional Services-Surgery benefit
- Bloodwork, urinalysis, other lab services, and ultrasound: Paid under your plan's Outpatient Services-Diagnostic, Therapeutic, Radiology, and Lab benefit
- Hospital stay: Paid under your plan's Hospital Services-Inpatient Room and Board benefit

These benefits apply to normal pregnancies; complications may alter your coverage and costs.

Please refer to your Member Benefit Summary to determine your financial responsibility.

How to Enroll your Newborn

Your newborn child is eligible to enroll. For enrollment materials and premium information, please contact your employer.

Newborn Care

Healthcare services for your newborn include the initial practitioner exam, circumcision, and specialist services for medical complications. Well baby care is part of the plan's preventive care benefit, which includes nine exams during the first two years of life. Your Member Benefit Summary explains your share of the expenses.

Adopted Children

When a child is placed in your home for adoption, the child is eligible for enrollment under this plan during the initial enrollment period after placement. Placement means you have assumed financial responsibility for the support and care of the child in anticipation of adoption. To add the child to your coverage, you must complete and submit an enrollment application listing the child as your dependent, along with any premium due. Legal documentation from the court or child placement agency is also required. For more information, please refer to the section of your Benefit Handbook titled Becoming Covered—Enrolling During the Initial Enrollment Period.

Sending a Child to College

Coverage for Out-of-State College Students

If your child will be attending college outside Oregon, you don't need to worry about what will happen if he or she needs medical attention away from home. Your PacificSource health plan provides benefits to your covered dependents while they are outside the plan's service area. To save out-of-pocket expense, however, your child should use participating providers available through our contracted national provider network, the First Health® Network. To find a First Health provider near your child's college, call toll-free at (800) 226-5116, or visit PacificSource.com and click Find a Provider, then on First Health Network.

If there are no First Health providers in the area, your plan pays covered expenses based on a usual, customary, and reasonable charge for that area. For more information, please see the Coverage While Traveling section of your Benefit Handbook.

Further Information

If you have questions related to:

- Marriage
- Divorce or separation
- Sending a child to college
- Having or adopting a child

You are welcome to contact our Membership Department at (541) 684-5583 or toll-free at (866) 999-5583, or by e-mail at membership@pacificsource.com.

Surgery

Coverage and Costs

Your health plan covers inpatient or outpatient surgery, as well as physician's office surgery services. The plan may require that you share the cost of these services; **please see your Member Benefit Summary for details.**

Benefits are based on where the services are performed.

- For surgeries performed in a physician's office, your plan's Professional Services–Office Visit benefit applies. (You may also have lab or pathology charges. If you are covered by a CoDeduct Value plan, you may have additional coinsurance charges.)
- For surgeries performed in an ambulatory surgery center or outpatient hospital setting, both the Professional Services–Surgery and the Outpatient Services–Outpatient Surgery/Services benefits may apply.
- For surgeries performed in an inpatient setting (hospital), both the Professional Services–Surgery (surgeon, assistant surgeon, and anesthesiologist), and the Hospital Services–Inpatient Room & Board benefits apply.

Certain surgeries may be excluded during the first six months of coverage. Please refer to your Benefit Handbook for details.

Preauthorization

Preauthorization is required for some covered services when you have surgery. Since authorization requirements may vary by covered service, please check the requirements for each covered service before seeking treatment. For more information, please see the Preauthorization section of your Benefit Handbook. Please be aware that our preauthorization list is periodically revised. The most current list is available on our Web site, PacificSource.com, in the For Members section.

Moving

Please notify us as soon as possible when you move to a new address so that we may continue providing the best possible service. To report an address change, contact our Membership Service Department by phone at (541) 684-5583 or toll-free at (866) 999-5583, or by e-mail at membership@pacificsource.com. You may also change your address online. Visit PacificSource.com, log in to InTouch for Members, and then click "Change Address."

You may also complete an employee address change form, available from your employer. The form may be returned to your employer, or mailed directly to PacificSource at PO Box 7068, Eugene, OR 97401.

If you have questions related to surgery or preauthorization, please contact our Customer Service Department at 888.977.9299 or e-mail cs@pacificsource.com.



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