

PacificSource Member Bulletin

Healthcare Reform Changes Begin

You or your family members may qualify for one of the following one-time special enrollment opportunities outlined under federal healthcare reform law. As group and individual policies renew on or after September 23, 2010, we will mail notices to affected members and employers to provide details and enrollment deadlines.

Extension of Dependent Coverage to age 26.

Individuals under age 26 who do not have healthcare coverage because they reached the previous dependent age limit or were over the previous age limit may be eligible to enroll. Children who meet the qualifications are eligible to enroll or re-enroll as dependents. Enrollment is effective on the plan's renewal date on or after September 23, 2010.

Lifetime limit no longer applies. Individuals whose coverage ended by reason of reaching a lifetime limit under their plan, but are otherwise eligible under the terms of the plan, are eligible to re-enroll in their plan. Enrollment is effective on the plan's renewal date on or after September 23, 2010.

Pre-existing waiting period no longer applies to under age 19. If a member under age 19 is currently in a pre-existing condition waiting period, the period will



automatically end as of your plan's renewal date. You will not need to take any action.

Learn More about Healthcare Reform

To keep you informed, we've developed a new section on our Web site called the Healthcare Reform Resource Center. The section is accessible from a prominent link on our home page, and contains FAQs, timelines, additional resources, and more. Visit PacificSource.com and click Healthcare Reform. We encourage to sign up for our e-update.



Flu Vaccination Coverage Update

This year's combined flu vaccine will cover H1N1, the seasonal influenza B, and a new strain, H3N2. Effective October 1, 2010, we will also expand the number of pharmacies participating in our flu shot clinic pharmacy network.

Coverage for Flu Shot Clinics at Our Participating Flu Shot Pharmacy Network

If your plan has a pharmacy benefit, you can obtain a flu vaccine shot from our participating Flu Shot Pharmacy Network. Simply show your PacificSource member ID card at one of the following participating flu shot clinics to receive a flu shot at no cost! PacificSource will be billed directly, with no paperwork, deductibles, or copayments required.*

Pharmacy Chains (as of October 1): Albertsons, Bi-Mart, Costco, Fred Meyer, Haggen, Hi School, Kmart, Kroger, QFC, Rite Aid, Rosauers, Safeway, Shopko, Target, Top Food, and affiliated pharmacies.

Other Pharmacies: 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.

* Short Term Medical and dental-only policies are not eligible for these benefits.

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We're in it for the people.

New Wellness Tools



Save on Popular Weight Management Programs

We are pleased to offer PacificSource medical plan members two new options for reaching or maintaining your weight goals: a Weight Watchers® program reimbursement and a Jenny Craig® program discount.

Weight Watchers

You can participate in Weight Watchers® programs and receive a one-time reimbursement for either, but not both, of these programs:

- Weight Watchers Meetings—receive \$100 reimbursement
- Weight Watchers Online—receive \$40 reimbursement

For reimbursement, complete at least ten weeks during a consecutive four month period between July 1, 2010 and June 30, 2011. For complete details and eligibility requirements, please see our Weight Watchers Reimbursement Request Form. It's available in the For Our Members> Health and Wellness Programs area of PacificSource.com, or by calling (541) 225-2811 or (888) 977-9299.

Jenny Craig

Jenny Craig® offers you program discounts. You can choose from:

- Free 30-day program
- 25% off 6-month Corporate VIP program
- 20% off 1-year Premium Success program¹

Food and, if applicable, shipping not included. Offer applies to initial membership fee only and is valid at participating centers in the U.S., Canada, and Puerto Rico, and through Jenny Craig At Home.

You'll find eligibility requirements and participation details in the For Our Members>Health and Wellness Programs area of PacificSource.com. You may also call us at (541) 225-2811 or (888) 977-9299.

¹Jenny Craig At Home also offers a 6-month Premium Success Program subject to the same discount.

More Resources to Help You Reach Your Goals!
Learn more about InTouch Health Manager (powered by WebMD®) and reimbursement for hospital-based wellness classes. Visit the For Our Members>Health and Wellness Programs area of PacificSource.com, or contact our Customer Service staff.

Know a child in need of health insurance?



Uninsured children now have access to coverage through Healthy Kids. The goal of Healthy Kids is to make sure Oregon children have health coverage. Depending on your family income, your uninsured child may be eligible for free or low-cost health coverage through this program. Healthy Kids can provide:

- Healthcare for children age 18 and younger
- Free or low-cost health care based on income
- Coverage, even for children with a medical condition
- Medical, dental and vision care; regular checkups; preventive care; prescription drugs; mental health and chemical dependency services; and medical equipment and supplies

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 Kids plan.

- Even kids with current health conditions can enroll.
- Coverage lasts for at least one full year and can be longer, so long as the child is still eligible.
- Program eligibility is based on family income and there are three health coverage options: no-cost, low-cost, and affordable.

PacificSource, and our subsidiary Clear One, are pleased to participate as carriers in this program and look forward to welcoming these new members. It's another way we're working to make healthcare more accessible to families.

For more information on Healthy Kids or to apply, visit www.oregon.gov/DHS/healthykids.

Flu Vaccination Coverage Update, continued Flu Shot or FluMist Available Under Your Medical Immunization Benefit

PacificSource also provides coverage for standard flu shots, high-dose flu shots, and flu nasal mist under your medical plan's immunization benefit.*

- County Health Departments: Covered at the participating provider benefit level; applicable deductibles and copayments apply.
- Physician's Office: Covered subject to participating and nonparticipating provider provisions. Applicable deductibles, coinsurance, and maximum allowances apply.

Note: Under healthcare reform, deductibles and coinsurance will eventually be waived for flu immunizations from participating providers. This change becomes effective at your insurance policy's next annual renewal date on or after September 23, 2010 (grandfathered plans excluded). To find out when this change will apply to you, check with your employer or contact PacificSource Customer Service.

* Short Term Medical and dental-only policies are not eligible for these benefits.

Making a Difference

Community Health Excellence Program Makes an Impact in Your Area

In 2009, we launched an innovative program to encourage collaborative community health solutions. Our Community Health Excellence (CHE) program provides funding for provider initiatives designed to ensure high quality care for all patients—not only PacificSource members, but also those covered by other insurers or without any coverage.

A year later, we are thrilled to be funding 24 innovative provider organization initiatives throughout Oregon and Idaho. Playing a role in patient care improvements and having a positive impact on community health is important to us. Our CHE program is working in your area through the following initiatives:

Mosaic Medical Clinic, Bend

Funding from PacificSource will enable staff to better track, coordinate, and provide whole-person care.

St. Charles Medical Center, Bend

Funding from PacificSource will help cover the cost of a full-time RN Stroke Coordinator to ensure each stroke patient gets timely, protocol-based care from the time of admission to the time of discharge.

High Lakes Health Care, Bend

Funding from PacificSource helped educate, train, and support primary care providers in diagnosing and managing their patients with mental health conditions.

Mountain View Hospital, Madras

Surgical site infections are preventable hospital-acquired infections. Funding from PacificSource will provide for additional staff training and implementation of guidelines for infection prevention and control, which can help decrease the potential for hospital-acquired infections.

For more information about how PacificSource supports your community, please visit PacificSource.com and select [Get To Know Us > Community Giving](#).

Great American Smokeout Set for November 18

If you use tobacco, November 18 is your day to make a break from tobacco and reclaim your health. Once you've decided to quit, we are here to support tobacco cessation through our **Free & Clear® Quit for Life® tobacco cessation** program. This program is one of the no-cost extras included with your PacificSource medical plan. With Free & Clear the chances of quitting successfully are six times better than quitting "cold turkey."

For more Free and Clear information and eligibility details, visit the [For Our Members > Health and Wellness Programs](#) area of PacificSource.com or call our Customer Service staff.



In the spring, employees at our Eugene headquarters (with company assistance) converted a large area of our lawn into a vegetable garden. Employee volunteers have tended the garden all summer. Each week, we donate 50 percent of the harvest to a local food bank.

Getting Involved in Your Community

Getting involved is a great way to help improve the overall health of the communities where we live and work. You'll find PacificSource employees actively involved in many organizations and causes in your community. Our involvement takes many forms, including financial support, in-kind donations, and volunteer assistance. Our employees have raised thousands of dollars and donated countless hours to help worthy organizations such as March of Dimes, Children's Cancer Association, Susan G. Komen Foundation, Junior Achievement, American Cancer Society, and United Way.

For example, employees put on their walking shoes and walked in the March for Babies to help raise money for the March of Dimes.

We invite you to join us in making a difference in your community, whether as an individual or through your company. You'll find a list of upcoming community events on the Community section of PacificSource.com. We hope you join us in supporting these events and other community organizations.

Charitable Foundation Helps Organizations

One way PacificSource helps local communities is by supporting an active, vital charitable foundation. Since its incorporation in 1992, the PacificSource Charitable Foundation has assisted thousands of people through grants to numerous nonprofit organizations. Grants have funded school-based health centers, community-sponsored clinics and health centers, rural health clinics, local health departments, and other nonprofit health and human service agencies. These organizations offer access to affordable and needed services to low-income individuals and families.

Recent grant recipients include:

*Children's Vision Foundation
Volunteers in Medicine Cascade (Bend)
HealthMatters of Central Oregon*



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Have you moved?

Please contact us to update your records. This will ensure that you receive vital PacificSource correspondence, such as EOB (explanation of benefits) statements and benefit updates.

Update your address online: Go to PacificSource.com and log in to InTouch. From the InTouch home page, click "Your Profile," and then click "Edit Address."

Don't have Internet access? Contact your employer to request an address change.

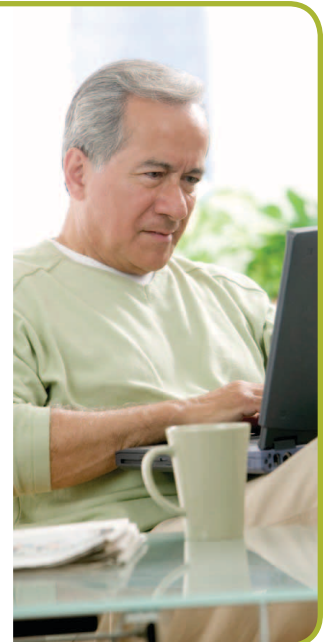
Members with individual insurance plans can change their address by contacting our Individual Department by phone at (866) 695-8684 in Oregon or (866) 495-4633 in Idaho, or by e-mail at individual@pacificsource.com.

Go paperless! Receive Our Member Bulletin by E-mail

At PacificSource, we continually look for ways to keep costs down and use resources wisely—ways to work smarter and greener. In the future, we would like to offer you the option of receiving the *Member Bulletin* newsletter by e-mail. In addition to providing a greener alternative, an e-mail newsletter would provide you with convenient, direct links to online information and resources.

It's easy to verify that we have your current e-mail address, as well as to update or add it. Visit **PacificSource.com** and log in to InTouch. From the InTouch home page, click "Your Profile," and then click "Edit Address."

We will continue to mail a paper copy of our *Member Bulletin* to members for whom we do not have an e-mail address.



Need Assistance? Contact us with questions about your plan's benefits, providers, or claims. Our Customer Service staff can help you.

E-mail cs@pacificsource.com
(541) 684-5582 or (888) 977-9299 (7:00 a.m. to 5:00 p.m. PacificTime)
En Español (541) 684-5456 or (800) 624-6052 ext. 5456

This *Member Bulletin* is provided for general information only, and is not to be used to determine benefits. Your benefits are determined only by your policy. Please refer to your plan materials or our Customer Service Department for specific benefit information.