

Coverage Away From Home

Your Healthcare Benefits When Traveling

The First Health® Network

The First Health® Network is a national healthcare provider network that includes physicians, hospitals, and other outpatient care facilities. We have a contract in place which makes First Health providers available when you need medical care outside of Oregon, Idaho, and southwest Washington. You will receive your plan's participating provider benefits when you use First Health providers for services outside your plan's service area.

How can I find a First Health provider?

No matter where you're traveling within the United States, you can find First Health providers over the Internet or by phone.

- **Online:** You can look up providers in your area using First Health's online provider directory. To get there, go to our Web site, PacificSource.com, click on Find a Provider, and then click the First Health Network link.
- **By phone:** Call First Health toll-free at (800) 226-5116. Representatives are available

24 hours a day, seven days a week. They'll help you find a physician, hospital, or other outpatient provider in your area, or tell you if a specific provider or facility participates with First Health. Si habla Español—Spanish speaking representatives are available as well.

What if the provider I want to use is not a member of the First Health Network?

If the provider does not participate with First Health and a First Health provider is available in that area, you will receive your plan's nonparticipating provider benefits unless it is a true medical emergency. If you have a true medical emergency, go directly to the nearest emergency room or appropriate facility, and there will be no reduction in benefits.

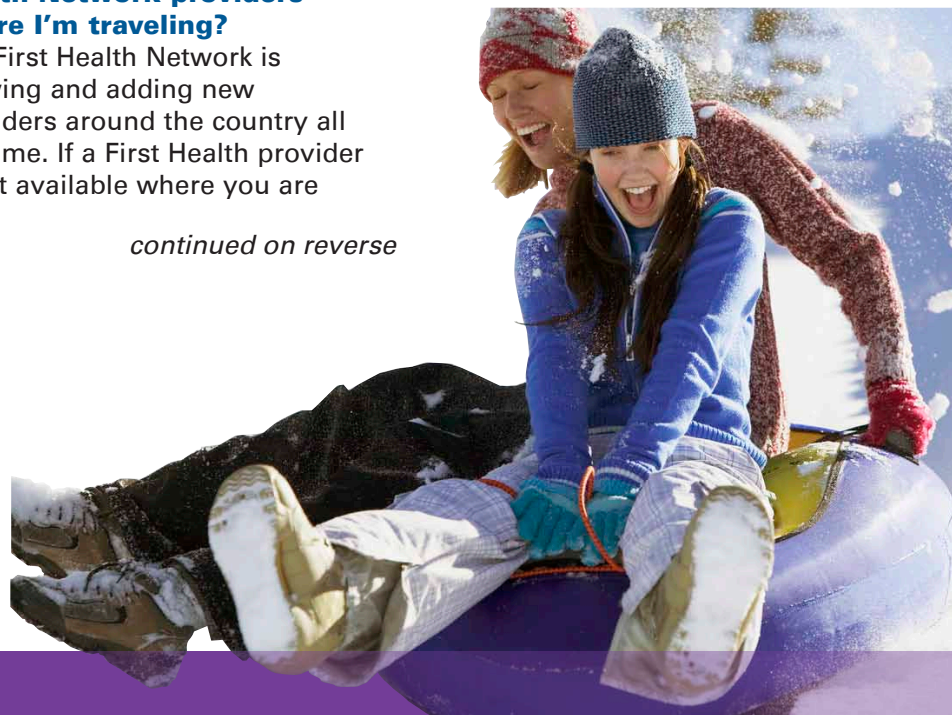
What if there are no First Health Network providers where I'm traveling?

The First Health Network is growing and adding new providers around the country all the time. If a First Health provider is not available where you are

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First Health® Network is national healthcare network available when traveling outside Oregon, Idaho, and southwest Washington.

Assist America® is global emergency services company that can help you get the care you need when traveling 100 miles or more from home or abroad.



traveling, your plan pays your covered expenses based on a usual, customary, and reasonable charge for that area. First Health provider availability is based on PacificSource criteria.

What If I need to be hospitalized when I'm out of the area?

For a non-emergency hospitalization, have your physician preauthorize your hospital treatment by calling our Health Services Department at (888) 691-8209. Our staff can also help locate a First Health hospital in the area.

You may also call First Health yourself at (800) 226-5116 to find out if there is a participating hospital in the area. Then check with your physician to see if he or she has hospital privileges with a participating First Health hospital. Finally, have your physician preauthorize your admission by calling our Health Services Department at (888) 691-8209.

For emergency care outside your service area:

For a true medical emergency, call 911 or go directly to the nearest hospital emergency room or appropriate treatment facility. An emergency medical condition is an injury or sudden illness so severe that a prudent layperson with an average knowledge of health and medicine would expect that failure to receive immediate medical attention would risk seriously damaging the health of a person or fetus. Examples of true medical

emergencies include severe bleeding, sudden abdominal or chest pains, suspected heart attacks, serious burns, poisoning, unconsciousness, convulsions or seizures, and difficulty breathing. In true medical emergencies, your plan pays benefits at the participating provider level even if you are treated at a nonparticipating hospital.

If you are admitted to a hospital after your emergency condition is stabilized, your physician should contact our Health Services Department as soon as possible.

How are my claims paid when I receive treatment outside the service area?

If you use a First Health provider, simply show your PacificSource member ID card. The provider will send your claim to us automatically and you will not have to file any paperwork.

If you use a nonparticipating provider, the provider may or may not bill us directly. If not, you will need to pay for the services up front, then send a claim to PacificSource for reimbursement. Your claim must include a copy of the provider's itemized bill, along with your name, PacificSource member ID number, group name and number, and the patient's name. If you were treated for an accidental injury, please include the date, time, place, and circumstances of the accident as well.

Assist America®

If you experience a medical emergency when you're traveling 100 miles or more away from your primary residence or abroad, Assist America can help. Assist America provides a variety of services to help you get the care you need, including medical consultation and evaluation, medical referrals, critical care monitoring and if medically necessary, evacuation to the nearest facility that can appropriately treat your situation. When you are ready to be discharged from a hospital and need medical assistance to return home (or to a rehabilitation facility), Assist America will arrange for your transportation and provide an escort, if necessary.

Call them as soon as possible during your medical emergency (once your situation is non-life threatening). Services arranged by Assist America are provided at no cost to you. Once you are under the care of a physician or medical facility, your PacificSource coverage applies.

For more information about Assist America's services, visit the For Our Members section of our Web site, at PacificSource.com.



Direct: 541.684.5582
Toll Free: 888.977.9299

PacificSource.com

If you have questions, you are welcome to contact our Customer Service Department at 888.977.9299 or e-mail cs@pacificsource.com.