



Oregon Fully Insured Health Coverage

Notice of Change to Your Medical and Dental Plan Benefits, Bend Chamber of Commerce Plans

Your Plan may change in 2018 to comply with the Affordable Care Act (ACA), state legislation or PacificSource best practices. The following outline summarizes the changes and the reasons they are occurring. Please seek legal counsel if you have questions about how these changes apply to your organization.

Member Handbook Changes		
Section	Summary of Change	Why are these changes occurring?
Covered Services - Durable Medical Equipment	Preauthorization requirement for the purchase or rental of equipment changed from \$800 to \$1,000.	Updated as a core administrative change for 2018.

Medical Benefit Changes		
Section	Summary of Change	Why are these changes occurring?
Telemedicine Visit	The medical plan summary will include a line item for the telemedicine visit benefit.	Provides clarification of the member cost share for the benefit.
Additional Accident	Embedding \$1000 additional accident benefit in all plans.	Part of Chamber Association core update for 2018.
Maternity copay	Eliminate global maternity copay on copay plans.	Part of Chamber Association core update for 2018.
Outpatient Rehabilitation	Outpatient rehabilitation will move from a \$35 copay to deductible waived, subject to coinsurance.	Part of Chamber Association core update for 2018.
Office Visit Copayment on Copay plans	Office visit copayments on copay plans will go from \$35 for all visits, to \$25 primary care, \$50 specialty care.	Part of Chamber Association core update for 2018.
Core plan Office Visit	Core Plan copay structure moves to \$35 primary care, \$75 specialty care, number of copay visits no longer limited.	Part of Chamber Association core update for 2018.

Pharmacy Benefit Changes		
Section	Summary of Change	Why are these changes occurring?
Pharmacy	Integrated pharmacy plan discontinued. It has been replaced with 10/50p/50p plan.	Part of Chamber Association core update for 2018.

Vision Benefit Changes		
Section	Summary of Change	Why are these changes occurring?
Vision Plan Coverage	Coverage is expanded to include coverage for additional types of lenses, including sunglasses, lens tint, and anti-reflective and scratch resistant coatings up to the plans' maximum hardware allowance.	Part of a core update for 2018.

Dental Benefit Changes		
Section	Summary of Change	Why are these changes occurring?

Covered Dental Services

The age limitation of 18 years and younger for fluoride varnish is removed from the plan and the frequency of the service has changed from 12 applications per year to four applications per year.

Part of a core update for 2018.

Renewing Your Plan

The changes in this notice will occur automatically. Due to potential eligibility changes, however, it is important that you complete the attached **Renewal Confirmation Form**. To allow time to process your changes and, if needed, get new ID cards to covered members prior to the effective date, please return the completed form and attach a copy of the **final rates** to PacificSource at least 30 days prior to your renewal date.

Member Materials

After your renewal changes have been processed, **new ID cards will be mailed to your covered employees and their dependents only if there is a change that impacts ID cards**. Your employees and their covered family members will have 24/7 access to their new benefit handbook document through InTouch for Members at PacificSource.com, as well as access to our **provider directory** and other information.

Employer Materials

An electronic copy of your new benefit handbook and contract will be emailed to you, and a single printed office reference copy will be mailed or delivered to you. You can also access your group policy information online. You can access your benefit materials, enroll new members, update existing member information, pay your bill, print temporary ID cards, and view your current census information and enrollment totals through InTouch for Employers at <https://intouch.pacificsource.com/ITE/Login>.

We're here to help.

As always, PacificSource is here to assist you. If you have questions, your agent or PacificSource Client Service Representative is happy to help.

