

December
2007

PacificSource Member Bulletin

Timely Information for PacificSource Members

In This Issue

Online Health Center
....1

**New! AlternaCare
Savings Program**
.... 1

Your Notice of
Privacy Practices
.... 2

A Second Chance
with Free & Clear
.... 3

Travel the Globe
Without Worry
.... 4

What Your Smile Says
About Your Health
.... 5

Preferred Drug List
(PDL) Updates
.... 6

Your Mastectomy-
Related Benefits
.... 6

PacificSource
Community Caring
Award
.... 7

New Online
Provider Directory
.... 7

Online Health Center Can Help You Make Healthy Choices

As the New Year approaches, we often think about ways to improve our health. As a PacificSource member, you have access to a wealth of free online resources to help you make smart choices about your health. InTouch With Your Health's Health Manager, which is powered by WebMD®, is a powerful, easy-to-use online health and wellness center chock full of helpful information and interactive tools.

- Start by taking the HealthQuotient® health risk assessment, which will help you uncover potential health risks and suggest positive steps to control them.
- Create a health record for yourself and your children. Your secure online record is always available, even away from home.

Continued on page 2



Announcing Our New AlternaCare Savings Program

Have you considered yoga or herbal supplements as a way to better health? Now you can try new paths to better health without the expensive price tag.

Beginning January 1, all PacificSource members have access to our AlternaCare Savings Program, which includes the following:

- Discounts on alternative care, including acupuncture, chiropractic, naturopathy, massage, and more. See a participating AlternaCare provider and receive up to a 30 percent discount just by showing your PacificSource member ID card.

Continued on page 3



PacificSource
HEALTH PLANS

Discover the Source.

Getting Started with InTouch

Simply visit our Web site to register:

1. Browse to www.pacificsource.com
2. Click on For Members
3. Click on the InTouch logo
4. Click on Register Now and follow the instructions.

Once you accept the registration agreement, you will be asked to enter your member ID number, Group ID number, birth date, and e-mail address. Your member number is the member number shown on your PacificSource ID card, plus the two-digit ID number next to your name.

A few seconds after you hit the Submit button, you'll automatically be redirected to the login page where you can create and enter your new user ID and password for instant access to InTouch.

Online Health Center, continued from page 1

- Use the Symptom Checker to help decide if and when you should seek medical treatment.
- Disease and Condition Centers give you current, reliable information about specific healthcare problems. You can identify topics of interest and sign up to receive health-related e-newsletters.
- Visit the Nutrition Center to learn steps to better nutrition, use the calorie counter, or see what's in a healthy refrigerator.
- Find customized support to improve your health with the site's smoking cessation and LEAP exercise programs.
- Use the tracking tools to chart your progress toward achieving your own health goals.



"Everyone wants to better their health, and InTouch with Your Health's Health Manager is such a great tool for doing so," says Charis Robinson, PacificSource's Health and Wellness Program Coordinator. "Just answer a few health questions in Health Quotient about your lifestyle and family history, and you get a customized plan specific to your health risk level and health goals. It makes taking that first step much more manageable."

You'll find InTouch With Your Health on the left navigation menu within our secure Web portal, InTouch for Members. Through InTouch you also have online access to your PacificSource coverage information, including claims, expenses, enrollment history, and more. Log on today!

PacificSource Health Plans Notice of Privacy Practices

This notice describes how medical information about you may be used and disclosed, and how you can get access to this information. Please review it carefully.

The privacy of your medical information is important to PacificSource. Although we are required by law to maintain the privacy of your protected health information and provide you with this notice, we are sincere in our pledge to ensure the confidentiality of your nonpublic personal information, including your medical records. This information pertains to you and any covered dependents, so please be sure to share it with any family members covered under your plan.

How We May Use and Disclose Medical Information About You

We may share a member's personal information for the

purpose of claims processing and payment. By signing an application for enrollment, the member acknowledges that personal information can be shared for that express purpose.

We may use and disclose medical information as follows:

Treatment. We may share your information with doctors or hospitals to help them provide medical care to you. For example, we might create a treatment plan with your doctor to help improve your health.

Payment. We may use and disclose medical information to process your medical claims or coordinate your benefits with other health plans. For example, we may need to disclose medical information to determine your eligibility for benefits, or to examine medical necessity.

Healthcare operations. We may use and disclose medical information for regular health plan operations. For example, we may disclose medical information to underwrite your



A Second Chance to Quit with the Free & Clear Program



Tried to quit tobacco before but still need help? We're happy to give you a second chance with Free & Clear® Quit For Life™, our tobacco cessation program. Our members now have two covered attempts for tobacco cessation, even if you previously attempted to

quit using Free & Clear. This benefit is offered to all PacificSource members with medical coverage as of January 1, 2008.

In addition to an 8-week supply of nicotine patches or gum, or a 12-week supply of Zyban, we've also added coverage for a 12-week supply of Chantix as a nicotine replacement product. Chantix or Zyban must be prescribed by a doctor and are subject to your pharmacy copayment.

For more information, contact Free & Clear toll-free at (866) QUIT-4-LIFE (784-8454).



AlternaCare, continued from page 1

- Professional grade vitamins and natural health supplements are discounted up to 25 percent.
- Enjoy up to 80 percent off subscriptions to health and fitness magazines.
- Healing Kitchen offers healthful recipes and food remedies for a variety of conditions.
- Browse the Reference Library for information on therapies, foods, supplements, and drugs.
- Get the latest health-related news and information.

Using AlternaCare is easy. Simply visit our Web site, www.pacificsource.com. Go to the For Members area, then choose Health & Wellness and click on the AlternaCare link. There are no passwords to remember, and you're free to take advantage of the discounts and information that are best suited to you. Of course, you're always welcome to contact our Customer Service Department toll-free at (888) 977-9299 if you have any questions.

Privacy Practices, continued

policies, ensure proper billing, engage in case coordination or case management, protect you against fraud, and provide you with excellent customer service.

Business associates. Business associates provide necessary services to our organization through contracts. Some examples of business associates are prescription drug benefit administrators, utilization management organizations, and entities that perform quality assurance or peer review on our behalf. We may disclose the minimum necessary medical information to our business associates so they can perform the job we have asked them to do. To protect your medical information, we require our business associates to appropriately safeguard your information. We will not share your information with these outside groups unless there is a business need to do so and they agree to keep it protected. We require our business partners to treat your private information with the

same high degree of confidentiality that we do.

Plan administration. We may share enrollment information with your employer to verify your coverage and your family's coverage for benefits. We may share summary data that cannot be individually identified. We do not share any other information with employers unless we have your written authorization.

Marketing. We will never sell information about you to any third party for marketing or any other purpose not described in this notice. Further, we do not use personal information for investigative consumer research or reporting.

Individuals involved in your care or payment for your care. We may disclose your medical information to a family member, friend, or other person who you indicate is involved in your care or payment for your care. This only pertains to your medical information that is directly relevant to their involvement. We will only make this disclosure if you agree





Travel the Globe—or Just the State—With Peace of Mind

Planning a grand adventure is hard enough without worrying about the unexpected. What if you lose your passport or your prescription medication? What if you have an accident? Now you're protected whether you're traveling down the road or around the world.

As you've heard, we recently partnered with Assist America to protect our members whenever they travel 100 or more miles away from home. Assist America is staffed 24 hours a day, every day of the year, with trained multilingual and medical personnel, including nurses and doctors, to advise and assist quickly and professionally in a medical emergency.

Assist America provides key services, free of charge, for a variety of needs, including:

- Hospital admission guarantee outside the United States
- Prescription assistance
- Compassionate visit—If you are traveling alone and will be hospitalized for more than seven days, Assist America will provide air transportation to the place of hospitalization for a designated family member or friend.
- Care of minor children—Assist America will arrange for the care of children left unattended as the result of a medical emergency and pay for any related transportation costs.

- Lost luggage or documentation assistance
- Interpreter and Legal Referrals

Although a medical emergency is the last thing you want to worry about while you're traveling, it's nice to know that Assist America is there to help. Beyond peace of mind, this coverage can be truly lifesaving, as Angelica found during a vacation to Mexico:

Angelica's husband Jack took a bad spill while water skiing and sustained a serious spinal injury. Assist America was informed that Jack needed emergency surgery to avoid the possibility of paralysis.

Assist America's Medical Director quickly recognized that Jack needed a higher level of medical treatment than the local hospital could provide. He was able to secure instant admission for Jack at the top hospital in Mexico City.

The next challenge was getting Jack to the hospital safely and comfortably. Once stabilized, Jack was taken by ground ambulance to a waiting air ambulance and evacuated with a full team of medical attendants. Because a familiar face can provide true comfort in any stressful situation, Angelica accompanied him throughout the process.

Luckily, because Angelica and Jack had access to Assist America, Jack received the best of care—all at no additional cost. At PacificSource, we're pleased to offer this same assurance to all our members. For more information on how Assist America can help you should you need medical assistance while traveling, contact our Customer Service Department toll-free at (888) 977-9299.

Privacy Practices, continued from page 3

or when required or authorized by law. In the event of your incapacity or in an emergency, we will disclose your medical information based on our professional judgment of whether the disclosure would be in your best interest.

As required by law and for law enforcement. We may use or disclose your medical information when required or permitted by federal, state, or local law, or by a court order.

Public health and safety. We may disclose medical information about you to the extent necessary to avert a serious and imminent threat to your health or safety or the health or safety of others.

State and federal agencies. We may be required to report information to state and federal agencies that regulate us, such as the United States Department of Health and Human Services.

Lawsuits and disputes. If you are involved in a lawsuit or dispute, we may disclose medical information about you in

response to a court or administrative order. We may also disclose medical information about you in response to a subpoena, discovery request, or other lawful process by someone else involved in the dispute.

Military and national security. Under certain circumstances, we may disclose to military authorities the medical information of armed forces personnel. To authorized federal officials, we may disclose medical information required for lawful intelligence, counterintelligence, and other national security activities.

Workers' compensation. We may disclose medical information to coordinate benefits with workers' compensation insurance carriers.

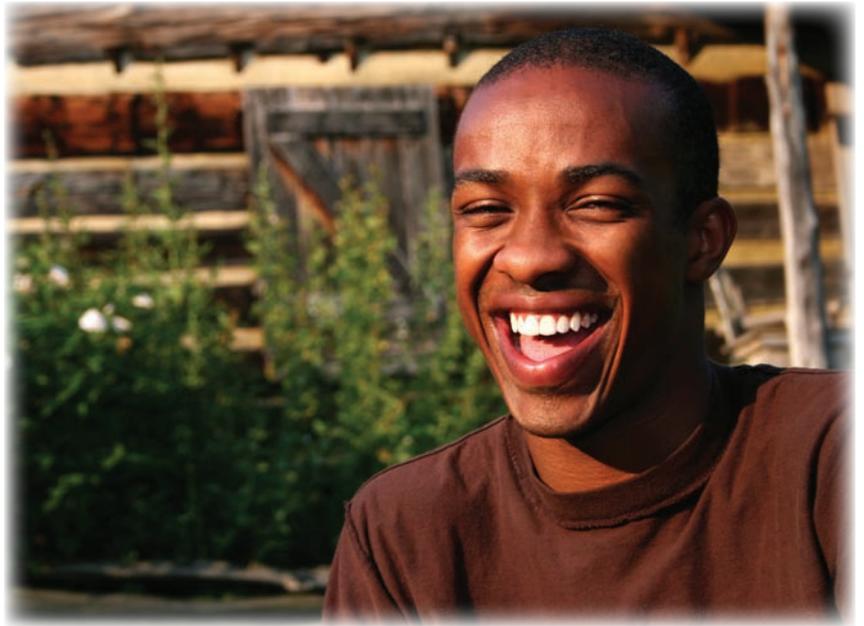
Information about health-related benefits. We or our business associates may communicate to you about other services or health-related benefits that may be of interest to you.



What Your Smile Says About Your Health

When your dentist peers into your mouth, he sees more than teeth and gums. He can detect issues with your overall health as well. In fact, more than 90 percent of systemic conditions are linked to symptoms in your mouth. Cavities, gingivitis, and gum disease can indicate serious health problems, including:

- **Heart disease.** According to the *Journal of Cardiovascular Risk* people with periodontal disease have twice the risk of dying from cardiovascular disease. In fact, poor oral health increases your risk of heart disease more than high cholesterol!
- **Diabetes.** Treating periodontal disease can reduce the need for insulin and improve blood sugar control in people with diabetes. With good oral health, glycemic levels can be reduced by as much as one percent.
- **Cancer.** Chronic gum disease could boost your risk for tongue cancer. Other research suggests that smokers are 11 times more likely than nonsmokers to harbor the bacteria that cause periodontal disease.
- **Osteoporosis.** Your jaw is a bone, and tooth loss can occur if it weakens over time.
- **Pregnancy complications.** A 2005 *Journal of Periodontology* study indicates that periodontal diseases in pregnant women may cause as much



as an 18 percent increase in the risk of preterm birth or low birth weight. Additional studies suggest that severe periodontal disease may increase the risk of preeclampsia.

Since most periodontal infections are preventable and treatable, regular dental visits and proper dental care can be critical to keeping the rest of your body healthy.

You'll find more information on dental health—and hundreds of other health and wellness topics—on our Web site, www.pacificsource.com. Log into InTouch for Members and browse to the Health Manager section to check out articles, quizzes, health trackers, and other tools powered by WebMD.

Privacy Practices, continued

Other uses and disclosures. If we use or disclose your information for any reason other than those listed above, we will first obtain your written authorization. State laws may prohibit us from disclosing the following types of sensitive personal information without your authorization: chemical dependency, mental health, psychotherapy, genetic, or HIV/AIDS records. If you give us written authorization, you may revoke it at any time. This will not affect information that has already been shared.

Your Rights Regarding Your Medical Information

You have these rights regarding protected health information we maintain about you:

Right to inspect and copy. You have the right to inspect and obtain a copy of most information we maintain about you. To do so, request and complete a form we will provide. You may be charged a fee for the cost of copying your records.

Right to request a correction. If you believe that medical

information we have about you is incorrect or incomplete, you have the right to ask us to change or amend the information. To do so, request and complete a correction form available from us.

Right to an accounting of disclosures. You have the right to request a list of disclosures we have made of your medical information for purposes other than treatment, payment, healthcare operations, and other limited activities. To do so, request and complete a form available from us. Your request may not be for a record of more than six years and may not include dates before April 14, 2003.

Right to request restrictions. You have the right to ask us to restrict how we use or disclose your information for treatment, payment, or healthcare operations. You also have the right to ask us to restrict information we may give to those involved in your care, such as a family member or friend. You must make this request using a form we will



Preferred Drug List Updates Now Available

If you have prescription drug benefits with PacificSource, chances are your plan uses our preferred drug list (PDL) or its sister, the value drug list (VDL), to determine your copayment for name brand drugs. Medications on the PDL and VDL are generally available for a lower copayment than name brand medications not on the list. These lists include medications to treat a broad range of medical conditions and represent some of the most cost-effective drugs available. Of course,

you might also ask your provider if there is a generic available for your condition. Generics are always available at the lowest copayment amount.

While our PDL and VDL are subject to change at any time, we typically make extensive changes to these lists every January 1. These changes occur as new medications become available and as name brand medications become available generically.

Privacy Practices, continued from page 5

provide. While we may honor your request for restrictions, we are not required to agree to these restrictions. If we agree, we will comply with your request unless the information is needed to provide you with emergency treatment or comply with a legal requirement.

Right to request confidential communications. You have the right to ask that we communicate with you about health matters in a certain way or at a certain location. We will attempt to accommodate all reasonable requests and may require that you make your request in writing.

Right to receive a paper copy of this notice. You have the right to ask for a paper copy of this notice at any time, and it will always be available on our Web site at www.pacificsource.com/PDFs/Privacy_Notice.pdf. If you wish to exercise any of these rights, please contact PacificSource. You will find our contact information at the end of this notice.

How to Report a Problem or File a Complaint

You may contact any of the people listed below to report

You can always access our most current drug lists at www.pacificsource.com/pdl. If you have any questions, you are welcome to contact our Pharmacy Services Department at (541) 225-3784, or toll-free at (800) 624-6052, ext. 3784, or by e-mail at pharmacy@pacificsource.com.

Your Mastectomy-Related Benefits

The Women's Health and Cancer Rights Act of 1998 requires coverage for breast reconstruction following a mastectomy when patients receive mastectomy benefits under their health plan. It also requires that we notify you of those benefits annually. This is a reminder that your PacificSource health plan provides benefits for medically necessary mastectomies and services related to breast reconstruction following a medically necessary mastectomy.

Coverage will be determined in consultation with the attending physician and patient, for:

- All stages of reconstruction of the breast on which the mastectomy was done
- Surgery on the other breast to achieve symmetry between the breasts
- Prostheses, such as implants and special bras
- Treatment of physical complications, including lymphedema

Benefits for reconstructive surgery are subject to the same deductibles, coinsurance, and limitations that apply to similar services covered by the plan. Your benefit handbook or insurance policy contains more specific information about mastectomy-related benefits.

a problem or file a complaint. You must do so in writing. Your benefits will not be affected by any complaints you make. We will not take any action against you for filing a complaint, cooperating in an investigation, or refusing to agree to something that you believe is unlawful.

Changes to this Notice of Privacy Practices

This Notice of Privacy Practices takes effect on April 14, 2003, and will remain in effect until we update or replace it. In the future, we may change our Notice of Privacy Practices. Any changes will apply to medical information we already have about you as well as any information we receive in the future. Before we make a significant change to our privacy practices, we will change this notice and supply a copy to you within 60 days.

You may request that this notice be mailed to you at any time, and it will always be available on our Web site at www.pacificsource.com/PDFs/Privacy_Notice.pdf.



PacificSource Honored With Community Caring Award

The Eugene Area Chamber of Commerce has honored PacificSource with its Emerald Award for Community Caring, for contributions to the Eugene/Springfield, Oregon, community's vitality and quality of life. The Chamber selected PacificSource from a field of 29 nominees in this category based on our charitable foundation's work, the involvement of our employees in charitable initiatives, and our community giving program. We are honored to be recognized for this work, and we continue to be committed to enhancing the quality of life in all the communities we serve.



New Online Directory Makes Provider Searches a Snap

Your PacificSource online Provider Directory now has a new look and is faster and easier to use. Not only is the directory able to process your participating provider searches more quickly, we've added a number of new features you'll appreciate.

- Search by Condition. Not sure what type of healthcare provider to see? Simply enter your symptoms, and we'll suggest a practitioner type for you.
- Search using just a ZIP code. You don't need to enter a precise address, just the general area in which you'd like to find a provider.
- Save your searches. You can refer to past searches the next time you visit the directory.
- Print out a directory immediately.

To find a participating provider in your area, visit our online Provider Directory at www.pacificsource.com.



Privacy Practices, continued

Contact Information

If you have any questions about this notice or want more information, you're welcome to contact us.

PacificSource Health Plans

Contact: PacificSource Customer Service Dept.
 Office Hours: Monday - Friday, 7:00 A.M. to 5:00 P.M. PST
 Address: PO Box 7068, Eugene, OR 97401
 Telephone: (541) 684-5582 or toll-free (888) 977-9299
 Fax: (541) 684-5264
 E-mail: cs@pacificsource.com
 Web site: www.pacificsource.com

Health and Human Services

Contact: Office for Civil Rights, U.S. Department of Health and Human Services
 Address: 2201 Sixth Ave, Suite 900
 Seattle, WA 98121
 Telephone: (206) 615-2287
 Fax: (206) 615-2297
 E-mail: ocrcomplaint@hhs.gov

Para asistirle en Español, por favor llame al numero (800) 624-6052, extensión 1009, de lunes a viernes, 8:00 A.M. hasta 5:00 P.M.



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HEALTH PLANS

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PO Box 7068 • Eugene OR 97401-0068



**Best wishes from all of us
at PacificSource for a
happy and healthy New Year!**

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.