Keep Tabs on Your Plan Benefits with InTouch

When you chose your health plan, you probably considered things like: How much is your deductible? Will you have co-pays? Is your doctor in your plan’s network? How much will your plan cost you each month?

Considering these details is important when choosing a plan. They’re also important once your plan is active and you’re using your benefits. That’s where InTouch comes in.

When you log into InTouch, you can get a snapshot of some key benefits you’ll want to keep track of. This will help you make the most of your plan and avoid any unwanted surprises.

Here are a few things you can keep track of from your InTouch home page:

**Covered Services:** This section on your InTouch home page gives you a quick and easy look at common services—such as doctor visits, specialist visit, and emergency or urgent care—and what you can expect to pay for those services. Check on these details before you get care so that you know what to expect.

**Co-pay and Co-insurance:** When you check out your covered services, you’ll notice that your share of costs for those services is broken down by co-pay and co-insurance. Your co-pay is the cost you’ll pay up front when you receive a service. The co-insurance is how much you’ll pay for a covered service after you’ve met your deductible. For example, if your co-insurance is 20 percent and you receive a service that costs $100, then your share of costs will be 20 percent of $100, which would be $20.

**Deductible:** This is the amount that you’re responsible for paying before your plan will pay for covered services. So consider the example above. If you receive a service that costs $100, and you haven’t yet met your deductible, then you’ll be responsible for the full $100. Through InTouch, you can use the dashboard on your home page to get a quick visual and see how much you’ve paid toward your deductible and how much is left.

**Service Allowances:** Your InTouch home page will also show you allowed services. These are preventive care services that are not subject to your deductible, and are covered in full. That means that when you receive these services, your deductible doesn’t apply, nor does co-insurance. However, if you receive preventive care services from a doctor who is not in your plan’s network, you will likely have to pay for some or all of the cost.

You can easily find all of this information on your InTouch home page. If you want more information about any of these items, just follow the links within each section. And if you would like someone to verify your eligibility or talk you through your benefits, scroll to the bottom of your InTouch home page for our Customer Service contact information.

Visit PacificSource.com to log into or sign up for InTouch, and enjoy the easy access to your benefit information and other health and benefit resources.
Why You Should Get Your Flu Shot

Fall and winter have a lot of great things to offer: pretty, seasonal colors, the joy and cheer of the holidays, and fun cold-weather activities. It’s also—you guessed it—flu season. Being sick with the flu makes it almost impossible to enjoy the nice things fall and winter have to offer. But it doesn’t have to be that way.

Getting a flu shot is one of the best first steps you can take to protect yourself from the flu. Even though the flu shot doesn’t guarantee you won’t get sick, it does offer up to 60 percent more protection than if you don’t get one, according to the Centers for Disease Control and Prevention (CDC).

Still not convinced? Here are a few reasons why we think it’s worth it to get a flu shot:

• **Your food tastes better when you’re well.** You know how when you get sick, nothing tastes right? Protecting yourself from the flu makes it more likely that you’ll get to enjoy your favorite holiday dishes.

• **You can spend your free time doing fun things.** When you and your family members feel healthy and well, it’s easier to plan for fun outings and quality time together.

• **You can relax a little at work.** During flu season, office spaces and close working environments can become kind of like petri dishes. If you’ve gotten your flu shot, you can rest a little easier knowing that you’re better protected from the spread of germs.

When it comes down to it, being sick is not a good time. So if you haven’t yet, schedule some time to get a flu shot. While you’re at it, schedule your family members as well.

You can also continue to protect yourself and others with a few simple actions:

• Wash your hands—frequently—for a full 20 seconds each time.

• Cover coughs and sneezes with a tissue or your elbow. Avoid sneezing or coughing into your hands.

• If you have a fever, stay home.

Get Your Flu Shot Today

As a PacificSource member, you can get the flu shot at little or no cost to you when you go to an in-network doctor or pharmacy, such as Albertsons, Costco, Rite Aid, Safeway, and Walgreens. Visit PacificSource.com/flu for more information.

Our Policy Prohibiting Financial Incentives

PacificSource Health Plan’s decisions about how healthcare services are provided are made under the following provisions:

• Utilization Management decision-making is based only on appropriateness of care and service, and the existence of coverage.

• We do not specifically reward practitioners or other individuals for issuing denials of coverage.

• Financial incentives for Utilization Management decision-makers do not encourage decisions that result in underutilization.

The nurses, physicians, other professional providers, and independent medical consultants who perform utilization review services for PacificSource are not compensated or given incentives based on their coverage review decisions. There are no financial incentives for such individuals who would encourage utilization review decisions that result in underutilization.

Health plan nurses, social workers, and physician reviewers are salaried employees of PacificSource, and contracted external physicians and other professional consultants are compensated on a per-case-reviewed basis or population-management basis, regardless of coverage determinations.
Take a Stand against Tobacco this November

If you were ever looking for a time to take a stand against tobacco, you’ll want to pay attention in November.

Why? Because November is Lung Cancer Awareness Month, and November 17, 2016, is the American Cancer Society Great American Smokeout.

The International Association for the Study of Lung Cancer (IASLC) promotes Lung Cancer Awareness Month in November. The goal is to build awareness and promote research for all lung cancer, not just those cases caused by smoking or tobacco use. You can learn more at IASLC.org/lcam.

The American Cancer Society Great American Smokeout is a day designated to encourage tobacco users to quit. If you smoke or use tobacco products, mark your calendars for the 17th and commit to tobacco cessation for 24 hours. And with 24 hours behind you, keep the momentum going and continue on your tobacco cessation journey.

We know quitting tobacco can be one of the most difficult challenges you face. Here are a few quit resources to check out to help get you started:

- Participate in the Quit For Life® tobacco cessation program, available to most PacificSource members with medical plans. Visit PacificSource.com/member/tobacco-cessation.
- Check out the Centers for Disease Control and Prevention (CDC) quit smoking resources. Visit CDC.gov/tobacco/quit_smoking/index.htm.
- Build a personal quit plan with SmokeFree.gov at SmokeFree.gov/build-your-quit-plan.
- Check out the American Cancer Society Guide to Quitting Smoking at Cancer.org/healthy/stayawayfromtobacco/guidetoquittingsmoking.

The Cost of Tobacco Use

It’s no secret that tobacco is harmful to your health. And anyone who uses or has used tobacco knows this harmful habit isn’t cheap. In fact, there are some hefty costs associated with tobacco—for users and nonusers, alike.

In 2015, the American Cancer Society released an infographic that breaks down the cost of smoking into three categories: dollars wasted, the cost to you and to society, and bodily harm. Check out the infographic at Cancer.org/acs/groups/content/documents/image/acspc-045341.pdf.

Healthy through the Holidays

Looking for ways to stay healthy throughout the holiday season without it stressing you out? Here are some simple tips to keep you happy and healthy as you give thanks, share joy, and celebrate a new year.

- **Share gratitude and laughter.** The holidays can be a very joyous time, but they can also be stressful. Share a laugh with loved ones or list off the things you’re grateful for.
- **Breathe it all in.** With all of the hustle and bustle of the season, you might find that you forget to stop and breathe. Be sure schedule time to rest and recharge between all the fun.
- **Load your plate.** At holiday meals, be strategic about what goes on your plate. Fill half your plate with healthy options, and then be selective about filling the other half of your plate with your absolute favorites at the table.
- **Enlist support.** Team up with friends, coworkers, or family for a holiday challenge to maintain (not gain) weight through the new year.
- **Sneak in more movement.** Try adding more movement to your regular, everyday activities. Power walk at the mall for 15 minutes before you start shopping, or park a fair distance from the party so you can get in a quick five- to ten-minute walk before arriving.
- **Give the gift of better health.** Support your friends’ or family’s wellness goals with healthy gift giving. Options include: a fruit basket, massage gift certificate, a healthy cookbook, a fitness tracker, and more.
Have you moved?

To update your address, talk to your employer or visit PacificSource.com/NewAddress.

Feel free to contact us toll-free:

Idaho: (800) 688-5008
Montana: (877) 590-1596
Oregon: (888) 977-9299
Email: cs@pacificsource.com

What’s Inside

- Keep Tabs on Your Plan Benefits with InTouch
- Why You Should Get a Flu Shot
- Our Policy Prohibiting Financial Incentives
- Take a Stand against Tobacco this November
- Healthy through the Holidays

Smile! Dental Care Is Good for Your Overall Health

Good dental health is important to your overall well-being. Poor oral hygiene can lead to a variety of problems, such as gum disease, infection, bone loss, heart disease, stroke, and more.

You can prevent these problems with regular dental checkups. Here are additional actions you can take for good dental health:

- Eat well-balanced meals that offer variety and provide the nutrients your teeth and gums need to stay healthy. Limit sugar-heavy snacks and drinks.
- Brush your teeth after every meal, and use dental floss once a day.
- Have a dental checkup at least once a year. (Twice is better.)

For more information about dental health, visit PacificSource.com/smile.

Don’t have dental coverage?
We offer individual and family dental plans to fit your needs. Visit PacificSource.com/find-an-individual-plan to check out 2017 dental plans.

This newsletter 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.