

## Oregon Fully Insured Health Coverage

# Notice of Change to Your Medical and Dental Benefits

Your Plan may change in 2022 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.

### Provider Network Changes

Section	Summary of Change	Why are these changes occurring?
Network Change	The provider network is changing in 2022. Pathfinder and SmartChoice are changing to Navigator. Voyager is changing to Navigator except in Douglas, Josephine, Jackson, Baker and Malheur Counties. Please check our online provider directory for in-network providers in your area.	Core product change.

### Member Handbook Changes

Section	Summary of Change	Why are these changes occurring?
Entire Handbook	We have updated our member handbook to assist with readability and ease of understanding the benefit provided. The overall organization of our new member handbook further provides clarity on services and administration.	PacificSource best practices.
Covered Services – Professional Services Handbook and Summary	Some out of pockets have been adjusted. Please refer to the 2022 plan summary for details.	Core benefit change.
Covered Services – Preventive Care Services	The minimum age limit for colorectal cancer screenings has been lowered to age 45 as recommended by the USPSTF guidelines. For more information see your handbook.	Updated to meet federal guidelines.
Covered Services – Professional Services Handbook and Summary	Chiropractic manipulation/ spinal manipulation are limited to 20 visits per year and acupuncture is limited to 12 visits per year.	Updated to meet state requirements.
Becoming Covered	A subscriber's grandchild/children are not eligible for coverage unless child/children is court-ordered or legally adopted by the subscriber.	Updated for clarification.
Covered Services – Telehealth	In-network telehealth visit copay has been reduced to \$0 (previously \$10) for non-HSA plans.	Core benefit change.

### Pharmacy Benefit Changes

Section	Summary of Change	Why are these changes occurring?
Pharmacy copay change	\$10/\$50/\$75 pharmacy plan tier 4 copayment changes from 20% to 30%.	Core benefit change.
Throughout Handbook and Plan Summary	Language was updated to clarify how out-of-network and in-network pharmacy accumulators are applied to the plan's out-of-pocket limit. See plan summary for additional information.	Administrative clarification.

Throughout Handbook and Plan Summary	Formulary prescription insulin is not subject to a deductible and may not exceed \$75 per 30 day supply. Previously the benefit applied to the plan's deductible, copay, and/or coinsurance.	Updated to meet state requirement.
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## Dental Handbook Changes

Section	Summary of Change	Why are these changes occurring?
Entire Handbook	We have updated our member handbook to assist with readability and ease of understanding the benefit provided. The overall organization of our new member handbook further provides clarity on services and administration.	PacificSource best practices.
Class II Services	Composite Resin filling payments are no longer limited to the amount that would be paid for Amalgam.	Core benefit change.
Becoming Covered	A subscriber's grandchild/children are not eligible for coverage unless child/children is court-ordered or legally adopted by the subscriber.	Updated for clarification.

## 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.

