

Voyager Member Guide

We created this guide to help you use your Voyager plan and get the most value from your benefits. You'll get things you might not expect—including live, local telephone support and a wide range of health and wellness extras.

Members first



Your member ID

You'll receive a PacificSource member ID by mail once your enrollment application has been processed. Use it when you visit a doctor's office or pharmacy to verify your plan and benefits. You can print a member ID from our member portal, InTouch. You can also view your ID on your mobile device in the MyPacificSource app.

Finding a doctor



Your Voyager plan lets you get care across our four-state provider network. Visit <u>PacificSource.com/</u><u>find-a-doctor</u> to search for a doctor or facility by name, specialty, and location. To maximize your benefits and minimize your costs, search within the **Voyager** network.

Beyond the Greater Northwest, you can get in-network care through our collaboration with Aetna Signature Administrators[®]. Search their network of more than 1.5 million providers at <u>Aetna.com/ASA</u>.

Your plan also pays a portion of the charges when you see out-of-network providers, usually after a separate copay and deductible. Check your Summary of Benefits for details.

Prescriptions and pharmacies

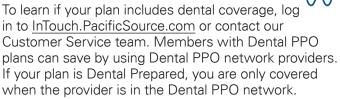


To find an in-network pharmacy, visit <u>PacificSource.com</u> or <u>Caremark.com</u>. Log in to InTouch to see a list of your current prescriptions, including refill status. Through our partner, CVS Caremark, you can save time and money with prescription-by-mail service. Order by phone, online, or via mobile app.

Members may also use Savings Advisor, a free service that lets you know about lower prices on your prescriptions. Details at <u>Caremark.com</u>.

PacificSource maintains drug lists to help members get effective medications at the lowest cost. You can search these lists by drug name and therapy class at our website, <u>PacificSource.com/find-a-drug</u>. Check your member ID to see which list applies to your plan.

Dental benefits



Preventive care benefits



Your plan includes a host of zero-cost services aimed at keeping you and your family healthy. Routine checkups and immunizations, well-woman and well-child visits, cancer screenings, and other benefits are covered at 100%. Ask your doctor or see <u>PacificSource.com</u> for details.

InTouch



Get personalized answers to many common questions at **InTouch**, our secure member site. Once your coverage begins, log in to <u>InTouch</u>. <u>PacificSource.com</u> to:

- View benefit summaries
- Check your deductible or out-of-pocket status
- Print your member ID or request a replacement
- Look up claims
- Track prior authorizations
- Change your address
- Estimate healthcare costs
- Log in to Teladoc[®] and CVS Pharmacy[®]

myPacificSource app



Got a smartphone or tablet? Download our free app to:

- View your member ID any time
- Find a doctor or hospital
- Check your deductible status
- And more

Visit your device's app store to download, then sign in to the app using your InTouch username and password.

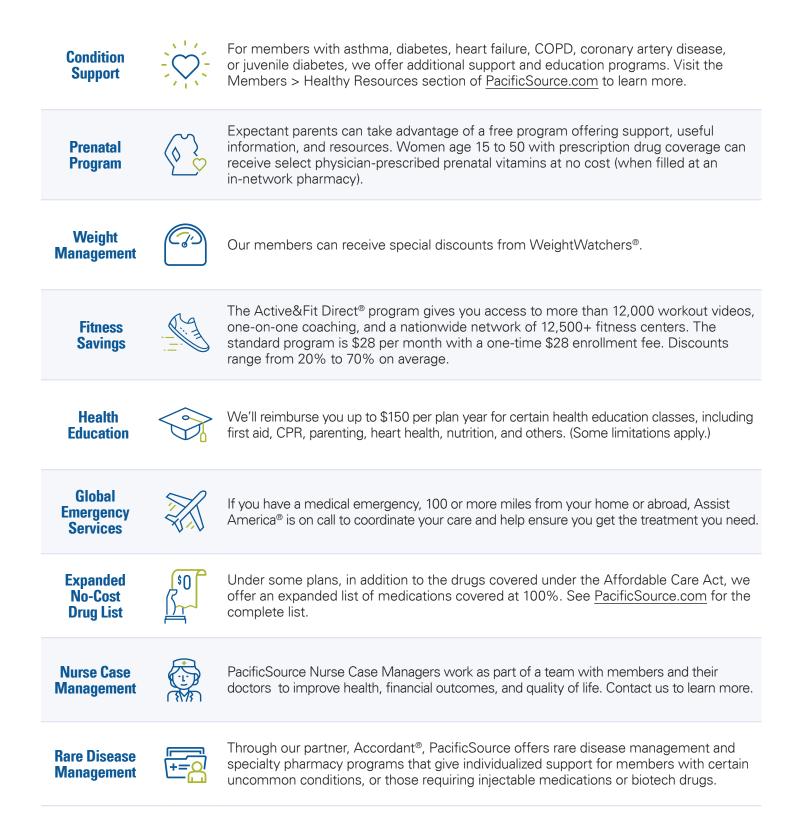
Plan information

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Get detailed information on a wide range of topics on our website. Visit <u>PacificSource.com</u> to learn about prior authorization, getting care, what's covered by your plan, claim information, your rights and responsibilities, understanding your explanation of benefits, and more.



Care management and wellness programs



Paying your premium

Group (through employer or school):

Premiums are managed by your group's administrator, usually your employer or school administration.

Individual (for only you or your family):

If the insurance policy only covers you or your family, not others in a group, it's considered an "individual" plan. You can pay your bill online and set up automatic payments via InTouch, our online member portal. Visit <u>PacificSource.com</u> and log in to InTouch, then choose "Payment Center."

For other payment options, contact our Billing and Payments team at **800-591-6579** or by email: IndividualBilling@PacificSource.com.

Prior authorization

PacificSource requires approval in advance for certain medical procedures, supplies, and drugs. This is to determine if and how the procedure or medicine is covered under your plan. You can find information on drugs and procedures requiring prior authorization at <u>PacificSource.com</u>.

Your doctor or pharmacy can request prior authorization from our Health Services team by mail, email, or fax. If the provider won't request prior authorization for you, contact us, and we'll assist with the process.

Prior authorization applies to both in-network and out-of-network providers. A prior authorization does not mean the entire cost of the service will be covered. Your plan's deductible, coinsurance, and copays still apply. If your treatment is not authorized in advance, you may still seek treatment, but you'll be responsible for the expense if it isn't covered under your plan.

Submitting a claim



Usually, your provider will submit claims for you. But if you need to fill a covered prescription or see a provider for a covered service, or if you see an out-of-network provider, you can pay them and submit a copy of the provider's itemized statement for reimbursement.

You'll find forms and addresses for submitting claims on our website, <u>PacificSource.com</u>.

Grievances and appeals



Before submitting a grievance, we suggest contacting Customer Service with your concerns. Issues can often be resolved at this level.

You may file a grievance or appeal using forms available at <u>PacificSource.com</u> or from Customer Service. Send it to:

PacificSource Attn: Grievance Review PO Box 7068 Springfield, OR 97475-0068

You may also email <u>LC@PacificSource.com</u> with "Grievance" as the subject.



Contact info

PacificSource Customer Service

888-977-9299, TTY: 711 We accept all relay calls 8:00 a.m.–5:00 p.m. (PT), M–F En español: 866-281-1464 <u>CS@PacificSource.com</u> <u>PacificSource.com</u>

Individual plan billing and payments

800-591-6579

Individual@PacificSource.com

If you're part of a group plan, please contact your employer or school administration with questions.

PacificSource Pharmacy Services

844-877-4803 Pharmacy@PacificSource.com

CVS Caremark (pharmacy) 866-329-3051 Caremark.com

Teladoc (telehealth service)

Check with your employer to see if Teladoc is offered on your plan. 855-201-7488 <u>Teladoc.com</u>