

Insurance Information

Your coverage for medical, dental and vision insurance is through PacificSource. Below are some important details you may need to know about your policy:

for MEDICAL/ DENTAL/ VISION:

PacificSource
- *should have card*
PacificSource.com

Group Number: **G0032482**
800-899-5866 or 541-858-0381
FAX: 541-225-3642

Willamette Dental
- *should have card*
www.willamettedental.com

Group Number: **Z1408A**
Plan ID: **CCIS5**
1-800-460-7644

You should have cards for medical, dental and vision (from PacificSource) and Willamette Dental insurance. It is easy to request cards through each relevant website. Your ID Number is very rarely your social security number any more.

FREQUENTLY ASKED QUESTIONS:

Q: Do I have a deductible for health insurance?

A: Yes. As of April 1, 2011, with our switch to PacificSource, the deductible remained the same for all five unions and the non-represented group is \$200 and the maximum deductible for a family is \$600. Deductibles are based on the Calendar year – from January 1 through December 31. The deductible does not apply for dental and vision insurance.

Q: Do I need to go to a participating provider?

A: You may go to any provider you wish; however, to receive the maximum benefit, you will need to go to a Participating Provider for health, vision and dental. If you choose Willamette Dental, you will need to go to the Willamette Dental office in Medford. If you do not go to a participating health provider, your covered expenses will be paid at 70% after your deductible has been met. If you chose a participating provider, your eligible expenses are covered at 90% up to the first \$5,000 in a calendar year after your deductible has been met. After \$5,000 of covered expenses each calendar year, PacificSource pays 100%.

Q: How do I find a participating provider?

A: To find medical participating providers on-line, go to PacificSource.com > Find a Provider, scroll down and choose 'Oregon Residents'. There are many items you can choose for your search. Choose the type of provider (medical, dental, vision) – then choose how you want your Provider list organized.

If Willamette Dental is chosen, all family members **must** select the same provider group. Dental services under this plan are provided by Willamette Dental ONLY. Visit www.willamettedental.com for more information.

Q: How are prescriptions covered?

A: PacificSource contracts with CVS Caremark for pharmacy management services. Participating retail pharmacies will collect your share of the drug's cost, then bill PacificSource directly for the balance. To find the participating retail pharmacies and to see a list of preferred and non-preferred prescriptions, go to: PacificSource.com > For our Members > Prescription Drug Information.

Mail Order Service and Co-Pay Method. Our PacificSource health plan includes coverage for prescription drugs and certain other pharmaceuticals subject to the copay schedule for prescriptions purchased through Mail Order programs.

Through the Mail Order program, employee's will still receive up to a 90-day supply delivered to your door from CVS Caremark or Wellpartner. Please contact Personnel for more information on these two mail-order options.

Q: What is covered under the City's Wellness Reimbursement Program?

A: The following are services covered under the Wellness Reimbursement Program:

- Physical Fitness Reimbursement

All other out of pocket costs are NOT reimbursable under the Wellness Program and are the employee's responsibility. Please contact Personnel for more information on receiving reimbursement for the above services.

Q: How long can my dependent child remain on my health insurance coverage?

A: The new Healthcare Reform that allows dependent children to remain covered through age 26. Being married does not disqualify from being covered as a dependent. The only thing that would disqualify would be if they had other coverage. Dependents can be added to your coverage during open enrollment during June of each year.

PLEASE NOTE: It is your responsibility to notify Personnel of any changes in your familial status. Failure to do so may result in back premiums owed to the City.



Last revised on March 8, 2011