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May 21, 2010

NAME  
ADDRESS 1  
ADDRESS 2  
CITY, STATE ZIP

**Welcome to the PacificSource family!**

Dear [First Name]:

We are excited to welcome you to the PacificSource family as we share the news that Clear One Health Plans, Inc. is now a PacificSource company. PacificSource Health Plans acquired Clear One Health Plans on May 21, 2010. Included in this letter is some information on what to expect as Clear One becomes part of PacificSource.

**About PacificSource**

PacificSource Health Plans is an independent, not-for-profit health insurer with a 77-year history in the Northwest. Headquartered in Eugene, Oregon, we have local offices in Bend, Portland, and Medford, and throughout Idaho. Our company provides medical and dental benefits to more than 5,500 employers and covers 182,000 people. Most importantly, like Clear One, PacificSource has demonstrated a commitment to helping more people in more communities gain access to affordable, quality healthcare. You'll find more information on our Web site, [PacificSource.com](http://PacificSource.com).

Serving Medicare beneficiaries has been a longtime goal for PacificSource. We have been looking for the right opportunity to expand our health insurance offerings to include Medicare Advantage plans. The acquisition of Clear One, and their expertise in this area, will allow us to be a true community health plan, providing health coverage to people throughout their lives.

**What to Expect**

**Rest assured, your 2010 Medicare Advantage plan will not change as a result of the acquisition.** You'll have the same premium, the same benefits, and access to the same doctors as you do now. You'll continue to use the same ID card you now use. You'll still have access to your plan materials, forms, and other resources on our website, [www.clearonehp.com](http://www.clearonehp.com). Your plan will continue to be administered in Bend so you can continue to use the same phone numbers and mailing address to contact us. You're still welcome to stop by our Bend office to meet with our Member Services team for assistance. The only change you'll see right away is the mention of Clear One Health Plans being a PacificSource company.

*Continued on reverse*

**PacificSource is fully committed to serving Medicare beneficiaries for the long term.** We will have information about our Medicare Advantage plans for 2011 available in late October. Over the coming months, we will identify opportunities to combine the best aspects of Clear One and PacificSource. You have our personal assurance that we will keep you well informed of any changes going forward. Our goal is to ensure that Clear One customers experience the same exceptional, personal service that PacificSource customers have long enjoyed.

**Tell us what you think**

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We value your input because we know that successful long term relationships require two-way conversation. Enclosed is a very brief survey, along with a postage-paid return envelope; the survey is also accessible online at [PacificSource.com/survey](http://PacificSource.com/survey). If you have suggestions, questions, or concerns to share, we hope you will complete and return the form to us. The information you provide will help us meet your needs in the coming months.

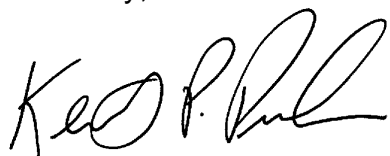
**Learn More**

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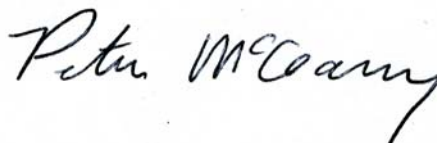
We are planning a series of community open house meetings for our Medicare Advantage members to give you an opportunity to meet with us in person. At these sessions, you will have an opportunity to get to know our leadership, learn more about how PacificSource does business in your community, and get answers to your specific questions. We would love to have you join us at one of these meetings. Enclosed is an invitation with more information.

We look forward to helping you get the healthcare you need and hope to see you soon at an open house meeting in your community.

Sincerely,



Ken Provencher  
President and Chief Executive Officer  
PacificSource Health Plans and  
Clear One Health Plans, Inc.



Peter McGarry  
Interim Senior Vice President  
PacificSource Health Plans and  
Clear One Health Plans, Inc.

Enclosures

Clear One is a health plan with a Medicare contract.