



Navigator Member Guide

We created this guide to help you use your Navigator 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 Navigator plan lets you get care across our Pacific Northwest provider network. Visit [PacificSource.com/find-a-doctor](https://www.pacificsource.com/find-a-doctor) to search for a doctor or facility by name, specialty, and location. To maximize your benefits and minimize your costs, search within the **Navigator** network.

Beyond our service area of Idaho, Montana, Oregon, and Cowlitz and Clark Counties in Washington, you can get in-network care through our collaboration with Aetna Signature Administrators®. Search their network of more than 1.5 million providers at [Aetna.com/ASA](https://www.aetna.com/ASA).

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

Prescriptions and pharmacies



To find an in-network pharmacy, visit [PacSrc.co/pharmacy-nav-2026](https://www.pacificsource.com/pharmacy-nav-2026). 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 [Caremark.com](https://www.caremark.com).

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, [PacificSource.com/find-a-drug](https://www.pacificsource.com/find-a-drug). Check your member ID to see which list applies to your plan.

Dental benefits



To learn if your plan includes dental coverage, log in to [InTouch.PacificSource.com](https://www.pacificsource.com) or contact our Customer Service team. Members with Dental PPO plans can save by using Dental PPO network providers. If your plan is Dental Prepared, you are only covered when the provider is in the Dental Prepared network.

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 [PacificSource.com](https://www.pacificsource.com) for details.

InTouch



Get personalized answers to many common questions at **InTouch**, our secure member site. Once your coverage begins, log in to [InTouch.PacificSource.com](https://www.pacificsource.com) 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 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



Get detailed information on a wide range of topics on our website. Visit [PacificSource.com](https://www.pacificsource.com) 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

Condition Support



For members with asthma, chronic obstructive pulmonary disease, congestive heart failure, coronary artery disease, Crohn's disease, diabetes (including juvenile diabetes), hypertension, sepsis, or ulcerative colitis, we offer additional support and education programs. Visit the Members > Healthy Resources section of PacificSource.com to learn more.

Prenatal Program



Expectant parents can take advantage of a free program offering support, useful information, and resources. Women ages 15 to 50 with prescription drug coverage can receive select physician-prescribed prenatal vitamins at no cost (when filled at an in-network pharmacy).

Weight Management



Our members can receive special discounts from WeightWatchers® (WW).

Fitness Savings



The Active&Fit Direct® program gives you access to more than 12,000 workout videos, one-on-one coaching, and a nationwide network of 12,500+ fitness centers. The standard program is \$28 per month with a one-time \$28 enrollment fee. Discounts range from 20% to 70% on average.

Health Education



We'll reimburse you up to \$150 per plan year for certain health education classes, including first aid, CPR, parenting, heart health, nutrition, and others. (Some limitations apply.)

Global Emergency Services



If you have a medical emergency 100 or more miles from your home or abroad, Assist America® is on call to coordinate your care and help ensure you get the treatment you need.

Expanded No-Cost Drug List



Under some plans, in addition to the drugs covered under the Affordable Care Act, we offer an expanded list of medications covered at 100%. See PacSrc.Co/no-cost-nav-2026 for the complete list.

Nurse Case Management



PacificSource Nurse Case Managers work as part of a team with members and their doctors to improve health, financial outcomes, and quality of life. Contact us to learn more.

Rare Disease Management



PacificSource offers rare disease management and specialty pharmacy programs that give individualized support for members with certain uncommon conditions, or those requiring injectable medications or biotech drugs.

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 PacificSource.com 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: Individual@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 PacSrc.co/prior-auth-nav-2026.

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 at PacSrc.Co/docs-and-forms-nav-2026.

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 PacSrc.Co/docs-and-forms-nav-2026 or from Customer Service.

Send it to:

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

You may also email LC@PacificSource.com 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., M–F

En español: 866-281-1464

CS@PacificSource.com

PacificSource.com

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