

**NEW** Network for nationwide coverage. See pg. 8



# 2024 Individual and Family Plans

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Doing what's **right**, not just what's required

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Your health plan may only do what's required.  
**Unless your health plan is PacificSource.**

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Whether it's our Northwest-based human service, our no-referrals-required policy, or our covering more no-cost prescription drugs than the law requires, PacificSource has always worked to do what's right, not just what's required—for you and your family.



PacificSource is a **not-for-profit community health plan**. We don't answer to shareholders, but to members, providers, producers, and employers—the people who depend on our products and services.

# Health plans that focus on the right things: you, your doctor, and your community



## Members first, since 1933

PacificSource is different. We're a local health insurer that works closely with highly rated providers to deliver exceptional member experience.



## Integrated care that revolves around members

This patient-centered approach is enabled by close collaboration with our provider partners, supported by best-in-class data analytics.



## High-value care and lower costs

We strive to compensate providers fairly, based on quality of outcomes and overall value—not volume.



## Ongoing investment in community health

PacificSource continually invests in our own neighborhoods, through financial aid and access to healthcare for diverse populations and those most in need.

# Benefits that go beyond what's required



## Local, human service

No automated phone trees or offshore call centers. The people who help you are right here in the Northwest. And we answer your calls in less than 30 seconds on average, according to internal call reports.



## Convenient telehealth coverage

Members can see a doctor without leaving home. You'll get the care you need, when and where you need it.



## No referrals required with any plan

Our plans don't require members to visit a primary care doctor before seeing a specialist. (Some specialists may have their own referral requirements.)



## No-cost preventive care and preventive drugs

We're pleased to offer \$0 copays on:

- Well-baby and well-child care
- Annual checkups
- Prenatal consultations
- Preventive mammograms and colonoscopies
- Immunizations
- Dozens of preventive drugs—including 82 more than the law requires (Note: Standard and Cascade plans only use the Standard ACA drug list.)



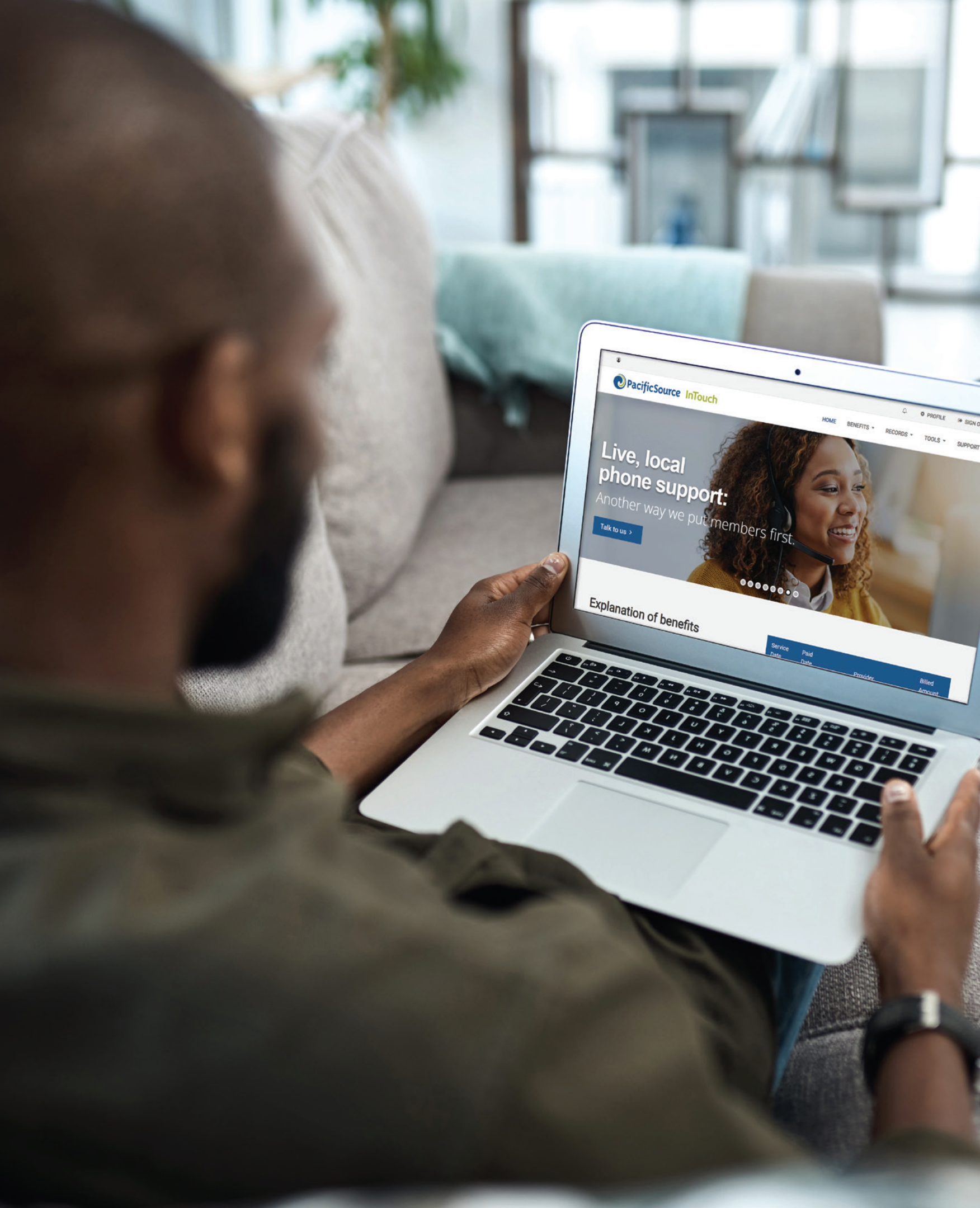
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We cover more than **41,000** individual members  
and their families across the Greater Northwest.

PacificSource covers people just like you, who get  
their health insurance independently, not from an employer.

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Source: monthly enrollment report, March 2023



# Live, local phone support:

Another way we put members first.

[Talk to us >](#)

## Explanation of benefits

Service Date	Paid Date	Provider	Billed Amount
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# InTouch puts you in charge

Manage your benefits from your computer, phone, or tablet—24/7.

## With InTouch, you can:



Display your member ID card



Search for a doctor



Schedule doctor visits—physical and behavioral health—through Teladoc®



Select your primary care provider



Review what's covered by your plan



Call our free 24-Hour NurseLine



Read Explanation of Benefits statements



Work toward health goals with our health and wellness portal



Check your deductible status



Reach our Customer Service team

# Quantity and quality – our networks deliver both



We know how important a robust provider network is when shopping for health insurance. That's why we contract with thousands of highly rated healthcare professionals, **including 19 five-star medical facilities\***

With PacificSource, you have in-network access to providers across our four-state region (Idaho, Montana, Oregon, and Washington) and nationwide.

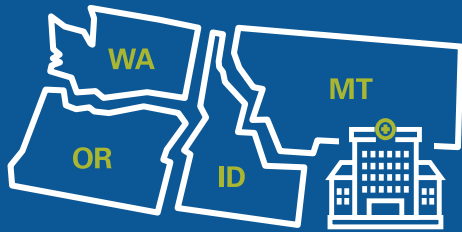
Wherever you live, work, or travel, you can count on:

- An extensive choice of doctors and facilities
- Specialist care without a referral
- Care that focuses on quality outcomes and patient engagement
- Empowering self-management tools

\*Source: Centers for Medicare & Medicaid Services, Hospital Ratings, January 23, 2023.







# In-network access to doctors and hospitals across the Northwest...

## Idaho



## Montana



## Oregon



## Washington



This is not a complete list of providers for your state, and in-network availability is based on member's plan and network. To search our provider directory, visit [PacificSource.com/find-a-doctor](http://PacificSource.com/find-a-doctor).

## ...and across the nation.

You are covered nationwide through **Aetna Signature Administrators® PPO** (outside Idaho, Montana, Oregon, and Washington).





## Vision care for kids



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Pediatric vision benefits for members through age 18

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All of our medical plans include pediatric vision coverage. This includes routine eye exams at no cost when seeing an in-network doctor. See plan comparison chart for details.

# Decide on dental



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Good dental health can lead to better overall health

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## You can:

- Add one of our dental plans to your health plan
- Select dental-only
- Purchase these plans year-round, not just during open enrollment

For more details, search individual and family plans at [PacificSource.com](https://PacificSource.com).  
For assistance with dental or medical coverage, contact a Coverage Advisor at **855-330-2792** or by email at [CoverageAdvisors@PacificSource.com](mailto:CoverageAdvisors@PacificSource.com).





## Finding the right plan



One factor as you decide on a plan will be whether you want one that can be paired with a health savings account (HSA). Here are things to consider.

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### All plans

**All our health plans** include coverage for preventive care, \$0 annual physicals from in-network providers, \$0 copays on many preventive drugs, and most vaccinations.

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### HSA

**HSA-qualified plans** help you save for healthcare expenses like deductibles and coinsurance. The plans require that all major benefits be subject to your deductible.

With HSA plans, you'll set up a dedicated bank account, contributions to which are 100% tax deductible (up to a maximum), like an IRA. Another benefit: withdrawals from your HSA account to pay for qualified medical expenses are tax-free.

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### Non-HSA

**Non-HSA plans** allow you to use some benefits for a copay prior to meeting your deductible (such as primary care, urgent care, or pharmacy).

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# Ten more ways PacificSource gives you more



Access to highly rated hospitals and urgent care centers



24-Hour NurseLine at no cost



Affordable gym memberships through Active&Fit Direct™



No-cost care management for chronic conditions



Global emergency services from Assist America®



Prenatal resources for expectant parents



Help quitting tobacco



Up to \$150 reimbursement for health & wellness classes



Home-delivered pharmacy orders



Weight Watchers® program discounts

Additional benefits are not considered insurance.

# Next steps:



Select a health plan



Decide on dental

Shop and enroll:



Contact your  
broker



Online at Shop.  
PacificSource.com/  
individual



Or call us at  
**855-983-8844,**

TTY: 711  
We accept all relay calls



## **We're here to help.**

It's natural to have questions about a topic as important as your health. We understand, and we're happy to speak with you by phone or email.

**855-983-8844**, TTY: 711

We accept all relay calls

Monday through Friday from 8:00 a.m. to 5:00 p.m.

[CoverageAdvisors@PacificSource.com](mailto:CoverageAdvisors@PacificSource.com)

[PacificSource.com](http://PacificSource.com)

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