

# Small Group Master Application – Idaho

For groups of 2-50 employees



## Employer information

Legal name of group \_\_\_\_\_ Effective date \_\_\_\_\_  
DBA name (appears on bills and ID cards) \_\_\_\_\_ SIC or NAICS code \_\_\_\_\_  
Physical address Required (no PO Box) \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ County \_\_\_\_\_  
Mailing address (if different than physical address) \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ County \_\_\_\_\_  
Federal Tax ID No. \_\_\_\_\_ Company headquarters state \_\_\_\_\_ Nature of business \_\_\_\_\_  
Name(s) of all owners and partners \_\_\_\_\_

### Form of organization (check all that apply)

Limited liability company  
Sole proprietorship  
Subchapter S-corp  
Government  
Partnership  
Association  
Nonprofit  
MEWA  
Union  
C-corp  
Church  
Trust

## Group contacts

Group contact \_\_\_\_\_ Phone \_\_\_\_\_ Email \_\_\_\_\_ Fax \_\_\_\_\_  
Billing contact \_\_\_\_\_ Phone \_\_\_\_\_ Email \_\_\_\_\_ Fax \_\_\_\_\_

## Affiliates (to add more contacts, please attach additional pages)

Is your company affiliated with any other? Yes No

Will it be insured with PacificSource? Yes, Common Ownership Form is attached No

Name of affiliate(s) \_\_\_\_\_ No. of employees \_\_\_\_\_

Address of affiliate(s) \_\_\_\_\_ Should each affiliate be billed separately? Yes No

## Current insurance (required if you had prior coverage)

### Medical

Carrier \_\_\_\_\_

Policy no. \_\_\_\_\_

Term date \_\_\_\_\_

### Dental

Carrier \_\_\_\_\_

Policy no. \_\_\_\_\_

Term date \_\_\_\_\_

Who was eligible for your prior dental plan?

Children only      Adults and children

### Existing workers' compensation

Carrier \_\_\_\_\_

Policy no. \_\_\_\_\_

## Medical benefit information

The medical policy you are applying for does not include coverage for pediatric dental care, which is considered an essential health benefit under the ACA for small groups. Pediatric dental care is available in the market and can be purchased as a stand-alone product. Contact your broker or let your PacificSource representative know if you wish to purchase a stand-alone dental care product.

Please select no more than four plans for your group members to choose from. Need some guidance? Please contact your sales representative with questions.

### Navigator

Gold 1000

Silver 4500

Bronze 7600

Gold 2000

Silver 5500

Bronze 10600

Gold HSA 3400

Silver HSA 5300

Bronze HSA 8300

Silver 3300

Bronze 6800

### Voyager

Gold 1000

Silver 4500

Bronze 7600

Gold 2000

Silver 5500

Bronze 10600

Gold HSA 3400

Silver HSA 5300

Bronze HSA 8300

Silver 3300

Bronze 6800

## Dental benefit information

Dental PPO Core

Dental PPO Plus 0-20-50 1000

Dental PPO 0-20-50 750

Dental PPO Plus 0-20-50 1500

Dental PPO 0-20-50 1000

Kids Dental PPO 0-20-50 (coverage for members age 18 and younger)

Dental PPO 0-20-50 1500

Kids Dental PPO 20-40-50 (coverage for members age 18 and younger)

## Billing structure/SHOP eligibility

**Billing Structure (check one):**    Age banded rates (based on age)      Tiered rates (based on family composition)

Small Business Health Options Program (SHOP) enrollment. *If yes, please complete the state-specific SHOP eligibility form.*

**Employer premium contribution (the amount the employer will contribute toward the employee and dependent premium)**

**Medical:** % \$ Employee \_\_\_\_\_ Dependent \_\_\_\_\_

**Dental:** % \$ Employee \_\_\_\_\_ Dependent \_\_\_\_\_

**Eligibility**

**Probationary waiting period**

- Date of hire (premium prorated first month)
- First of the month following date of hire
- First of the month following 30 days
- First of the month following 60 days
- 90 calendar days effective on 91st calendar day (premium prorated first month)
- Other \_\_\_\_\_

**If the last day of the probationary period falls on the first day of the month, when will the new employee's eligibility be effective?**

- Eligible that day
- Must wait until the first day of the following month or 91st day, whichever comes first (default if not marked)

**Initial enrollment: Will the probationary period be waived at initial enrollment?** Yes No

**Minimum hours**

How many hours per week must employees work to be eligible for coverage?  
Hours per week \_\_\_\_\_

**Eligible members**

- Plan covers:
- Employee + spouse/domestic partner + children
  - Employee only

**HSA, HRA, FSA, COBRA administration, EAP, or POP**

Check accounts your group has HSA HRA FSA COBRA administration EAP POP

If your accounts include COBRA administration, is your COBRA administered by PacificSource Administrators, Inc.? Yes No

If your COBRA account is not administered by PacificSource Administrators, should COBRA members be on a separate bill from employees? Yes No

Billing should be sent to: Employer group Third-party administrator

Employer contribution to HRA or HSA \_\_\_\_\_

Third-party administrator name \_\_\_\_\_ Phone \_\_\_\_\_

Mailing address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Email \_\_\_\_\_

## People to be insured

1. \_\_\_\_\_ Total number of employees (full-time, part-time, owner, partner, principal, probationary, and waiver; exclude continuation)
2. \_\_\_\_\_ Total number of former employees currently on continuation or retiree coverage with your group health plan (submit Employee Enrollment and Waiver Form)

**A. \_\_\_\_\_ TOTAL number of EMPLOYEES: Add numbers 1 and 2 above**

3. \_\_\_\_\_ Total number of employees who do not qualify due to hourly requirement
4. \_\_\_\_\_ Total number of employees who do not qualify due to waiting period requirement
5. \_\_\_\_\_ Total number of employees waiving coverage due to other qualified coverage\* (submit Employee Enrollment and Waiver Form)

\*Qualified coverage: Employer Plan, Medicare, Medicaid, VA/Tricare, and Indian Health Service

6. \_\_\_\_\_ Total number of employees not insured for reasons not stated above

Please explain reason (e.g., classification not eligible, chose not to participate): \_\_\_\_\_

**B. \_\_\_\_\_ TOTAL number of EMPLOYEES NOT ENROLLING: Add numbers 3 through 6 above**

**C. \_\_\_\_\_ TOTAL number of EMPLOYEES ENROLLING, including continuation: Subtract B from A above**

**SERVICE AREA:** Do all employees reside within the PacificSource service area?    Yes    No    If no, what state(s): \_\_\_\_\_

**ERISA:** Is your group composed of employees of a government entity or church that is **NOT** subject to ERISA?    Yes    No

**Medicare coordination (TEFRA):** Did you employ 20 or more employees each working day each of the 20 or more calendar weeks in the **current or preceding calendar year**?    Yes    No

**COBRA:** Did you employ 20 or more total employees (full-time, part-time, seasonal) at least 50% of your business days in the **preceding calendar year**?  
Yes    No

**Employees on continuation of coverage (COBRA or USERRA):**

Are any enrolling members covered under continuation on this plan?    Yes    No

If yes, Employee Enrollment and Waiver Form must be submitted for each employee on continuation.

**RETIREE:** Is group coverage available to retirees?    Yes    No

Is the group a local government (school, city, county)?    Yes    No

*Approval is dependent on PacificSource policy and approval. If you offer health or dental coverage to your retirees, please attach the requirements and employer premium contribution if any.*

## Requirements—must be submitted prior to policy effective date

- Group Master Application
- Copy of sold rates
- Member employee enrollment and waiver information
- Binder payment (estimated first month premium) *Refunded if coverage not effectuated*
- Electronic Funds Transfer Form, optional
- Common Ownership Form, if applicable
- Group Identification Form, if applicable

This is an application for group insurance. Under no circumstances will coverage be in force until the policy is issued by PacificSource and accepted by the employer. Once a policy is issued, the policy terms control in all cases.

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, and denial of insurance benefits.

**If you type your name below, you understand that you are electronically signing this document and agree your electronic signature is the legal equivalent of your manual signature on this application.**

**Group representative (printed)** \_\_\_\_\_ **Title** \_\_\_\_\_

**Group representative signature** \_\_\_\_\_ **Date** \_\_\_\_\_

I, the undersigned producer for this group, affirm that the information provided on this application is complete and correct to the best of my knowledge.

**Producer name (printed)** \_\_\_\_\_ **PacificSource producer no.** \_\_\_\_\_

**Producer signature** \_\_\_\_\_ **Date** \_\_\_\_\_

### What happens next?

1. You'll get an email with information to help you administer the plan.
2. You'll get the contract and a handbook in the mail.
3. We'll send your employees their ID cards.

**If additional information is needed, a PacificSource representative will contact you. Please keep a copy of this application for your records.**

# Discrimination is against the law

PacificSource Health Plans and PacificSource Community Health Plans (“PacificSource”) complies with applicable Federal civil rights laws, including Section 1557 of the Affordable Care Act. PacificSource does not discriminate on the basis of race, color, national origin (including limited English proficiency and primary language), sex (consistent with the scope of sex discrimination described at 45 CFR 92.101(a)(2)), age or disability. PacificSource does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

In compliance with Section 1557 and other federal civil rights laws, we provide individuals the following in a timely manner and free of charge:

## Language assistance services

PacificSource will provide language assistance services for individuals with limited English proficiency (including individuals’ companions with limited English proficiency) to ensure meaningful access to our programs, activities, services, and other benefits. Language assistance services may include:

- Electronic and written translated documents
- Qualified interpreters
- Appropriate auxiliary aids and services for individuals with disabilities (including individuals’ companions with disabilities) to ensure effective communication

## Appropriate auxiliary aids and services may include:

- Qualified interpreters, including American Sign Language interpreters
- Video remote interpreting
- Information in alternate formats (including but not limited to large print, recorded audio, and accessible electronic formats)

## Reasonable modifications

PacificSource will provide reasonable modifications for qualified individuals with disabilities, when necessary to ensure accessibility and equal opportunity to participate in our programs, activities, services, or other benefits.

To access our language assistance services, auxiliary aids and services, and for assistance in getting a reasonable modification, please contact Customer Service at **888-977-9299**, TTY: 711. We accept all relay calls.

Continued >

### Contact our commercial Customer Service team:

#### Phone

**Toll-free:** 888-977-9299

**TTY:** 711

We accept all relay calls.

#### Email

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

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

### Contact our Medicare Customer Service team:

#### Oct. 1 – Mar. 31:

8:00 a.m. – 8:00 p.m.,  
seven days a week

#### Apr. 1 – Sept. 30:

8:00 a.m. – 5:00 p.m.,  
Monday – Friday

#### Phone

**Toll-free:** 888-863-3637

**TTY:** 711

We accept all relay calls.

**En Español:** 866-281-1464

#### Email

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

### [Medicare.PacificSource.com](https://www.pacificsource.com)



If you believe that PacificSource has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with PacificSource's Section 1557 Coordinator.

Phone: **888-977-9299**, TTY: 711. We accept all relay calls.

Email: [1557Coordinator@PacificSource.com](mailto:1557Coordinator@PacificSource.com)

Mail: PacificSource  
PO Box 7068  
Springfield, OR 97475

You can also file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights.

Electronically: [OCRPortal.hhs.gov](http://OCRPortal.hhs.gov)

Mail: U.S. Department of Health & Human Services  
200 Independence Avenue, S.W., Room 509F  
Washington, D.C. 20201

## Notice of availability of language assistance services and auxiliary aids and services

<b>English</b>	ATTENTION: If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 800-431-4135 (TTY: 800-735-2900) or speak to your provider.
<b>አማርኛ</b> Amharic	ማሳሰቢያ፡- አማርኛ የሚናገሩ ከሆነ፣ የቋንቋ ድጋፍ አገልግሎት በነፃ ይቀርብልዎታል። መረጃን በተደራሽ ቅርጸት ለማቅረብ ተገቢ የሆኑ ተጨማሪ እገዛዎች እና አገልግሎቶች እንዲሁ በነፃ ይገኛሉ። በስልክ ቁጥር 800-431-4135 (TTY: 800-735-2900) ይደውሉ ወይም አገልግሎት አቅራቢዎን ያናግሩ።
<b>العربية</b> Arabic	تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم 800-431-4135 أو تحدث إلى مقدم الخدمة (800-735-2900).
<b>Bantu-Kirundi</b>	ICITONDERWA: Nimba uvuga Ikirundi, uzohabwa serivisi zo gufasha mu ndimi, ku buntu. Woterefona 800-431-4135 (TTY: 800-735-2900).

<b>ភាសាខ្មែរ</b> Cambodian Non-Khmer	សូមយកចិត្តទុកដាក់៖ ប្រសិនបើអ្នកនិយាយភាសាខ្មែរ សេវាកម្មជំនួយភាសាភាគតិចថ្លៃគឺមានសម្រាប់អ្នក។ ជំនួយ និងសេវាកម្មដែលជាការជួយដ៏សមរម្យ ក្នុងការផ្តល់ព័ត៌មានតាមទម្រង់ដែលអាចចូលប្រើប្រាស់បាន ក៏អាចរកបានដោយឥតគិតថ្លៃផងដែរ។ ហៅទូរសព្ទទៅ 800-431-4135 (TTY: 800-735-2900) ឬនិយាយទៅកាន់អ្នកផ្តល់សេវារបស់អ្នក។
<b>中文</b> Simplified Chinese	注意：如果您说中文，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以无障碍格式提供信息。致电 800-431-4135 ( 文本电话：800-735-2900 ) 或咨询您的服务提供商。
<b>中文</b> Traditional Chinese	注意：如果您說中文，我們可以為您提供免費語言協助服務。也可以免費提供適當的輔助工具與服務，以無障礙格式提供資訊。請致電 800-431-4135 ( TTY：800-735-2900 ) 或與您的提供者討論。
<b>Cushite-Oromo</b>	XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 800-431-4135 (TTY: 800-735-2900).

**Deutsch**  
German  
ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 800-431-4135 (TTY: 800-735-2900) an oder sprechen Sie mit Ihrem Provider.

**فارسی**  
Farsi  
صحبت می‌کنید، خدمات پشتیبانی فارسی توجه: اگر زبانی رایگان در دسترس شما قرار دارد. همچنین کمک‌ها و خدمات پشتیبانی مناسب برای ارائه اطلاعات در قالب‌های قابل دسترس، به‌طور رایگان موجود می‌باشند. با شماره 800-431-4135 تماس بگیرید یا با (800-735-2900) تله‌تایپ: ارائه‌دهنده خود صحبت کنید.

**Français**  
French  
ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-431-4135 (ATS : 800-735-2900).

**Italiano**  
Italian  
ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-431-4135 (TTY: 800-735-2900).

**日本語**  
Japanese  
注: 日本語を話される場合、無料の言語支援サービスをご利用いただけます。アクセシブル(誰もが利用できるよう配慮された)な形式で情報を提供するための適切な補助支援やサービスも無料でご利用いただけます。800-431-4135 (TTY: 800-735-2900) までお電話ください。または、ご利用の事業者にご相談ください。

**한국어**  
Korean  
주의: [한국어]를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 800-431-4135 (TTY: 800-735-2900) 번으로 전화하거나 서비스 제공업체에 문의하십시오.

**ລາວ**  
Laotian  
ເຊີນຊາບ: ຖ້າທ່ານເວົ້າພາສາ ລາວ, ຈະມີບໍລິການ ຊ່ວຍດ້ານພາສາແບບບໍ່ເສຍຄ່າໃຫ້ທ່ານ. ມີ ເຄື່ອງຊ່ວຍ ແລະ ການບໍລິການແບບບໍ່ເສຍຄ່າ ທີ່ເໝາະສົມເພື່ອໃຫ້ຂໍ້ມູນໃນຮູບແບບທີ່ສາມາດ ເຂົ້າເຖິງໄດ້. ໂທຫາເບີ 800-431-4135 (TTY: 800-735-2900) ຫຼື ລົມກັບຜູ້ໃຫ້ບໍລິການຂອງທ່ານ.

**Nepali**  
ध्यान दनुहोस्: तपाइंले नेपाली बोलनुहुन्छ भने तपाइंको नमिति भाषा सहायता सेवाहरू नशुलक रूपमा उपलब्ध छ । फोन गर्नुहोस् 800-431-4135 (टटिविडि: 800-735-2900) ।

**Norwegian**  
MERK: Hvis du snakker norsk, er gratis språkassistentetjenester tilgjengelige for deg. Ring 800-431-4135 (TTY: 800-735-2900).

**Pennsylvania Dutch**  
Wann du Deitsch (Pennsylvania German/Dutch) schwetzsch, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schpooch. Ruf selli Nummer uff: Call 800-431-4135 (TTY: 800-735-2900).

**ਪੰਜਾਬੀ**  
Punjabi  
ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਉਪਲਬਧ ਹੁੰਦੀਆਂ ਹਨ। ਪਹੁੰਚਯੋਗ ਫਾਰਮੇਟਾਂ ਵਿੱਚ ਜਾਣਕਾਰੀ ਪ੍ਰਦਾਨ ਕਰਨ ਲਈ ਢੁਕਵੇਂ ਪੂਰਕ ਸਹਾਇਕ ਸਾਧਨ ਅਤੇ ਸੇਵਾਵਾਂ ਵੀ ਮੁਫਤ ਵਿੱਚ ਉਪਲਬਧ ਹੁੰਦੀਆਂ ਹਨ। 800-431-4135 (TTY: 800-735-2900) 'ਤੇ ਕਾਲ ਕਰੋ ਜਾਂ ਆਪਣੇ ਪ੍ਰਦਾਤਾ ਨਾਲ ਗੱਲ ਕਰੋ।

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**Romanian** ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 800-431-4135 (TTY: 800-735-2900).

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**РУССКИЙ**  
Russian ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 800-431-4135 (TTY: 800-735-2900) или обратитесь к своему поставщику услуг.

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**Srpsko-hrvatski**  
Serbo-Croatian OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 800-431-4135 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 800-735-2900).

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**Soomaali**  
Somali FIIRO GAAR AH: Haddaad ku hadasho Soomaali, adeegyo kaalmada luuqadda ah oo bilaash ah ayaad heli kartaa. Qalab caawinaad iyo adeegyo oo habboon si loogu bixiyo macluumaadka qaabab la adeegsan karo ayaa sidoo kale bilaa lacag heli karaa. Wac 800-431-4135 (TTY: 800-735-2900) ama la hadal bixiyahaaga.

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**Español**  
Spanish ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 800-431-4135 (TTY: 800-735-2900) o hable con su proveedor.

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**Tagalog** PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 800-431-4135 (TTY: 800-735-2900) o makipag-usap sa iyong provider.

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**Thai** เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 800-431-4135 (TTY: 800-735-2900).

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**українська мова**  
Ukrainian УВАГА: Якщо ви розмовляєте українською мовою, вам доступні безкоштовні мовні послуги. Відповідні допоміжні засоби та послуги для надання інформації у доступних форматах також доступні безкоштовно. Зателефонуйте за номером 800-431-4135 (TTY: 800-735-2900) або зверніться до свого постачальника.

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**Việt**  
Vietnamese LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 800-431-4135 (Người khuyết tật: 800-735-2900) hoặc trao đổi với người cung cấp dịch vụ của bạn.

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PacificSource Health Plans (commercial) | PacificSource Community Health Plans (Medicare)

PacificSource Community Health Plans is an HMO, HMO D-SNP, and PPO plan with a Medicare contract and a contract with Oregon Health Plan (Medicaid). Enrollment in PacificSource Medicare depends on contract renewal.

# Idaho medical plans

## Sample general limitations and exclusions



As with any insurance plan, there are some services and treatments that have coverage limits or are not covered at all. For example, experimental procedures are typically not covered. This document outlines what's not covered by your medical plan.

**Please note:** A full explanation of benefits, including limitations and exclusions, will be provided in your policy. Only the language of the actual policy is legally binding.

Below is a complete list of services and treatments that are not covered under our medical plans.

- Abdominoplasty for any indication.
- Academic skills training.
- Acute care, rehabilitative, diagnostic testing, except as specified as a Covered Service in this policy.
- Adolescent wilderness treatment programs.
- Athletic activities – Any injuries sustained while competing or practicing for a professional athletic contest.
- Biofeedback, except as specified as a Covered Service in this plan.
- Charges for missed appointments, get acquainted visits, completion of claim forms, or reports PacificSource needs to process claims unless otherwise contracted with the Provider.
- Charges that are the responsibility of a third party who may have caused the Illness or Injury, or other insurers covering the incident (such as workers' compensation insurers and, automobile insurers, and general liability insurers).
- Chelation therapy including associated infusions of vitamins and/or minerals, except as Medically Necessary for the treatment of selected medical conditions and medically significant heavy metal toxicities.
- Computer or electronic equipment for monitoring asthmatic, similar medical conditions, or related data.
- Cosmetic/reconstructive services and supplies – Services and supplies, including drugs, rendered primarily for cosmetic/reconstructive purposes and any complications as a result of noncovered cosmetic/reconstructive surgery. Cosmetic/reconstructive services and supplies are those performed primarily to improve the body's appearance and not primarily to restore impaired function of the body, unless the area needing treatment is a result of a Congenital Anomaly or gender dysphoria.
- Court-ordered screening interviews or drug or alcohol treatment programs unless medically necessary.
- Court-ordered sex offender treatment programs.
- Day care or Custodial Care, including non-skilled care and helping with activities of daily living, except as specified above in conjunction with Home Healthcare or Hospice Care.
- Dental examinations and treatment to prevent, diagnose, or treat diseases or conditions of the teeth and supporting tissues or structures, including treatment that restores the function of teeth.
- Educational or correctional services or sheltered living provided by a school or halfway house, except outpatient services received while temporarily living in a shelter.
- Elective Abortions. For more information, see Elective Abortion in the Definitions section of your Member Handbook.
- Equine/animal therapy.
- Equipment commonly used for non-medical purposes and/or marketed to the general public.
- Equipment used primarily in athletic or recreational activities. This includes exercise equipment for stretching, conditioning, strengthening, or relief of musculoskeletal problems.
- Experimental, Investigational, or Unproven – This policy does not cover services, supplies, protocols, procedures, devices, Chemotherapy, drugs or medicines, or the use thereof that are Experimental, Investigational, or Unproven for the diagnosis and treatment of the Member. This limitation also excludes treatment that, when and for the purpose rendered: has not yet received recognized compendia support (for example, UpToDate, Lexicomp, FDA) for other than Experimental, Investigational, or Unproven, or clinical testing; is not of generally accepted medical practice in your policy's state of issuance or as determined by medical advisors, medical associations, and/or technology resources; is not approved for reimbursement by the Centers for Medicare and Medicaid Services; is furnished in connection with medical or other research; or is considered by any governmental agency or subdivision to be Experimental, Investigational, or Unproven, not reasonable and necessary, or any similar finding.  
  
If you or your Provider have any concerns about whether a course of treatment will be covered, we encourage you to contact our Customer Service team. We will arrange for medical review of your case against our criteria, and notify you of whether or not the proposed treatment will be covered.
- Eye examinations (preventive) for Members age 19 and older.

- Eye exercises and eye refraction, therapy, and procedures.
- Eye glasses/Contact Lenses for Members age 19 and older – The fitting, provision, or replacement of eye glasses, lenses, frames, contact lenses, or subnormal vision aids intended to correct refractive error.
- Eye orthoptics, vision therapy, and procedures intended to correct refractive errors.
- Fitness or exercise programs and health or fitness club memberships.
- Foot care (routine) – Services and supplies for corns and calluses of the feet, conditions of the toenails other than infection, hypertrophy, or hyperplasia of the skin of the feet, and other routine foot care, except in the case of Members being treated for diabetes mellitus.
- Hearing Aids including the fitting, provision, or replacement of Hearing Aids other than as specifically noted under the Covered Services section of your Member Handbook.
- Homeopathic medicines or homeopathic supplies.
- Hypnotherapy except in the treatment of Mental Health Conditions.
- Immunizations when recommended for, or in anticipation of, exposure through travel or work.
- Infertility – Services and supplies for artificial insemination, in vitro fertilization, treatment of Infertility, erectile dysfunction, sexual dysfunction, or surgery to reverse voluntary sterilization. Services and supplies, diagnostic laboratory and x-ray studies, surgery, treatment, or Prescription Drugs to diagnose, prevent, or cure Infertility or to induce fertility (including Gamete and/or Zygote Intrafallopian Transfer; such as GIFT or ZIFT).
- Inpatient or outpatient Custodial Care; or inpatient or outpatient services consisting mainly of educational therapy, behavioral modification, self-care or self-help training, except as specified as a Covered Service in this policy.
- Instructional or educational programs, except National Diabetes Prevention Programs and diabetes self-management programs when Medically Necessary.
- Jaw – Procedures, services, and supplies for developmental or degenerative abnormalities of the head and face that can be replaced with living tissue; services and supplies that do not control or eliminate pain or infection or that do not restore functions, such as speech, swallowing, or chewing; cosmetic procedures and procedures to improve on the normal range of functions; and dentures, Prosthetic Devices for treatment of TMJ conditions and artificial larynx. (This does not include services for Congenital Anomalies as defined in the Definitions section of your Member Handbook.)
- Jaw surgery – Treatment for malocclusion of the jaw, including services for TMJ, anterior and internal dislocations, derangements and myofascial pain syndrome, orthodontics or related appliances, or improving the placement of dentures and dental implants. (This does not include services for Congenital Anomalies as defined in the Definitions section of your Member Handbook.)
- Learning disorders.
- Maintenance supplies and equipment not unique to medical care.
- Massage or massage therapy, even as part of a physical therapy program.
- Mattresses and mattress pads unless Medically Necessary to heal pressure sores.
- Mental health treatments for other conditions that may be a focus of clinical attention as defined in the current edition of Diagnostic and Statistical Manual of Mental Disorders.  
Unless Medically Necessary, the following are excluded: court-mandated diversion classes; court-mandated psychological evaluations for child custody determinations; voluntary mutual support groups, such as Alcoholics Anonymous; mental examinations for the purpose of adjudication of legal rights; psychological testing and evaluations not provided as an adjunct to treatment or diagnosis of a Mental Health Condition; stress management, parenting skills, or family education; and assertiveness training.
- Modifications to vehicles or structures to prevent, treat, or accommodate a medical condition.
- Motion analysis, including videotaping and 3-D kinematics, dynamic surface and fine wire electromyography, including Provider review.
- Naturopathic supplies.
- Nicotine related disorder treatment, other than those covered through Tobacco Cessation Program services.
- Non-dependent newborn – For the purpose of this policy, a newborn will not be considered an eligible Dependent if the Member has entered into a contract or other understanding to which the newborn is being relinquished to the intended parents at birth.
- Obesity services and bariatric surgery – All services, medications, supplies, food supplementation, or self-help programs provided for obesity, weight reduction control, weight loss, or cosmetic purposes, regardless of the medical conditions that may be caused or exacerbated by excess weight, except as specified under weight reduction or control services in the Preventive Care Services section. Bariatric surgery and other gastric restrictive procedures, or the revision or reversals of these procedures.
- Orthodontics/orthodontia
- Orthognathic surgery – Services and supplies to augment or reduce the upper or lower jaw, except to repair an Accidental Injury or for removal of a malignancy, including reconstruction of the jaw.
- Orthopedic shoes, diabetic shoes, and shoe modifications.
- Osteopathic manipulation, except for treatment of disorders of the musculoskeletal system.
- Over-the-counter medications or nonprescription Drugs, unless included on your Drug List or is otherwise listed as a Covered Service in this policy. Does not apply to tobacco cessation medications covered under USPSTF guidelines.

- Panniculectomy (removal of panniculus, or excess skin, from lower abdomen) for any indication.
- Paraphilias.
- Personal items, such as telephones, televisions, and guest meals during a stay at a Hospital or other inpatient facility.
- Physical or eye examinations required for administrative purposes, such as participation in athletics, admission to school, or by an employer.
- Private nursing service.
- Programs that teach a person to use medical equipment, care for family members, or self-administer drugs or nutrition, except for diabetic education benefit.
- Psychoanalysis.
- Psychotherapy received as part of an educational or training program, regardless of diagnosis or symptoms that may be present.
- Recreation therapy – outpatient.
- Rehabilitation – Functional capacity evaluations, work hardening programs, vocational rehabilitation, community reintegration services, and driving evaluations and driving training programs.
- Replacement costs for worn or damaged Durable Medical Equipment that would otherwise be replaceable without charges under warranty or other agreement.
- Screening tests – Services and supplies, including imaging and screening exams performed for the sole purpose of screening and not associated with specific diagnoses and/or signs and symptoms of disease or of abnormalities on prior testing (including, but not limited to, total body CT imaging, CT colonography, and bone density testing). This does not include preventive care screenings listed in the Preventive Care Services section.
- Self-help health or instruction or training programs.
- Sensory integration training.
- Services for which no charge is normally made in the absence of insurance.
- Services or supplies covered under any policy or program established by a domestic or foreign government or political subdivision, unless such exclusion is prohibited by law.
- Services or supplies not listed as a Covered Service, unless required under federal or state law.
- Services or supplies with no charge, or for which the Member is not legally required to pay, or for which a Provider or facility is not licensed to provide even though the service or supply may otherwise be eligible. This exclusion includes any service provided by the Member, or any licensed professional that is an Immediate Family Member.
- Services required by state law as a condition of maintaining a valid driver license or commercial driver license.
- Services, supplies, and equipment not involved in diagnosis or treatment but provided primarily for the comfort, convenience, alteration of the physical environment, or education of a patient. This includes appliances like adjustable power beds sold as furniture, air conditioners, air purifiers, room humidifiers, heating and cooling pads, home blood pressure monitoring equipment, light boxes, conveyances other than conventional wheelchairs, whirlpool baths, spas, saunas, heat lamps, tanning lights, and pillows.
- Services, supplies, and medications outside of the United States, except as described in the Coverage While Traveling section.
- Sexual disorders – Services or supplies for the treatment of erectile sexual dysfunction.
- Skin and tissue removal related to cosmetic body contouring procedures.
- Social skills training.
- Support groups.
- Temporomandibular joint (TMJ) – Related services, medications, or treatment for associated myofascial pain including physical or orofacial therapy. Advice or treatment, including physical therapy and/or orofacial therapy, either directly or indirectly for temporomandibular joint dysfunction, myofascial pain, or any related appliances. For related provisions, see jaw and orthognathic surgery in this section and in the Professional Services section of your Member Handbook.
- Transplants – Any services, treatments, or supplies for the transplantation of stem cells or any human body organ or tissue, except as expressly provided under the provisions of this policy for covered transplantation expenses.
- Treatment after insurance ends – Services or supplies a Member receives after the Member's coverage under this policy ends, except as follows:
  - (Small group only: If the Member is pregnant and not eligible for any replacement group coverage within 60 days, this plan's maternity benefits may continue for up to 12 months. PacificSource will then provide maternity benefits to the extent they are covered in this plan for up to 12 months after this plan is discontinued.
  - If the Member is Totally Disabled, coverage may continue for up to 12 months. PacificSource will continue to provide benefits for covered services related to disabling conditions until the Member is no longer Totally Disabled, the plan's maximum benefits have been paid, or the plan coverage has been discontinued for 12 months.)
- Treatment not Medically Necessary – Services or supplies that are not Medically Necessary for the diagnosis or treatment of an Illness or Injury.
- Treatment of any Illness or Injury arising out of an illegal act or occupation or participation in a felony.
- Treatment of any work-related Illness or Injury except as described in On-the-Job Illness or Injury and Workers' Compensation.

- Treatment of intellectual disabilities, as defined in the current edition of Diagnostic and Statistical Manual of Mental Disorders. Intellectual disability means a disability characterized by significant limitations in both intellectual functioning and in adaptive behavior, which covers many everyday social and practical skills.
- Treatment prior to enrollment.
- Unwilling to release information – Charges for services or supplies for which a Member is unwilling to release medical or eligibility information necessary to determine the benefits covered under this policy.
- War-related conditions – The treatment of any condition caused by or arising out of an act of war, armed invasion, or while in the service of the armed forces unless not covered by the Member’s military or veterans coverage.

## Prescription drug exclusions

- This policy only covers drugs prescribed by eligible Providers prescribing within the scope of their professional licenses. This policy does not cover the following:
  - Drugs for any condition excluded under the medical policy.
  - FDA approved medications used for the purpose of weight reduction control or weight loss.
  - FDA approved medications for cosmetic purposes.
  - Some Specialty Drugs that are not self-administered are not covered by this prescription benefit, but may be covered under the medical policy’s office supply benefit. For a list of drugs that are covered under your medical benefit and which may require prior authorization, please refer to the medical authorization grid on our website, [Authgrid.PacificSource.com](http://Authgrid.PacificSource.com). (Select Commercial for the line of business.)
  - Some immunizations may be covered under either your medical or pharmacy benefit. Vaccines covered under the pharmacy benefit include, but are not limited to: influenza, hepatitis B, herpes zoster (shingles), and pneumococcal. Most other immunizations must be provided by your Provider under your medical benefit.
  - Some drugs and all devices to treat erectile or sexual dysfunction unless defined in the current edition of the Diagnostic and Statistical Manual of Mental Disorders.
  - Drugs used as a preventive measure against hazards of travel.
  - Vitamins, minerals, and dietary supplements except for prescription formulary prenatal vitamins, fluoride products, and for drugs that have a rating of A or B from the USPSTF, some restrictions may apply.
- Certain drugs are subject to Step Therapy (ST) protocols, which means we may require you to try a prerequisite drug before we will pay for the requested drug. An up-to-date list of drugs requiring Step Therapy along with all of our requirements is available on our website.

- Certain drugs have quantity limits (QL), which means we will generally not pay for quantities above posted limits. An up-to-date list of drugs requiring quantity limit exceptions along with all of our requirements is available on our website.
- For most prescriptions, you may refill your prescription only after 75 percent of the previous supply has been taken. This is calculated by the number of days that have elapsed since the previous fill and the days’ supply entered by the pharmacy. PacificSource will not approve early refills, except under the following circumstances:
  - The request is for ophthalmic solutions or gels, refillable after 70 percent of the previous supply has been taken.
  - The Member will be on vacation in a location that does not allow for reasonable access to a network pharmacy for subsequent refills.

All early refills are subject to standard cost share and are reviewed on a case-by-case basis. A pharmacist can approve an early refill of a prescription for eye drops as required by law.

## Renewability of individual policy

This policy is guaranteed renewable with respect to all Members at the option of the Policyholder, except in the following cases:

- For nonpayment of the required premium. Notice of cancellation for nonpayment of premiums will be mailed within 15 days after the due date of the missed premium for that period;
- For fraud or the intentional misrepresentation of a material fact by the Policyholder;
- When PacificSource discontinues offering or renewing all of its individual health benefit policies within the state of issuance or in a specific area within the state. Discontinuation of all individual health benefit policies are subject to notification at least 180 days in advance of discontinuation of the policies;
- When PacificSource discontinues offering or renewing this policy within the state of issuance because of an inability to reach an agreement with the Providers or organization of Providers to provide services under this policy within the Service Area. Discontinuation of this policy is subject to notification at least 90 days in advance of discontinuation of this policy;
- If the Department of Insurance finds that renewal would not be in the interest of the Member, or would impair PacificSource’s ability to meet its contractual obligations;
- When the Member no longer lives or resides in the state of issuance or counties in which the product is offered and the termination of coverage is not related to the health status of any Member; or
- When the Policyholder terminates the policy on any premium due date with 15 days prior written notice.

# Renewability of small group policy

- Policy renewal. The policy is renewable with respect to all eligible members at the option of the policyholder, unless:
  - The policyholder fails to pay the required premium. Termination is effective on the last day of the last month for which premium was paid.
  - The policyholder with respect to coverage of individual members, or the policyholder's or member's representative engages in fraud or makes an intentional misrepresentation of a material fact as prohibited by the terms of this plan.
  - The number of members is less than the number or percentage of eligible employees required by the policy's participation requirements.
  - The policyholder fails to maintain the minimum employer premium contribution required.
  - PacificSource elects not to renew all of its benefit plans delivered or issued in the small group market in your state, provided all of the following conditions are satisfied:
    - Advance notice of the decision is provided to the Department of Insurance and to all policyholders; and
    - Notice of the decision to all affected policyholders at least 180 days prior to the nonrenewal of any plans.
  - The employer no longer satisfies the definition of a small employer.
  - The Department of Insurance finds continuation of this policy's coverage would not be in the interest of the members, or would impair PacificSource's ability to meet contractual obligations.
  - In the case of a group benefit plan that delivers covered services through a specified network of providers, there is no longer any member who lives, resides, or works in the service area of the provider network.
  - In the case of a benefit plan that is offered in the group market only through one or more bona fide associations, the membership of an employer in the association ceases and the termination of coverage is not related to the health status of any member.
  - PacificSource elects to no longer offer a benefit plan for any reason, a notice will be sent to the policyholder within 90 days of discontinuance of plan.
  - The policyholder terminates the policy on any premium due date with a 30 day prior written notice to PacificSource.

# Disclosure of premium practices and guarantees

- a. How Premiums Are Set  
Your premium is determined by the benefits you selected, your geographic location, and the age of the individuals covered on your policy. Any renewal premium increase is due to changes in age and any increase approved by the Department of Insurance.
- b. Premium Guarantee  
We guarantee initial premium until your next renewal date. Your premium may change if you change your benefits at renewal.

# Idaho dental plans for small groups (2–50)

## Sample general limitations and exclusions



As with any insurance plan, there are some services and treatments that have coverage limits or are not covered at all. For example, experimental procedures are typically not covered. This document outlines what's not covered by your dental plan.

**Please note:** A full explanation of benefits, including limitations and exclusions, will be provided in your policy. Only the language of the actual policy is legally binding.

This policy does not provide benefits in any of the following circumstances or for any of the following conditions.

- Aesthetic (cosmetic) dental procedures – Services and supplies provided in connection with dental procedures that are primarily aesthetic, including bleaching of teeth and labial veneers.
- Alveolectomy when performed in conjunction with tooth extraction – Separate charge not covered for Members age 19 and older.
- Anesthesia when performed in conjunction with a restorative procedure – Separate charge not covered for Members age 19 and older.
- Antimicrobial agents – Localized delivery of antimicrobial agents into diseased crevicular tissue via a controlled release vehicle.
- Athletic injuries sustained while competing or practicing for a professional athletic contest.
- Athletic mouth guards for Members age 19 and older.
- Biopsies or histopathologic exams – A separate charge for a biopsy of oral tissue or histopathologic exam.
- Bone replacement grafts to prepare sockets for implants after tooth extraction for Members age 19 and older on certain plan designs.
- Charges for phone consultations, missed appointments, get acquainted visits, completion of claim forms, or reports PacificSource needs to process claims.
- Collection of cultures and specimens for Members age 19 and older.
- Connector bar or stress breaker.
- Core build-ups unless used to restore a tooth that has been treated endodontically (root canal) for Members age 19 and older.
- Cosmetic reconstructive services and supplies – Procedures, appliances, restorations, or other services that are primarily for cosmetic purposes. (Congenital Anomalies are not considered cosmetic.)
- Crowns and other cast or laboratory processed restorations for Members age 19 and older on certain plan designs.
- Denture replacement due to loss, theft, or breakage, unless otherwise noted in Covered Services.
- Dentures, including cast partial denture, full, immediate, or overdenture for Members age 19 and older on certain plan designs.
- Diagnostic casts (study models) for Members age 19 and older.
- Drugs and medications that are prescribed drugs and take-home medicine or supplies distributed by a Provider for any Member, as well as premedication drugs, analgesics, and any other euphoric drugs for Members age 19 and older.
- Educational programs – Plaque control programs, oral hygiene instruction, and dietary instructions.
- Experimental, Investigational, or Unproven – This policy does not cover services, supplies, protocols, procedures, devices, chemotherapy, drugs or medicines, or the use thereof that are Experimental, Investigational, or Unproven for the diagnosis and treatment of the Member. This limitation also excludes treatment that, when and for the purpose rendered: has not yet received recognized compendia support (for example, UpToDate, Lexicomp, FDA) for other than Experimental, Investigational, or Unproven, or clinical testing; is not of generally accepted medical practice in your policy's state of issuance or as determined by medical advisors, medical associations, and/or technology resources; is not approved for reimbursement by the Centers for Medicare and Medicaid Services; is furnished in connection with medical or other research; or is considered by any governmental agency or subdivision to be Experimental, Investigational, or Unproven, not reasonable and necessary, or any similar finding.  
  
If you or your Provider have any concerns about whether a course of treatment will be covered, we encourage you to contact our Customer Service team. We will arrange for medical review of your case against our criteria, and notify you of whether or not the proposed treatment will be covered.
- Fixed bridges or removable cast partials for Members age 19 and older on certain plan designs.
- Fractures of the maxilla and mandible – Surgery, services, and supplies provided in connection with the treatment of simple or compound fractures of the maxilla or mandible.
- General anesthesia except when administered by a Provider in connection with oral surgery in their office, unless otherwise noted in Covered Services.

- Gingivectomy, gingivoplasty, or crown lengthening in conjunction with crown preparation or fixed bridge services done on the same date of service.
- Gnathological recordings, occlusal equilibration procedures, or similar procedures.
- Hospital charges or additional fees charged by the Provider for hospital treatment for Members age 19 and older.
- Hypnotherapy.
- Implants – Surgical preparation, surgical placement, or removal of implants for Members age 19 and older on certain plan designs.
- Indirect pulp caps are to be included in the restoration process, and are not a separate Covered Service.
- Infection control – A separate charge for infection control or sterilization.
- Intra and extra coronal splinting – Devices and procedures for intra and extra coronal splinting to stabilize mobile teeth.
- Mail order or Internet/web-based Providers are not eligible Providers.
- Orthodontic services – Repair or replacement of orthodontic appliances.
- Orthodontic services – Treatment of misalignment of teeth and/or jaws, or any ancillary services performed because of orthodontic treatment, except as specified in the Covered Services section.
- Orthognathic surgery – Services and supplies to augment or reduce the upper or lower jaw.
- Periodontal probing, charting, and re-evaluations.
- Photographic images.
- Pin retention in addition to restoration for Members age 19 and older.
- Precision attachments.
- Pulpotomies on permanent teeth for Members age 19 and older.
- Removal of clinically serviceable Amalgam Restorations to be replaced by other materials free of mercury, except with proof of allergy to mercury.
- Replacement of an existing prosthetic device for Members age 19 and older on certain plan designs.
- Services covered by the Member's medical plan.
- Services for rebuilding or maintaining chewing surfaces due to teeth out of alignment or occlusion, or for stabilizing the teeth.
- Services for which no charge is normally made in the absence of insurance.
- Services or supplies not listed as a Covered Service, unless required under federal or state law.
- Services or supplies covered under any plan or program established by a domestic or foreign government or political subdivision, unless such exclusion is prohibited by law.
- Services or supplies with no charge, or for which your employer has paid, or for which the Member is not legally required to pay, or for which a Provider or facility is not licensed to provide even though the service or supply may otherwise be eligible. This exclusion includes any services provided by the Member, or any licensed professional that is an Immediate Family Member.
- Services, supplies, and medications outside of the United States.
- Sinus lift grafts to prepare sinus site for implants.
- Stress-breaking or habit-breaking appliances.
- Temporomandibular joint (TMJ) – Services or supplies for treatment of any disturbance of the temporomandibular joint.
- Third party liability, motor vehicle liability, motor vehicle insurance coverage, workers' compensation – Any services or supplies for Illness or Injury for which a third party is responsible or which are payable by such third party or which are payable pursuant to applicable workers' compensation laws, motor vehicle liability, uninsured motorist, underinsured motorist, and Personal Injury Protection (PIP) insurance and any other liability and voluntary medical payment insurance to the extent of any recovery received from or on behalf of such sources.
- Tooth transplantation – Services and supplies provided in connection with tooth transplantation, including reimplantation from one site to another, splinting, and/or stabilization. This exclusion does not relate to the reimplantation of a tooth into its original socket after it has been avulsed.
- Treatment after insurance ends – Services or supplies a Member receives after the Member's coverage under this policy ends. The only exception is for Class III Services ordered and fitted before enrollment ends and are placed within 31 days after enrollment ends.
- Treatment not Dentally Necessary, according to acceptable dental practice, or treatment not likely to have a reasonably favorable prognosis.
- Treatment of any illness or injury arising out of an illegal act or occupation or participation in a felony.
- Treatment prior to enrollment or satisfaction of an Exclusion Period, if applicable.
- Unwilling to release information – Charges for services or supplies for which a Member is unwilling to release dental or eligibility information necessary to determine the benefits covered under this policy.
- War-related conditions – The treatment of any condition caused by or arising out of an act of war, armed invasion, or while in the service of the armed forces unless not covered by the Member's military or veterans coverage.

# Renewability of small group policy

- Policy renewal. The policy is renewable with respect to all eligible members at the option of the policyholder, unless:
  - The policyholder fails to pay the required premium. Termination is effective on the last day of the last month for which premium was paid.
  - The policyholder with respect to coverage of individual members, or the policyholder's or member's representative engages in fraud or makes an intentional misrepresentation of a material fact as prohibited by the terms of this plan.
  - The number of members is less than the number or percentage of eligible employees required by the policy's participation requirements.
  - The policyholder fails to maintain the minimum employer premium contribution required.
  - PacificSource elects not to renew all of its benefit plans delivered or issued in the small group market in your state, provided all of the following conditions are satisfied:
    - Advance notice of the decision is provided to the Department of Insurance and to all policyholders; and
    - Notice of the decision to all affected policyholders at least 180 days prior to the nonrenewal of any plans.
  - The employer no longer satisfies the definition of a small employer.
  - The Department of Insurance finds continuation of this policy's coverage would not be in the interest of the members, or would impair PacificSource's ability to meet contractual obligations.
  - In the case of a plan that delivers covered services through a specified network of providers, there is no longer any member who lives, resides, or works in the service area of the provider network.
  - In the case of a plan that is offered in the group market only through one or more bona fide associations, the membership of an employer in the association ceases and the termination of coverage is not related to the health status of any member.
  - PacificSource elects to no longer offer a benefit plan for any reason, a 90 day prior written notice will be sent to the policyholder.
  - The policyholder terminates the policy on any premium due date with a 30 day prior written notice to PacificSource.

# Disclosure of premium practices and guarantees

## a. How Premiums Are Set

Your premium is determined by the benefits you selected, your geographic location, and the age of the individuals covered on your policy. Any renewal premium increase is due to changes in age and any increase approved by the Department of Insurance.

## b. Premium Guarantee

We guarantee initial premium until your next renewal date. Your premium may change if you change your benefits at renewal.