Ensuring the health of your employees

2020 health plans for Idaho large groups | 51+
At your service

The PacificSource difference is our exceptional customer service.

We’re focused on making health insurance easier for you. And keeping your employees healthy and happy, while controlling your costs.

Health insurance made simple

Plus more flexibility and greater access to care.

Dedicated service representatives
A dedicated single point of contact who understands the needs of you and your employees.

Online access to manage benefits
Manage your company’s health insurance benefits with an easy-to-use, secure website, InTouch for Employers.

The right products
Give your employees a choice by offering up to five health plan options. Some underwriting guidelines apply.

98.3%
Almost 100%—that’s the PacificSource employer customer satisfaction rating (based on our survey of employer customers conducted January through April of 2019). Take it as a gentle hint: We’re doing our part to make your life easier.

We’ve been putting members first with outstanding service since 1933.
Healthy, happy employees

Give your employees the health insurance benefits they want.

Doctors on call | Video-based doctor visits from Teladoc®, including behavioral health (for adults), around-the-clock for the price of an office visit, or less.

No referrals needed with any plan | Our plans don’t require employees to visit their primary care providers before seeing a specialist. (Some specialists may have their own referral requirements.)

$0 copays on preventive care and select preventive prescription drugs | No charge on well baby/well child care, preventive physicals, preventive mammograms, immunizations, preventive colonoscopies, and more, when receiving care from in-network providers. Plus, select preventive prescriptions are also available at no charge from in-network pharmacies.

Customer service that saves you time and effort

Personal member service for employees | We answer our phones with real people, not automated phone trees. And we do it in 30 seconds or less, on average, according to internal call reports. We’re super-responsive on email, too.

Personal client service for you | A dedicated representative who’s focused on you, your plan details, and helping you control costs.

So you can focus on your business | Get questions answered and issues resolved, fast.

We cover more than 187,000* employees and their families across the Greater Northwest.

PacificSource business clients include companies working in a variety of industries. That’s experience that helps us address your unique demands.

Manufacturing | Construction | Education | Legal
Wholesale Supply | Medical | Retail | Restaurants
Banking | Agriculture | Nonprofit | Transportation

* Monthly enrollment report for May 2019 (includes fully insured small and large employer groups and self-funded members and their dependents).
Manage your employees’ benefits through our **online tools**

**Secure, convenient, employer-only access to your health plan via our portal, InTouch.**

**Easily pay your bill**
View statements, pay online, and review payment history.

**Run reports**
Know who and how many employees are covered.

**Info on-demand**
Get benefit summaries, your contract, handbooks, and more.

**Manage enrollment status**
Easily add new and update existing employee information, and delete terminations.

**ID cards**
Request ID cards and print temporary ones.

**Keep in touch**
Easy-to-find contact info for your PacificSource representatives.

---

**Be the boss of choice**

Our health plan products are a unique combination of networks and plan designs to fit the needs of your organization. **Whatever you choose, we’re laser focused on controlling costs and helping you get great care.**
Choose **Voyager** if greater self-directed care is what employees want

Our **Voyager** product is a preferred provider organization that allows for the broadest choice of doctors and facilities.

**Voyager** is available for purchase by businesses located anywhere in Idaho, giving members access to care across our four-state provider network. And that’s not all: Voyager also allows for in-network benefits nationally through First Health Network and First Choice Health (in Alaska).

**Get **Navigator** for a more integrated approach to care

Members-first access across the four-state enterprise:
Unlike most competing coordinated care options, Navigator members have access to in-network care across Idaho, Montana, Oregon, and Washington.

Navigator serves the following Idaho counties:

Employers deserve simple, and employees do too

For 2020, we’re offering employers two new products: **Voyager** and **Navigator**. By elevating quality of care, accountability, access, affordability, and choice, we’re also improving predictability and helping employees make more informed decisions about their health.

**Your provider network** and the right plan for coverage

**Voyager** and **Navigator** give you a combination of provider networks and plan designs to fit the needs of you and your employees. The provider network includes the doctors, hospitals, and other health professionals who provide the care. Each product’s plan design determines what’s covered and the member’s share of the cost.

Coordinated care for **greater patient focus**

**Navigator** gives you aligned, integrated care. Through data sharing, providers are better informed to direct care to members and guide them across the full spectrum of health conditions—helping each member attain their healthiest self.

**Benefit from the sum of collaborative care**

Experience the efficiencies and expertise of a dedicated, accountable team of providers.

- Multiple plan designs
- Controlled costs
- Clinical integration
- Information sharing

**Choose Voyager** if greater self-directed care is what employees want

Our **Voyager** product is a preferred provider organization that allows for the broadest choice of doctors and facilities.

**Voyager** is available for purchase by businesses located anywhere in Idaho, giving members access to care across our four-state provider network. And that’s not all: Voyager also allows for in-network benefits nationally through First Health Network and First Choice Health (in Alaska).

**Get **Navigator** for a more integrated approach to care

Members-first access across the four-state enterprise:
Unlike most competing coordinated care options, Navigator members have access to in-network care across Idaho, Montana, Oregon, and Washington.

Navigator serves the following Idaho counties:

Employers deserve simple, and employees do too

For 2020, we’re offering employers two new products: **Voyager** and **Navigator**. By elevating quality of care, accountability, access, affordability, and choice, we’re also improving predictability and helping employees make more informed decisions about their health.

**Your provider network** and the right plan for coverage

**Voyager** and **Navigator** give you a combination of provider networks and plan designs to fit the needs of you and your employees. The provider network includes the doctors, hospitals, and other health professionals who provide the care. Each product’s plan design determines what’s covered and the member’s share of the cost.

Coordinated care for **greater patient focus**

**Navigator** gives you aligned, integrated care. Through data sharing, providers are better informed to direct care to members and guide them across the full spectrum of health conditions—helping each member attain their healthiest self.

**Benefit from the sum of collaborative care**

Experience the efficiencies and expertise of a dedicated, accountable team of providers.

- Multiple plan designs
- Controlled costs
- Clinical integration
- Information sharing
Leading providers **start here**

Give your staff the doctors and hospitals they want.

These top healthcare centers and hospitals power **Navigator** coordinated care. For **Voyager**, they’re only the beginning—employees can choose from these provider networks and more.

---

### Idaho
- St. Luke’s Health-Partners
- PQA

### Montana
- Billings Clinic
- Providence St. Patrick Hospital
- Community Health Network
- St. Patrick Hospital

### Oregon
- Legacy Health
- St. Charles Oregon Health System

### Washington
- MultiCare
- MultiCare ConnectedCare
- Legacy Health

This is a partial list of in-network providers. In-network availability is based on the choice of plan and network.

---

**Coverage across the USA**

In-network urgent and emergent care is available nationally through our partners, **First Health**® (and **First Choice Health**™ in Alaska). With Voyager, there’s more: Employees have access to in-network planned care across all 50 states. (Plan benefits and services may vary between Voyager and Navigator.)

---

**Which product is right for you?**

<table>
<thead>
<tr>
<th></th>
<th>Voyager</th>
<th>Navigator</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cost</strong></td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Brodest access to in-network providers and facilities</td>
<td>★</td>
<td>★</td>
</tr>
<tr>
<td>Coordinated-care experience at select provider partner groups and facilities</td>
<td>★</td>
<td>★</td>
</tr>
<tr>
<td>Primary care doctors, specialists, and hospitals work together as a team</td>
<td>★</td>
<td>★</td>
</tr>
<tr>
<td>Access to in-network providers in our four-state service area</td>
<td>★</td>
<td>★</td>
</tr>
<tr>
<td>Plan allows members to access specialists without a referral</td>
<td>★</td>
<td>★</td>
</tr>
<tr>
<td>In-network providers when traveling nationwide (services may vary by product)</td>
<td>★</td>
<td>★</td>
</tr>
<tr>
<td>Out-of-network provider benefits</td>
<td>★</td>
<td>★</td>
</tr>
<tr>
<td>Product</td>
<td>HSA QUALIFIED PLANS</td>
<td>NON-HSA QUALIFIED PLANS</td>
</tr>
<tr>
<td>---------</td>
<td>---------------------</td>
<td>------------------------</td>
</tr>
<tr>
<td>1000+30 20 Rx</td>
<td>$1,500 / $1,000</td>
<td>$2,500 / $2,000</td>
</tr>
<tr>
<td>1500+30 20 Rx</td>
<td>$2,000 / $1,500</td>
<td>$3,000 / $2,500</td>
</tr>
<tr>
<td>2000+30 20 Rx</td>
<td>$3,000 / $2,500</td>
<td>$4,000 / $3,000</td>
</tr>
<tr>
<td>3000+30 20 Rx</td>
<td>$4,000 / $3,000</td>
<td>$5,000 / $4,000</td>
</tr>
<tr>
<td>4000+30 20 Rx</td>
<td>$5,000 / $4,000</td>
<td>$6,000 / $5,000</td>
</tr>
<tr>
<td>5000+30 20 Rx</td>
<td>$6,000 / $5,000</td>
<td>$7,000 / $6,000</td>
</tr>
</tbody>
</table>

For prescription drug coverage, choose from two no-deductible options on copay-style plans. One option offers copays on all four tiers; a second option offers copays on Tiers 1 & 2, and 20% coinsurance on Tiers 3 & 4.

For more information, visit PacificSource.com.
### What's covered?

Here’s a brief list of services and treatments most commonly asked about. For more details, see Idaho Summary of Benefits at PacificSource.com.

#### Class I: Preventive Services
- **Events and/or fees:**
  - Three dental cleanings per year
  - Fluoride treatments
  - Brushing

#### Class II: Basic Services
- **Simple extractions**
- Periodontal scaling and root planing and/or curettage
- Simple fillings
- Simple crowns or bridges
- Complex fillings
- Complex crowns or bridges
- Endodontic (pulp therapy and root canal therapy)
- Periodontal surgery

#### Class III: Major Services
- **Fixed, immediate, or removable**
- Crowns and bridges

#### Class IV: Orthodontia
- *Additional eligibility requirements may apply.*

## Plan names explained

**Advantage**—Plans for large groups with 10 or more enrolled employees. Please note these plans have special guidelines and requirements.

**Dental Choice**—Optional: $1,000 or $1,500 lifetime maximum options.

**Dental Choice Plus**—Optional: $1,000 or $1,500 lifetime maximum options.

**Dental Advantage**—Optional: $1,000 or $1,500 lifetime maximum options.

#### Exclusion Period

- **New Patient**
- **Pre-existing**

#### 2020 Idaho | Large Group Dental Plans

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Class I Services</th>
<th>Class II Services</th>
<th>Class III: Major Services</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Advantage</strong></td>
<td>- Preventive: 3 cleanings/year&lt;br&gt;- Fluoride treatments&lt;br&gt;- Brushing</td>
<td>- Simple extractions&lt;br&gt;- Periodontal scaling and root planing and/or curettage&lt;br&gt;- Simple fillings&lt;br&gt;- Simple crowns or bridges</td>
<td>- Fixed, immediate, or removable crowns and bridges</td>
</tr>
<tr>
<td><strong>Dental Choice</strong></td>
<td>- Preventive: 3 cleanings/year&lt;br&gt;- Fluoride treatments&lt;br&gt;- Brushing</td>
<td>- Simple extractions&lt;br&gt;- Periodontal scaling and root planing and/or curettage&lt;br&gt;- Simple fillings&lt;br&gt;- Simple crowns or bridges</td>
<td>- Fixed, immediate, or removable crowns and bridges</td>
</tr>
<tr>
<td><strong>Dental Choice Plus</strong></td>
<td>- Preventive: 3 cleanings/year&lt;br&gt;- Fluoride treatments&lt;br&gt;- Brushing</td>
<td>- Simple extractions&lt;br&gt;- Periodontal scaling and root planing and/or curettage&lt;br&gt;- Simple fillings&lt;br&gt;- Simple crowns or bridges</td>
<td>- Fixed, immediate, or removable crowns and bridges</td>
</tr>
<tr>
<td><strong>Dental Advantage</strong></td>
<td>- Preventive: 3 cleanings/year&lt;br&gt;- Fluoride treatments&lt;br&gt;- Brushing</td>
<td>- Simple extractions&lt;br&gt;- Periodontal scaling and root planing and/or curettage&lt;br&gt;- Simple fillings&lt;br&gt;- Simple crowns or bridges</td>
<td>- Fixed, immediate, or removable crowns and bridges</td>
</tr>
</tbody>
</table>

#### Vision

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Vision Services</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dental Choice</strong></td>
<td>- Optical: $200 or $300 lifetime maximum&lt;br&gt;- $200 or $300 per pair per year up to $40, then 100% for frames and/or lenses</td>
</tr>
</tbody>
</table>
Helping you choose **a health plan**

Health plans can be complicated. Let us help simplify your choice.

All our health plans are designed to help your employees feel well and stay healthy, including coverage for preventive care, $0 annual physicals, and most vaccinations.

**RightFit**

Choose up to five plan and network options

Our RightFit options let employees decide the premium and coverage that best suits their needs. Employees get to choose from two to five different products across a broad spectrum of plans and network providers.

- Minimum enrollment of two employees for each product offered
- Employees are able to make changes during your annual open enrollment
- Minimum employer contribution requirement is 50% employee/0% dependents of the lowest cost plan

**COBRA**

Administration

Compliance is critical, so why not give COBRA administration and notifications to a team you can trust? We’ll simplify with accuracy and efficiency.

**FSA**

Flexible Spending Accounts

Stretch healthcare dollars while helping employees save by reducing their taxable income. We’ll help you understand grace periods, carryovers, and other ways your organization can benefit.

**HSA**

Health Savings Accounts

HSA-qualified plans help employees save money for healthcare expenses such as deductibles and coinsurance. They also help you save premium dollars—and your contributions to HSA accounts are exempt from payroll taxes.

**HRA**

Health Reimbursement Arrangements

Self-tailor how you reimburse your employees’ medical expenses. You control how much to contribute and which types of expenses are eligible. And if employees don’t need it, you don’t spend it.

Note: COBRA administration, FSA, and HRA services are provided by PacificSource Administrators.
Great stuff you and your employees get with our plans

**Cost savings**
- No-cost wellness programs including biometric screenings, onsite flu shots, activity challenges, and more
- $0 copays for prescription drugs on our Expanded No-Cost Drug List (with in-network pharmacies)
- Vision benefits are optional on all plans
- Affordable fitness center access from our partner, Active&Fit Direct™
- $500 accident coverage option for services due to an accident outside of work
- 24-Hour NurseLine at no cost
- Health education reimbursement up to $150 for health and wellness classes, such as first aid/CPR, pregnancy, parenting, heart health, and nutrition
- No-cost condition support for employees with chronic conditions
- Prenatal program with info and consultations for expectant mothers

**Convenience**
- Client service and membership representatives to make things run smoothly
- Easy online access for you and your employees
- Video doctor visits through our partner, Teladoc®, and other telemedicine providers
- Digital member ID cards via our mobile app
- No referrals required by our plans for your employees to see a specialist
- Mail-order and retail pharmacy for up to a 90-day supply
- Online provider directory to easily find who’s in-network
- Worry-free travel with global emergency services from Assist America®

Additional benefits not considered as insurance.

---

**What’s next?**

Here’s how to enroll in our products:

1. **Choose a provider network or networks**
2. **Choose a health plan or plans**
3. **Decide on dental and vision**
4. **Contact your broker or our team for a quote**
We’re happy to help, Monday through Friday from 8:00 a.m. to 5:00 p.m.

Boise: (208) 342-3709 | (888) 492-2875
Coeur d’Alene: (208) 333-1557 | (888) 492-2875
Idaho Falls: (208) 522-1360 | (888) 492-2875
idahosales@pacificsource.com

PacificSource.com