Ensuring the health of your employees

2019 Health plans for Idaho small groups | 1–50
We’ve been putting members first with outstanding service for 85 years.

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 is complicated. **We simplify it for you.**

**Service and tools to save you time and effort.**

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**Client service representative**
A single point of contact who understands your organization's needs.

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

**The right plans**
Give your employees a choice by offering up to four health plans. Some underwriting guidelines apply.

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**98.9%**

It’s almost 100%. And, it’s PacificSource’s employer customer satisfaction rating (based on our survey of employer customers conducted January through May of 2018). And it means you and your employees will be happy with us.
Healthy, happy people.

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 provider before seeing a specialist. (Some specialists may have their own referral requirements.)

$0 co-pays 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.

Quick access to customer service | We pick up calls in 30 seconds or less, on average.

Live help | Our live, phone-based representatives will give you the info you need in a friendly tone.

Saving employees time saves you time | So you can focus on running your business.
We cover more than 21,000 employees.

PacificSource business clients in Idaho, Montana, and Oregon include companies working in a variety of industries. That’s experience we can leverage to help you with your specific needs.
Manage your employees’ benefits through our **online tools**.

**Secure, convenient, employer-only access to your health plan.**

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

**Run reports**
Know who and how many members are in your group.

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

**Manage enrollment status**
Add new members, update existing members’ 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.
Choose a network.

Your network determines the doctors, hospitals, and other healthcare providers that will offer the best benefits to your employees.

<table>
<thead>
<tr>
<th>Network</th>
<th>PacificSource (PSN)</th>
<th>BrightPath</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost</td>
<td>$$$</td>
<td>$</td>
</tr>
<tr>
<td>Requires choosing a Primary Care Provider</td>
<td></td>
<td>•</td>
</tr>
<tr>
<td>Broadest access to in-network providers and facilities</td>
<td></td>
<td>•</td>
</tr>
<tr>
<td>Coordinated-care experience at select provider groups and facilities</td>
<td></td>
<td>•</td>
</tr>
<tr>
<td>Out-of-network provider access</td>
<td></td>
<td>•</td>
</tr>
</tbody>
</table>

**PacificSource Network (PSN):** All Idaho counties served.

**BrightPath Network:** Ada, Adams, Blaine, Boise, Camas, Canyon, Cassia, Custer, Elmore, Gem, Gooding, Jerome, Lemhi, Lincoln, Minidoka, Owyhee, Payette, Twin Falls, Valley, and Washington counties.

**Give your staff the doctors and hospitals they want.**

Our networks include some of the best and most well-respected health centers and hospital systems in your community. Your employees will get a quality of care that reflects our focus on top-notch service.

**PacificSource Network (PSN)**

- Saint Alphonsus
- St. Luke’s Health Partners
- Primary Health Medical Group
- Northwest

**BrightPath Network**

- St. Luke’s Health Partners
- Portneuf Medical Group
- Seasons Medical
- Kootenai Health

In-network availability based upon member’s plan and network.
<table>
<thead>
<tr>
<th>Tiers 1 &amp; 2: 20%*</th>
<th>Tiers 2: 30%*</th>
<th>Tiers 3 &amp; 4: 30%*</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10* 50% $10* 50% $10* 50%</td>
<td>$20* 50% $20* 50% $25* 50%</td>
<td>$30* 50% $30* 50% $30* 50%</td>
</tr>
<tr>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
</tr>
<tr>
<td>AFTER DEDUCTIBLE, MEMBER PAYS:</td>
<td>AFTER DEDUCTIBLE, MEMBER PAYS:</td>
<td>AFTER DEDUCTIBLE, MEMBER PAYS:</td>
</tr>
<tr>
<td>plus 20%</td>
<td>plus 30%</td>
<td>plus 30%</td>
</tr>
<tr>
<td>in Full 90% Covered</td>
<td>in Full 50% Covered</td>
<td>in Full 50% Covered</td>
</tr>
</tbody>
</table>

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**PREVENTIVE SERVICES**

- **In Network**:
  - Primary/Urgent Care: Covered in Full
  - Dental: Covered in Full up to $1,000*

- **Out-of-Network**:
  - Primary/Urgent Care: Covered in Full up to $1,000*, plus 20% within 90 days of accident.
  - Dental: Covered in Full up to $1,000*, plus 20% within 90 days of accident.

**OUTPATIENT HOSPITAL**

- **In Network**:
  - Covered in Full 90% Covered

- **Out-of-Network**:
  - Covered in Full 50% Covered

**EMERGENCY SERVICES**

- **In Network**:
  - Covered in Full

- **Out-of-Network**:
  - Covered in Full up to $250, plus 20% within 90 days of accident.

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**Deductible**

- **In Network**:
  - Gold: $250
  - Silver: $250
  - Bronze: $500

- **Out-of-Network**:
  - Gold: $250
  - Silver: $250
  - Bronze: $500

- **High Deductible Health Plans (HDHP)**
  - Gold: $2,500
  - Silver: $2,500
  - Bronze: $2,500

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**Out-of-Pocket Maximum**

- **In Network**:
  - Gold: $2,500
  - Silver: $2,500
  - Bronze: $2,500

- **Out-of-Network**:
  - Gold: $2,500
  - Silver: $2,500
  - Bronze: $2,500

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**Prescription Drug Coverage**

- **In Network**:
  - Gold: In Full 90% Covered
  - Silver: In Full 90% Covered
  - Bronze: In Full 90% Covered

- **Out-of-Network**:
  - Gold: In Full 50% Covered
  - Silver: In Full 50% Covered
  - Bronze: In Full 50% Covered

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**Vision**

- Adult vision included on this plan.

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*Not subject to deductible.

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**For more information, please visit [PacificSource.com/idaho/small-group-plan-details](https://PacificSource.com/idaho/small-group-plan-details) or go to [PacificSource.com/idaho/small-group-plan-details](https://PacificSource.com/idaho/small-group-plan-details) in Idaho.”

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*Please note: Benefits provided here are subject to change. This is a select summary. Contact us at idahosales@pacificsource.com or go to [PacificSource.com/idaho/small-group-plan-details](https://PacificSource.com/idaho/small-group-plan-details) for details or to see a plan's Summary of Benefits.*

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*No retroactive benefits issued on this plan.

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### 2019 Idaho Small Group Dental Plan Comparison

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>No Network</th>
<th>Advantage Network</th>
<th>Kids Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental Choice 0-20-50</td>
<td>$1,000</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>Dental Choice Plus 20-40-50</td>
<td>$1,000</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>Dental Advantage Core</td>
<td>$1,000</td>
<td>$2,000</td>
<td>$2,000</td>
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<td>$1,000</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
</tbody>
</table>

### What's covered?

This is a brief summary. Contact us at kids@pacificsource.com or go to PacificSource.com/idaho/small-group-plan-details-2019 for details or to see a plan's Summary of Benefits.

#### Class II Preventive Services

- Exams and X-rays
- Dental cleanings (examination, prophylaxis, or scaling maintenance)
- Fluoride applications
- Sealants on bicuspids and permanent molars (kids through age 18 only)
- Bichrome biopsies

#### Class III Basic Services

- Simple extractions
- Periodontal scaling and root planing and/or curettage
- Full mouth dental prophylaxis
- Fillings
- Crown and bridge dental surgery
- Endodontic (pulp therapy and root canal therapy)

#### Class III: Major Services

- Full, immediate, or overdentures
- Crowns and bridges
- Child orthodontia (medically necessary only; all plans; kids through age 18)

#### Cosmetic Orthodontia*

- Available based on group size with any dental plan purchased direct through PacificSource (except Core and Kids plans)
- 26–50 enrolled employees: $1,000 lifetime max, 10-month wait period
- 50–100 enrolled employees: $1,500 lifetime max, 10-month wait period
- 101–200 enrolled employees: $2,000 lifetime max, 10-month wait period
- 201–500 enrolled employees: $2,500 lifetime max, 10-month wait period
- 501–1,000 enrolled employees: $3,000 lifetime max, 10-month wait period

### Group size requirements

The listed group size requirement applies when the dental plan is purchased as a stand-alone plan. When grouped with a medical plan, all dental plans are available.

### Focus on vision

**Vision for kids**

All of our medical plans include full coverage for in-network pediatric eye exams. Out-of-network eye exams are covered up to $490 with no deductible. After that, the member pays 100%. Pediatric vision hardware is covered in full up to $150. Your employee pays the out-of-network deductible and then a cost-sharing fee up to 50%, depending upon the plan.

**Vision for adults**

Many of our medical plans include coverage for adult eye exams and vision hardware. When visiting an out-of-network provider, eye exams are covered in full. Out-of-network eye exams are covered up to $490 with no deductible. After that, the member pays 100%. Adult vision hardware is covered in full up to $150.

For more details on our vision benefits, contact your broker or agent or visit the contact information listed on the back of this brochure.

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### Decision on dental

Good dental health can lead to better overall health. You can group your dental plans with your health plans, or select dental only.

Give your employees a voluntary dental option.

Not looking to offer a dental plan, but want to give your employees a choice? Voluntary Dental may be just what you need.

With this option, your employees pay the full premium as if they were buying their own dental plan, but they get plan benefits that typically come with a dental plan with you might offer as an employer.

Please note that there are additional guidelines and requirements for voluntary dental plans.

Download our voluntary dental brochure at PacificSource.com/idaho/voluntary_dental.pdf.

### Decisions on vision

**Focus on vision**

Our vision plans focus on wellness and prevention.

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### What's covered?

Here is a brief list of services and treatments most commonly asked about. Go to PacificSource.com/idaho/small-group-plan-details-2019/Dental to get all the details.

#### Class II Preventive Services

- Exams and X-rays
- Dental cleanings (examination, prophylaxis, or scaling maintenance)
- Fluoride applications
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Helping you choose a health plan

Health plans are complicated. We can 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.

Choose one plan, or more.
Offer your staff up to four health plans with no minimum enrollment for you to worry about. Underwriting guidelines may apply.

Right Fit

Health Savings Accounts (HSAs) are a win-win
HSA-qualified plans help employees save money for healthcare expenses, such as deductibles and co-insurance. They also help YOU save premium dollars, AND your contributions to HSA accounts are exempt from payroll taxes. Pro Tip: look for plan names with “HSA” in them.

HSA

Health Reimbursement Arrangements (HRAs) to combat costs
With an HRA, you reimburse some of your employees’ medical expenses. You control how much to contribute and which types of expenses are eligible. And if they don’t need it, you don’t spend it.

HRA
Great stuff you and your employees get with our plans.

Cost savings

- No-cost wellness programs to encourage employee fitness, nutrition, and mental health
- $0 co-pays on select preventive prescription drugs from in-network pharmacies
- Pediatric vision benefits with all plans, and adult vision on a select few
- Affordable fitness center access from our partner, Active&Fit
- $500 accident benefit for covered services due to an accident outside of work
- 24-Hour NurseLine at no cost
- Hospital-based class reimbursement up to $150 for health and wellness classes, such as first aid/CPR, pregnancy, parenting, heart health, nutrition, and fitness
- No-cost care management for employees with chronic conditions
- Prenatal program with info and consultations for expectant mothers

Convenience

- Client service representative to make things run smoothly
- Easy online access for you and your employees
- Video doctor visits through our partner, Teladoc
- Digital member ID cards via our mobile app
- No referrals required by our plans for your employees to see a specialist
- Mail-order 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 are not considered as insurance.
What’s next?

Here’s how to enroll:

Choose a network
Choose a health plan or plans
Decide on dental
Contact your broker or our team for a quote
We’re here to help.

We know that each step may require guidance, so please contact us with any questions.

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  
**Email:** idahosales@pacificsource.com  
**Web:** PacificSource.com/idaho/small-group-plan-details-2019