



# Beyond what's required

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2023 Health Plans for **Montana Large Groups** | 51+

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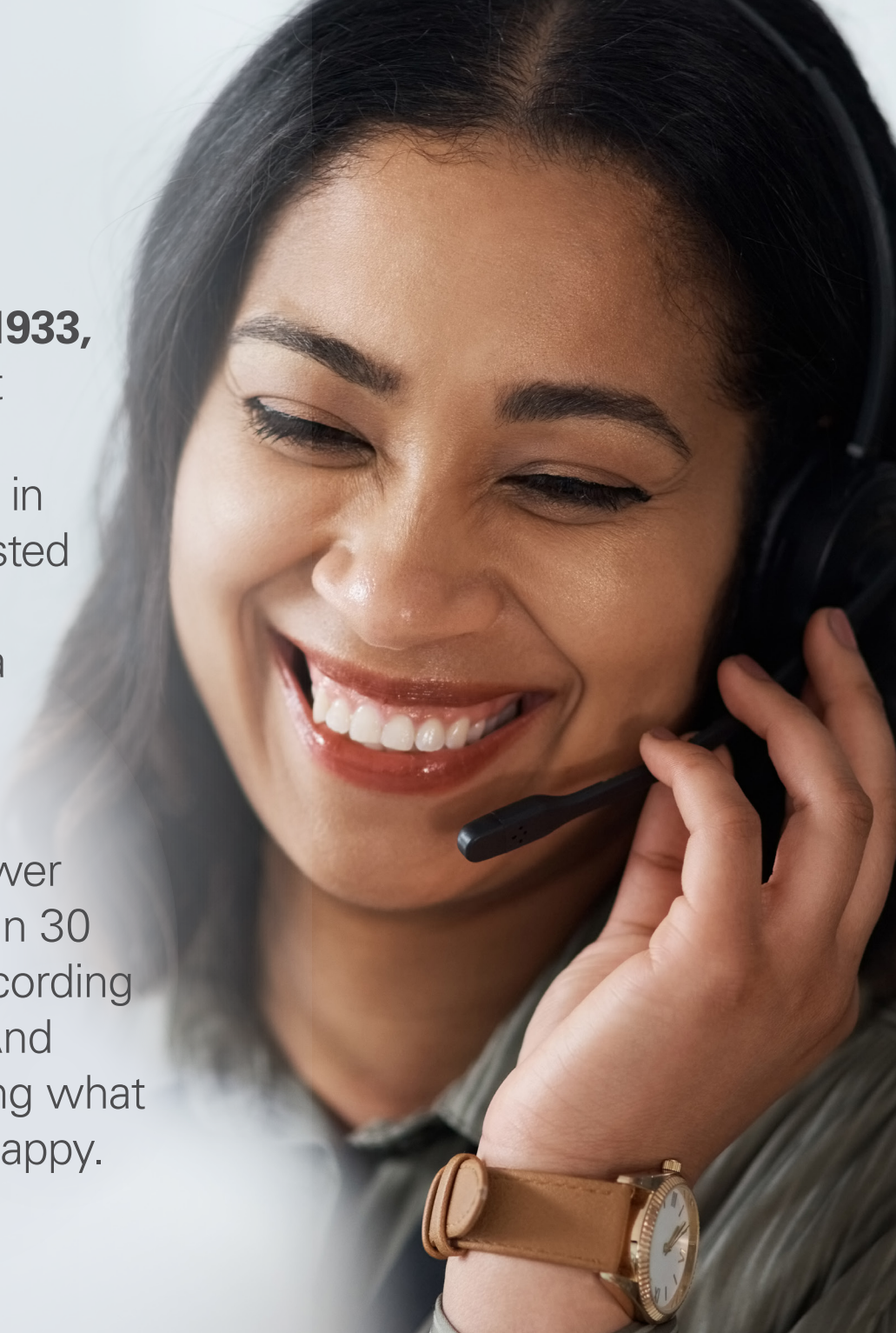




# Here to **help**

**Since our founding in 1933,** we've learned a lot about keeping members and employers satisfied. Year in and year out, we've invested in the relationships and technologies that mean a better experience for all.

Our staff is right here in the Northwest. We answer member calls in less than 30 seconds on average, according to internal call reports. And we're committed to doing what it takes to keep clients happy.



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.

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# Health plans that focus on the right things: **members, providers,** and **communities**



## A unique, not-for-profit partnership

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

As a not-for-profit insurer, PacificSource continually invests in our own neighborhoods, through financial aid and access to healthcare for diverse populations and those most in need.

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**98%**

That's our average employer satisfaction rating, based on surveys conducted March 2021 – February 2022. The remaining 2%? We're working on it.

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# Benefits that go beyond what's required



## Expanded telehealth coverage

Members can see a doctor without leaving home. Your employees get the care they need, where and when they 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



## Human service

No automated phone trees or offshore call centers.



## Client service that puts you first

You'll have a dedicated representative who's focused on you, your plan details, and helping you control costs.

PacificSource Health Plans covers more than **234,000** members and their families in the Greater Northwest.

Our business clients include companies working in a variety of industries.  
That's experience we can leverage to help you.



Manufacturing



Construction



Education



Legal



Wholesale Supply



Medical



Retail



Restaurants



Banking



Agriculture



Nonprofit

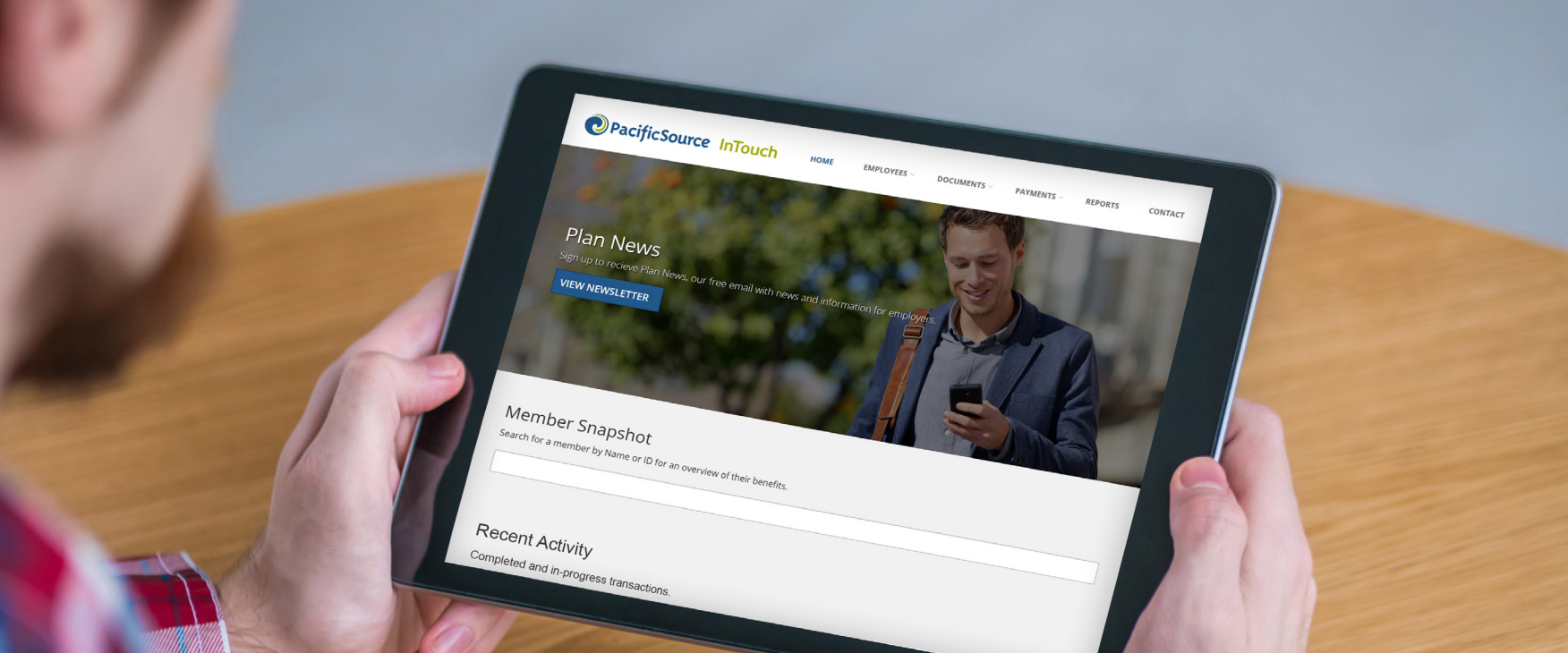


Transportation

Source: monthly enrollment report, March 2022







# InTouch puts you in charge



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

**You'll have employer-only access to all your insurance information through our secure online portal.**

## **With InTouch for Employers you can:**

### **Easily pay your bill**

View statements, pay online, and review payment history.

### **Run reports**

Know who and how many employees are covered.

### **Get info on demand**

See benefit summaries, your contract, handbooks, and more.

### **Manage enrollment status**

Easily add, update, and delete employee information.

### **ID cards**

Request ID cards or print them on demand.

### **Keep in touch**

Easy-to-find contact information for your PacificSource representatives.



## The Navigator **difference**

### **A coordinated network of highly rated medical professionals**

Your provider network determines which doctors and hospitals are covered at the highest benefit level.

In Montana, the Navigator network includes **Billings Clinic, St. Patrick Hospital, Logan Health, St. Peter's Health, SCL Health,** and **Community Medical Centers,** plus thousands of independent practitioners, including acupuncture, chiropractic, and naturopathic care providers.

Navigator also offers out-of-network benefits, for greater freedom and choice.

# Navigator

## Cost-effective care coordination that puts members at the center

Navigator is a coordinated care product designed to advance the ideal member experience. Each member's care is managed within a network of local, highly rated healthcare providers focused on quality outcomes.

With Navigator, you get a health plan that:

- Promotes better member healthcare engagement
- Provides empowering self-management tools
- Employs cost controlling measures
- Emphasizes shared decision-making with providers

**Members experience seamless, accountable care** from a dedicated team of providers.



Care coordination and oversight





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

We've partnered with well-respected health centers and hospitals in the region to provide members and their families with quality care.

### Montana

#### Statewide



### Idaho

Blackfoot  
Boise  
Idaho Falls  
Nampa/Caldwell  
Pocatello  
Twin Falls



### Oregon

#### Statewide



### Washington

Spokane  
Tacoma  
Vancouver



In-network availability is based on member's plan and network.

## How Navigator **benefits employers**



Multiple plan  
designs



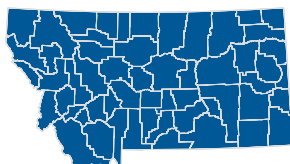
Controlled  
costs



Clinical  
integration



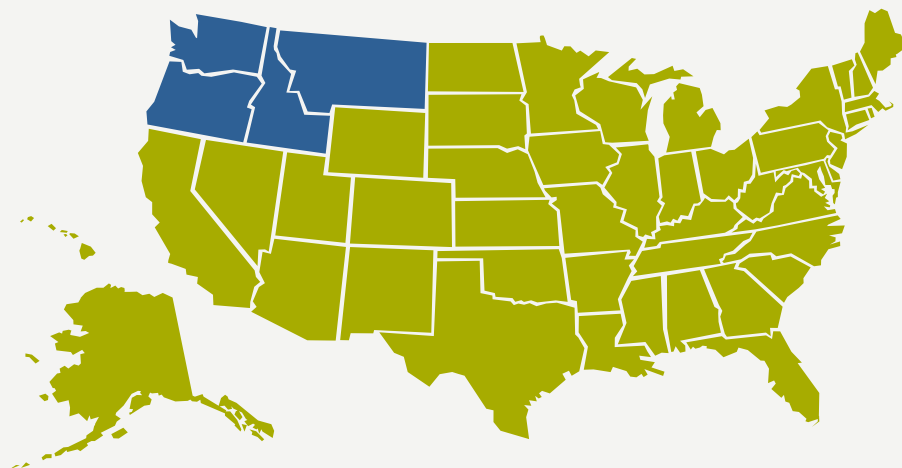
Unified  
communications



**Navigator is available for purchase by businesses  
located in any Montana county.**



# In-network, **nationwide**



- Our four-state provider network
- Provider networks through **First Health**® and **First Choice Health**™ (Alaska)

	DEDUCTIBLE		OUT OF POCKET MAX	
	In-Net.	Out-of-Net.	In-Net.	Out-of-Net.
Medical, Rx, and Vision	\$XXX	\$X,XXX	\$X,XXX	\$XX,XXX

**MEDICAL BENEFITS, PRIOR AUTHORIZATION, & ELIGIBILITY:**  
 Members 555-555-5555 | CS@PacificSource.com  
 Providers 555-555-5555 | CS@PacificSource.com  
**DENTAL:** 555-555-5555 | Dental@PacificSource.com  
**24-HOUR NURSELINE:** 855-834-6150  
**PHARMACISTS:** 844-834-6150 | Fax 541-225-3665

Verify benefits at [InTouch.PacificSource.com](http://InTouch.PacificSource.com)  
 PacificSource Health Plans | PO Box 7068, Springfield, OR 97475-0068  
 This card is not an authorization for services or a guarantee of payment.

OHSU Health  
 LEGACY HEALTH  
 Advantage Dental  
 First Choice Health  
 First Health Network

## Outside the Northwest?



With **Navigator**, your in-network coverage goes with you thanks to partnerships with **First Health**® and **First Choice Health**™.



# 2023 Montana | Navigator Large Group Medical Plans

																	HSA QUALIFIED PLANS											
	500+20_20		750+20_20		1000+20_20		1500+20_20		2000+20_30		2500+20_30		3000+20		4000+20_30		HSA 3000_50+Rx		HSA 3000+Rx		HSA 4000+Rx		HSA 5000+Rx		HSA 6000+Rx		HSA 7500+Rx	
	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK
Deductible Individual / Family	\$500 / \$1,000	\$3,000 / \$6,000	\$750 / \$1,500	\$5,000 / \$10,000	\$1,000 / \$2,000	\$5,000 / \$10,000	\$1,500 / \$3,000	\$5,000 / \$10,000	\$2,000 / \$4,000	\$7,500 / \$15,000	\$2,500 / \$5,000	\$7,500 / \$15,000	\$3,000 / \$6,000	\$7,500 / \$15,000	\$4,000 / \$8,000	\$10,000 / \$20,000	\$3,000 / \$6,000	\$7,500 / \$15,000	\$3,000 / \$6,000	\$7,500 / \$15,000	\$4,000 / \$8,000	\$10,000 / \$20,000	\$5,000 / \$10,000	\$10,000 / \$20,000	\$6,000 / \$12,000	\$10,000 / \$20,000	\$7,500 / \$15,000	\$10,000 / \$20,000
Out-of-Pocket Maximum Individual / Family	\$2,000 / \$4,000	\$10,000 / \$20,000	\$3,000 / \$6,000	\$10,000 / \$20,000	\$4,000 / \$8,000	\$10,000 / \$20,000	\$5,000 / \$10,000	\$10,000 / \$20,000	\$5,000 / \$10,000	\$15,000 / \$30,000	\$7,000 / \$14,000	\$15,000 / \$30,000	\$3,000 / \$6,000	\$15,000 / \$30,000	\$8,000 / \$16,000	\$20,000 / \$40,000	\$6,900 / \$13,800	\$15,000 / \$30,000	\$3,000 / \$6,000	\$15,000 / \$30,000	\$4,000 / \$8,000	\$20,000 / \$40,000	\$5,000 / \$10,000	\$20,000 / \$40,000	\$6,000 / \$12,000	\$20,000 / \$40,000	\$7,500 / \$15,000	\$20,000 / \$40,000
	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:			NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:
Preventive Services†	Covered in full	50%	Covered in full	50%	Covered in full	50%	Covered in full	50%	Covered in full	55%	Covered in full	55%	Covered in full	55%	Covered in full	55%	Covered in full	25%	Covered in full	25%	Covered in full	25%	Covered in full	25%	Covered in full	25%	Covered in full	25%
	AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:				AFTER DEDUCTIBLE, MEMBER PAYS:	
Telehealth	Covered in full*	50%	Covered in full*	50%	Covered in full*	50%	Covered in full*	50%	Covered in full*	55%	Covered in full*	55%	Covered in full*	55%	Covered in full*	55%	50%	75%	Covered in full	25%	Covered in full	25%	Covered in full	25%	Covered in full	25%	Covered in full	25%
Office Visits Primary (including behavioral health), Urgent Care, and Specialist	\$20*	50%	\$20*	50%	\$20*	50%	\$20*	50%	\$20*	55%	\$20*	55%	\$20*	55%	\$20*	55%	50%	75%	Covered in full	25%	Covered in full	25%	Covered in full	25%	Covered in full	25%	Covered in full	25%
Inpatient Hospital	20%	50%	20%	50%	20%	50%	20%	50%	30%	55%	30%	55%	Covered in full	55%	30%	55%	50%	75%	Covered in full	25%	Covered in full	25%	Covered in full	25%	Covered in full	25%	Covered in full	25%
Lab / X-ray	20%	50%	20%	50%	20%	50%	20%	50%	30%	55%	30%	55%	Covered in full	55%	30%	55%	50%	75%	Covered in full	25%	Covered in full	25%	Covered in full	25%	Covered in full	25%	Covered in full	25%
Physical, Occupational, and Speech Therapy	20%	50%	20%	50%	20%	50%	20%	50%	30%	55%	30%	55%	Covered in full	55%	30%	55%	50%	75%	Covered in full	25%	Covered in full	25%	Covered in full	25%	Covered in full	25%	Covered in full	25%
Outpatient Surgery	20%	50%	20%	50%	20%	50%	20%	50%	30%	55%	30%	55%	Covered in full	55%	30%	55%	50%	75%	Covered in full	25%	Covered in full	25%	Covered in full	25%	Covered in full	25%	Covered in full	25%
Chiropractic/Acupuncture 15 visits combined per benefit period	\$20	50%	\$20	50%	\$20	50%	\$20	50%	\$20	55%	\$20	55%	\$20	55%	\$20	55%	50%	75%	Covered in full	25%	Covered in full	25%	Covered in full	25%	Covered in full	25%	Covered in full	25%
Emergency Services Copay waived if admitted	\$100 plus 20%	\$100 plus 20%	\$100 plus 20%	\$100 plus 20%	\$100 plus 20%	\$100 plus 20%	\$100 plus 20%	\$100 plus 20%	\$100 plus 30%	\$100 plus 30%	\$100 plus 30%	\$100 plus 30%	\$100 then Covered in full	\$100 then Covered in full	\$100 plus 30%	\$100 plus 30%	50%	50%	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
Prescription (Rx) Drug Coverage	For prescription drug coverage, choose from two no-deductible options of copay-style plans. One option offers copays on all four tiers; a second option offers Tier 1 with a \$10 copay, Tiers 2 and 3 at 50% copay, and Tier 4 at \$150 or 50%, whichever is less.															50%	90%	Covered in full	90%	Covered in full	90%	Covered in full	90%	Covered in full	90%	Covered in full	90%	

\*Not subject to deductible.  
‡Out-of-network well-baby and well-child care, preventive physicals, and prostate cancer screenings are not subject to deductible. Out-of network well-woman visits, preventive mammograms, and immunizations are covered in full.  
This is a brief summary. Contact us at [MontanaSales@PacificSource.com](mailto:MontanaSales@PacificSource.com) or go to [PacificSource.com](https://www.pacificsource.com) for details or to see a plan's Summary of Benefits.  
Accessibility help: for assistance reading this table or the rest of the document, please call us at **888-977-9299**, TTY: 711. We accept all relay calls.

Decide on dental



Good dental health can lead to better overall health.

You can group our dental plans with your health plans, or select dental-only.

Dental options to fit your company’s needs

Our Dental Choice and Choice Plus plans allow your employees to visit any dental provider.

With our Voluntary Dental option, your employees pay the full premium as if they were buying their own dental plan, but they get benefits that typically come with a group plan.

Voluntary Dental is available with our non-Plus plans to groups with 10 or more enrolled employees. Additional guidelines and requirements apply.

2023 Montana | Large Group Dental Plans

VOLUNTARY DENTAL ONLY

	Dental Choice Plus 0-20-50 25-1000 or 0-20-50 25-1500 or 0-20-50 25-2000	Dental Choice Plus 0-20-50 50-1000 or 0-20-50 50-1500 or 0-20-50 50-2000	Dental Choice 0-20-50 25-1500	Dental Choice 0-20-50 50-1000 or 0-20-50 50-1500 or 0-20-50 50-2000
	No Network	No Network	No Network	No Network
	ANY PROVIDER	ANY PROVIDER	ANY PROVIDER	ANY PROVIDER
Annual Deductible Individual / Family	\$25 / \$75	\$50 / \$150	\$25 / \$75	\$50 / \$150
Annual Maximum Benefit Per person	\$1,000 or \$1,500 or \$2,000	\$1,000 or \$1,500 or \$2,000	\$1,500	\$1,000 or \$1,500 or \$2,000
	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:
Class I Services	Covered in full	Covered in full	Covered in full	Covered in full
	AFTER DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:
Class II Services	20%	20%	20%	20%
Class III Services	50%	50%	50%	50%
Exclusion Period	None	None	Class III: 12 months	Class III: 12 months
Cosmetic Orthodontia*	Optional: \$1,000 or \$1,500 lifetime max	Optional: \$1,000 or \$1,500 lifetime max	Optional: \$1,000 or \$1,500 lifetime max	Optional: \$1,000 or \$1,500 lifetime max

Plan names explained: Choice—Indemnity plans | Plus—No exclusion periods

\*Additional eligibility requirements may apply.  
This is a brief summary. For more details, contact us at [MontanaSales@PacificSource.com](mailto:MontanaSales@PacificSource.com) or search group plans at [PacificSource.com](https://www.pacificsource.com).  
Accessibility help: for assistance reading this table or the rest of the document, please call us at 888-977-9299, TTY: 711. We accept all relay calls.

What’s covered?



Here is a brief list of services and treatments most commonly asked about. Go to [PacificSource.com](https://www.pacificsource.com) to get all the details.

Class I: Preventive Services

- Exams and x-rays
- Three dental cleanings (prophylaxis or periodontal maintenance) per plan year
- Fluoride applications
- Sealant on bicuspid and permanent molars (kids through age 18 only)
- Brush biopsies

Class II: Basic Services

- Simple extractions
- Periodontal scaling and root planing and/or curettage
- Full mouth debridement
- Fillings, including composite
- Complicated oral surgery
- Endodontic (pulp therapy and root canal therapy)
- Periodontal surgery

Class III: Major Services

- Full, immediate, or overdentures
- Crowns and bridges

Cosmetic Orthodontia\*

- \$1,000 or \$1,500 lifetime maximum options
- 26+ enrolled employees
- 12-month exclusion period with some voluntary plans; exclusion period reduced or eliminated with prior orthodontia coverage

Focus on vision



Select your medical plan, then your vision plan.

		Vision 150	
		IN NETWORK	OUT OF NETWORK
Adult (age 19+)	Eye Exam	No deductible, \$10	Covered in full up to \$40, then 100%
	Vision Hardware	Covered in full up to \$150 maximum	
Pediatric	Eye Exam	No deductible, \$10	Covered in full up to \$40, then 100%
	Vision Hardware	Covered in full for one pair per year for frames and/or lenses	Covered in full for one pair per year up to \$75 then 100% for frames and/or lenses

		Vision 300	
		IN NETWORK	OUT OF NETWORK
Adult (age 19+)	Eye Exam	No deductible, \$10	Covered in full up to \$40, then 100%
	Vision Hardware	Covered in full up to \$300 maximum	
Pediatric	Eye Exam	No deductible, \$10	Covered in full up to \$40, then 100%
	Vision Hardware	Covered in full for one pair per year for frames and/or lenses	Covered in full for one pair per year up to \$75 then 100% for frames and/or lenses

A vision exam-only plan is also available. An in-network vision exam is covered in full. Out-of-network vision exam benefits are the same as a medical office visit.

# Choose **one plan, or more**



## **Our Right Fit options let your employees choose the premium and coverage that suit them best.**

- Employees may choose from two to five different products.
- There's no minimum enrollment, but the number of plans you offer can't exceed the number of enrolling employees.
- Your products can use different provider networks, and employees can change products during open enrollment.
- Minimum employer contribution: 50% employee/0% dependents of your lowest-cost plan.

Underwriting guidelines apply.



### About Health Savings Accounts (HSA)

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

## **Need help with healthcare admin? PacificSource Administrators, Inc. (PSA) can provide:**

### **FSA | Flexible Spending Accounts**

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

### **HRA | Health Reimbursement Arrangements**

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 you choose PacificSource Administrators, they can take care of claims filing and reimbursement through Easy Pay.

### **COBRA | Administration**

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



# At a glance your PacificSource coverage includes:



No-cost wellness programs to encourage employee fitness, nutrition, and behavioral health



Education reimbursement up to \$150 for health and wellness classes



Optional vision coverage plans for children and adults



No-cost care management for chronic conditions



Affordable fitness center access from our partner, Active&Fit Direct™



Prenatal program for expectant parents



Easy online access for you and your employees



Optional \$500 benefit for covered services due to an accident outside of work



Home delivery of prescriptions—up to a 90-day supply



24-Hour NurseLine at no cost



Worry-free travel with global emergency services from Assist America®

Additional benefits are not considered insurance.

## Next steps:



Choose a health plan or plans



Decide on additional coverage



Contact your broker or our team for a quote

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## **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.**

**Phone:** 866-722-7720

**TTY:** 711. We accept all relay calls.

**Email:** [MontanaSales@PacificSource.com](mailto:MontanaSales@PacificSource.com)

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

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Update to our 2023 plan brochures

**Good news! Starting June 1, 2023,  
Aetna's national PPO network will replace  
First Health® and First Choice Health in Alaska.**

**PacificSource Health Plans is collaborating with Aetna Signature Administrators® to provide our members with greater access to in-network care across the nation.**

This change has been added to the digital versions of these documents. Rather than reprint paper copy brochures, we chose the more sustainable option of this notice.

We look forward to serving you.

**Questions?**

Employers: 888-492-2875

Individuals: 855-330-2792

TTY: 711. We accept all relay calls.

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



**Members First**