

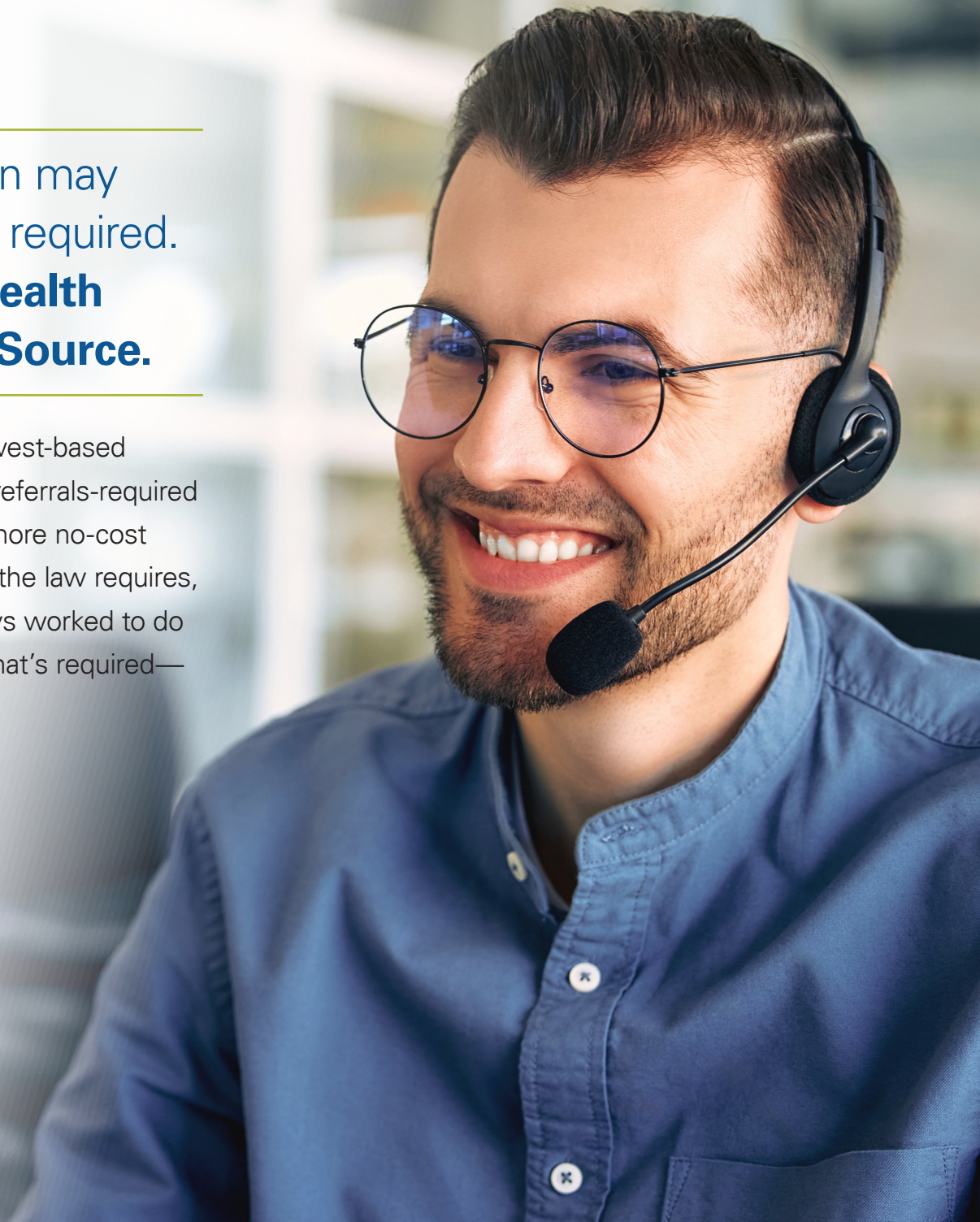


2025 Individual and Family Plans

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

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

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



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

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



Members first, since 1933

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



Integrated care that revolves around members

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



High-value care and lower costs

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



Ongoing investment in community health

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

Benefits that go beyond what's required



Local, human service

Not automated phone trees or offshore call centers. The people who help you are right here in the Northwest.



Help beyond healthcare

All health plans help members navigate a complicated healthcare system. We help members when things get even more complicated.

When unexpected challenges arise, our Member Support Specialists help members with transportation, food, housing, utility bills, and more.



More no-cost Rx drugs than the law requires

With our Expanded No-Cost Drug List, members can get dozens of preventive drugs—including 82 more than the law requires. Included on all individual plans, except for the Oregon and Montana Standard Bronze, Silver, or Gold.



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

\$0 copays on:

- Well-baby and well-child care
- Annual checkups
- Prenatal consultations
- Preventive mammograms and colonoscopies
- Immunizations



We cover more than **42,500** individual members
and their families across the Greater Northwest.

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

Source: monthly enrollment report, May 2024

InTouch puts you in charge

Manage your benefits from your computer or an app on your phone or tablet—24/7.

With InTouch, you can:



Display your member ID card



Search for a doctor



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



Select your primary care provider



Review what's covered by your plan



Reach our Customer Service team



Read Explanation of Benefits statements

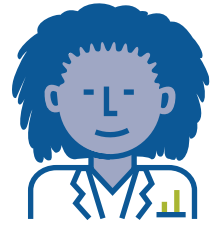


Pay your premium



Check your deductible status

Quantity and quality – our networks deliver both



We know how important a robust provider network is when shopping for health insurance. That's why we contract with thousands of highly rated healthcare professionals, **including 26 five-star medical facilities***

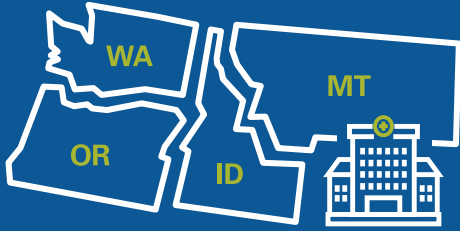
With PacificSource, you have in-network access to providers across our four-state region (Idaho, Montana, Oregon, and Washington) and nationwide.

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

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

*Source: Centers for Medicare & Medicaid Services, Hospital Ratings, January 1, 2024.





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

Idaho



Montana



Oregon



Washington



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

...and across the nation.

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





Vision care for kids



Pediatric vision benefits for members through age 18

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

Decide on dental



Good dental health can lead to better overall health

You can:

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

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





Finding the right plan



Here are some factors to consider to help you determine which plan is best for you.

All plans

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

HSA

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

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

Non-HSA

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

At a glance, your PacificSource coverage includes:



Access to highly rated hospitals and urgent care centers



Prenatal resources for expectant parents



Affordable gym memberships through Active&Fit Direct™



Up to \$150 reimbursement for health & wellness classes



Global emergency services from Assist America®



Weight Watchers® program discounts



Home-delivered pharmacy orders



Telehealth care from the comfort of your home



No-cost care management for chronic conditions

Additional benefits are not considered insurance.

Next steps:



Select a health plan



Decide on dental

Shop and enroll:



Contact your
broker



Online at Shop.
PacificSource.com/
individual



Or call us at
855-983-8844,

TTY: 711
We accept all relay calls



We're here to help.

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

855-983-8844, TTY: 711

We accept all relay calls

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

CoverageAdvisors@PacificSource.com

PacificSource.com
