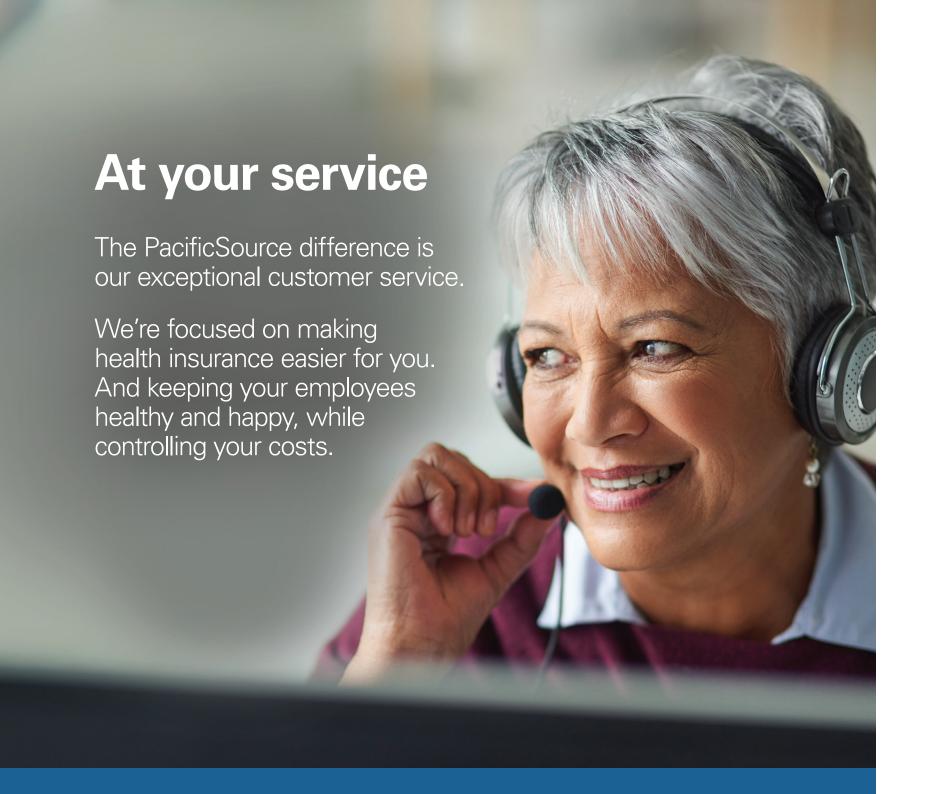


Ensuring the health of your employees





We've been putting members first with outstanding service since 1933.

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 plans

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.

Healthy, happy employees

Give your employees the health insurance benefits they want.



Doctors on call Phone and/or 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.



* Monthly enrollment report for May 2019 (includes fully insured and self-insured small and large employer group 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.

Manage enrollment status

Easily add new and update existing employee information, and delete terminations.

Run reports

Know who and how many employees are covered.

ID cards

Request ID cards and print temporary ones.

Info on-demand

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

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.

new

Employers deserve simple, and employees do too. For 2020, we're offering employers three new products: **Voyager, Navigator,** and **Pathfinder.** By elevating quality of care, accountability, access, affordability, and choice, we're also improving predictability and how employees make more informed decisions about their health.

Your provider network and the right plan for coverage

Voyager, Navigator, Pathfinder, and **SmartChoice** give you a combination of provider networks and plan designs to fit the needs of you and your employees. Provider networks determine the doctors, hospitals, and other health professionals who provide the care. Plan designs determine what's covered and the share of cost.

Coordinated care for greater patient focus

Navigator, Pathfinder, and **SmartChoice** give 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 Oregon, 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® (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.



Available for the four-county Portland area and Central Oregon, Navigator is available for purchase by businesses located in the following counties: Clackamas, Multnomah, Washington, Yamhill, Crook, Deschutes, and Jefferson.

For a unique Portland-area partnership, there's **Pathfinder**



Pathfinder is powered by Legacy Health, OHSU, Adventist Health, and Tuality Healthcare.



Pathfinder is available for purchase by businesses located in the following counties: Clackamas, Multnomah, and Washington.

SmartChoice for Southern Oregon and mid-Willamette Valley



SmartChoice is available for purchase by businesses located in the following counties:

Benton, Lane, Linn, Marion, Polk, Coos, Curry, Douglas, Jackson, and Josephine.

Give your staff the doctors and hospitals they want

We've partnered with the area's top health centers and hospitals so your employees will get the quality of care and convenience they deserve.

Navigator	SmartChoice	Pathfinder
LEGACY H E A L T H	LEGACY H E A L T H	LEGACY H E A L T H
St. Charles HEALTH SYSTEM	OREGON HEALTH & SCIENCE University	OHSU Health
CENTRAL OREGON INDEPENDENT PRACTICE ASSOCIATION	St. Charles HEALTH SYSTEM	
For outside Oregon, there's MultiCare and MultiCare	McKenzie-Willamette MEDICAL CENTER	
Connected Care, Billings Clinic, St. Luke's, and more.	PeaceHealth	

The providers and facilities listed above are also available with Voyager, plus many more.

Coverage across the USA



In-network urgent and emergent care is available nationally through our partners,

First Health® and First Choice Health™ in Alaska. Also, members enrolled in

SmartChoice plans will have access to in-network care in Washington through First

Choice Health. (Plan benefits and services may vary between Voyager, Navigator,

Pathfinder, and SmartChoice.)

Which product is right for you?

	Voyager	Navigator	imartChoice	athfinder
	<u> </u>	Na	Sm	Pat
Cost	\$\$\$	\$	\$	\$ \$
Broadest access to in-network providers and facilities	*			
Coordinated-care experience at select provider partner groups and facilities		*	*	*
Primary care doctors, specialists, and hospitals work together as a team		*	*	*
Access to in-network providers in our four-state service area	*	*	*	
Plan allows members to access specialists without a referral	*	*	*	*
In-network providers when traveling nationwide	*	*	*	*
Out-of-network provider benefits	*	*	*	*
Portland tri-county only				*

2020 Oregon Large Group Medical Plans

	NON-HSA QUALIFIED PLANS							HSA QUALIFIED PLANS																								
	500+2	20_20	750+2	20_20	1000+	-25_20	1500+2 1500+2		2000+2 2000+2		2500+ 2500+		3000+ 3000+	30_20 30_30	3500+	-35_30		+35_20 +35_30	4500-	+35_30	5000-	-35_30	HSA 150 Non-En	0_20+Rx nbedded		SA _50+Rx	HS 3000			SA D+Rx	HS 5000	
Product										Navigato	or, Voyager, Pa	thfinder, Sma	artChoice				·									Navigato	r, Voyager, Pa	hfinder, Sma	rtChoice	·		
	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 NETWORI	(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	\$1,000 / \$2,000	\$750 / \$1,500	\$1,500 / \$3,000	\$1,000 / \$2,000	\$2,000 / \$4,000	\$1,500 / \$3,000	\$3,000 / \$6,000	\$2,000 / \$4,000	\$4,000 / \$8,000	\$2,500 / \$5,000	\$5,000 / \$10,000	\$3,000 / \$6,000	\$6,000 / \$12,000	\$3,500 / \$7,000	\$7,000 / \$14,000	\$4,000 / \$8,000	\$8,000 / \$16,000	\$4,500 / \$9,000	\$9,000 / \$18,000	\$5,000 / \$10,000	\$10,000 / \$20,000	\$1,500 / \$3,000	\$7,500 / \$15,000	\$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
Out-of-Pocket Maximum Individual / Family	\$3,000 / \$6,000	\$6,000 / \$12,000	\$3,500 / \$7,000	\$6,000 / \$12,000	\$4,000 / \$8,000	\$8,000 / \$16,000	\$4,000 / \$8,000	\$8,000 / \$16,000	\$5,000 / \$10,000	\$10,000 / \$20,000	\$6,000 / \$12,000	\$12,000 / \$24,000	\$6,500 / \$13,000	\$13,000 / \$26,000	\$7,500 / \$15,000	\$15,000 / \$30,000	\$7,000 / \$14,000	\$14,000 / \$28,000	\$7,500 / \$15,000	\$15,000 / \$30,000	\$7,500 / \$15,000	\$15,000 / \$30,000	\$4,500 / \$6,850	\$15,000 / \$30,000	\$6,350 / \$12,700	\$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
	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 DEDUCTIBL 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 i n Full	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%
	AFTER DEDUCTIB	LE, MEMBER PAYS:	AFTER DEDUCTIB	LE, MEMBER PAYS:	AFTER DEDUCTIB	BLE, MEMBER PAYS:	AFTER DEDUCTIBL	E, MEMBER PAYS:	AFTER DEDUCTIBLE	E, MEMBER PAYS:	AFTER DEDUCTIBL	E, MEMBER PAYS:	AFTER DEDUCTIB	E, MEMBER PAYS:	AFTER DEDUCTIB	LE, MEMBER PAYS:	AFTER DEDUCTII	BLE, MEMBER PAYS:	AFTER DEDUCTIE	BLE, MEMBER PAYS:	AFTER DEDUCTIE	BLE, MEMBER PAYS:	AFTER DEDUCTIB	LE, MEMBER PAYS:	AFTER DEDUCTIB	BLE, MEMBER PAYS:	AFTER DEDUCTIBI	E, MEMBER PAYS:	AFTER DEDUCTIB	LE, MEMBER PAYS:	AFTER DEDUCTIBL	E, MEMBER PAYS:
Telemedicine (including behavioral health for adults)	\$10*	50%	\$10*	50%	\$10*	50%	\$10*	50%	\$10*	50%	\$10*	50%	\$10*	50%	\$10*	50%	\$10*	50%	\$10*	50%	\$10*	50%	20%	50%	50%	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%
Office Visits Primary and Specialist	\$20*	50%	\$20*	50%	\$25*	50%	\$25*	50%	\$25*	50%	\$30*	50%	\$30*	50%	\$35*	50%	\$35*	50%	\$35*	50%	\$35*	50%	20%	50%	50%	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%
Inpatient Hospital	20%	50%	20%	50%	20%	50%	20% or 30%	50%	20% or 30%	50%	20% or 30%	50%	20% or 30%	50%	30%	50%	20% or 30%	50%	30%	50%	30%	50%	20%	50%	50%	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%
Lab / X-ray	No deductible up to \$500, then after deductible 20%	50%	No deductible up to \$500, then after deductible 20%	50%	No deductible up to \$500, then after deductible 20%	50%	No deductible up to \$500, then after deductible 20% or 30%	50%	No deductible up to \$500, then after deductible 20% or 30%	50%	No deductible up to \$500, then after deductible 20% or 30%	50%	No deductible up to \$500, then after deductible 20% or 30%	50%	No deductible up to \$500, then after deductible 30%	50%	No deductible up to \$500, then after deductible 20% or 30%	50%	No deductible up to \$500, then after deductible 30%	50%	No deductible up to \$500, then after deductible 30%	50%	20%	50%	50%	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%
Physical, Occupational, and Speech Therapy	\$20*	50%	\$20*	50%	\$25*	50%	\$25*	50%	\$25*	50%	\$30*	50%	\$30*	50%	\$35*	50%	\$35*	50%	\$35*	50%	\$35*	50%	20%	50%	50%	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%
OPTIONAL Chiropractic/Acupuncture Maximum annual benefits range from \$500 to \$2,500	\$20*	50%	\$20*	50%	\$25*	50%	\$25*	50%	\$25*	50%	\$30*	50%	\$30*	50%	\$35*	50%	\$35*	50%	\$35*	50%	\$35*	50%	20%	50%	50%	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%
Outpatient Surgery	20%	50%	20%	50%	20%	50%	20% or 30%	50%	20% or 30%	50%	20% or 30%	50%	20% or 30%	50%	30%	50%	20% or 30%	50%	30%	50%	30%	50%	20%	50%	50%	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%
Emergency Services Copay waived if admitted	\$250 plus 20%*	\$250 plus 20%*	\$250 plus 20%*	\$250 plus 20%*	\$250 plus 20%*	\$250 plus 20%*	\$250 plus 20%* or 30%*	\$250 plus 20%* or 30%*	\$250 plus 20%* or 30%*	\$250 plus 20%* or 30%*	\$250 plus 20%* or 30%*	\$250 plus 20%* or 30%*	\$250 plus 20%* or 30%*	\$250 plus 20%* or 30%*	30%	30%	20% or 30%	20% or 30%	30%	30%	30%	30%	20%	20%	50%	50%	Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full
Prescription (Rx) Drug Coverage	For more details on prescription drug coverage, search Pharmacy Plans at PacificSource.com .										20%	90%	50%	90%	Covered in Full	90%	Covered in Full	90%	Covered in Full	90%												

^{*} Not subject to deductible.

This is a brief summary. For more details, contact us at oregonsales@pacificsource.com or search Summary of Benefits at PacificSource.com.

Decide on **dental**

Dental plans worth smiling about.

Good dental health can lead to better overall health. Our dental plans range from no annual deductibles to \$50 for individuals and \$150 for families. Our maximum annual benefits range from \$1,000 to no maximum limit. You can pair our dental plans with your health plans, or select dental-only. If a dental plan doesn't fit into your budget, but you still want to offer great coverage, our Voluntary Dental options may be just right for you. Voluntary dental is for groups with 10 or more enrolled employees. Please note these plans have special guidelines and requirements.

2020 Oregon Large Group Dental Plans

	Dental Advantage Essentials or Essentials Plus		Dental Choice Plus 20-20-50 50-1000 or 20-20-50 50-1500	Dental Choice Plus Dental Choice Plus 0-20-50 25-1000 or 0-20-50 50-1000 or 0-20-50 25-1500 0-20-50 50-1500		Advanta 20-20-50	ntal age Plus 0 1000 or 50 1500	0-20-50 2	ntal age Plus 25-1000 or 25-1500	Advant 0-20-50 5	ntal age Plus 50-1000 or 50-1500	Dental Choice 0-20-50 50-1000 or 0-20-50 50-1500 or 0-20-50 25-1500	Dental Advantage 0-20-50 1000 or 0-20-50 1500		
	Advantage Essentials		No Network	No Network	No Network	Advantage Network		Advantag	e Network	Advantag	je Network	No Network	Advantage Network		
	IN NETWORK	OUT OF NETWORK	ANY PROVIDER	ANY PROVIDER	ANY PROVIDER	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK OUT OF NETWORK		ANY PROVIDER	IN NETWORK OUT OF NETWORK		
Annual Deductible Individual / Family	N/A	N/A	\$50 / \$150	\$25 / \$75	\$50 / \$150	N/A	\$50 / \$150	N/A	\$25 / \$75	N/A	\$50 / \$150	\$25 / \$75 or \$50 / \$150	N/A	\$50 / \$150	
Annual Maximum Benefit Per person	N	/A	\$1,000 or \$1,500	\$1,000 or \$1,500	\$1,000 or \$1,500	\$1,000 (\$1,000 or \$1,500		\$1,000 or \$1,500		or \$1,500	\$1,000 or \$1,500	\$1,000 or \$1,500		
	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE	NO DEDUCTIBLE, MEMBER PAYS:		NO DEDUCTIBLE, MEMBER PAYS:		E, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:		
Class I Services	Copay varies based on service, see benefit summary.	Not Covered	20%	Covered in Full	Covered in Full	20	20%		Covered in Full		ed in Full	Covered in Full	Covered in Full		
	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	AFTER 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:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	
Class II Services	Copay varies based on service, see benefit summary.	Not Covered	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	
Class III Services	Copay varies based on service, see benefit summary.	Not Covered	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	
Exclusion Period Per person	No	one	None	None	None	No	None		one	N	one	Class III: 12 months Class III: 12		12 months	
Cosmetic Orthodontia*	Included; \$	3,000 copay	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, Lifetin	Optional: \$1,000 or \$1,500 Lifetime Max		000 or \$1,500 ne Max	Optional: \$1 Lifetir	,000 or \$1,500 me Max	Optional: \$1,000 or \$1,500 Optional: \$1,000 or \$1,500		Optional: \$1,000 or \$1,500 Lifetime Max	

Plan names explained: Advantage—PPO-style plans | Choice—Indemnity plans | Essentials—Dental HMO | Plus—No exclusion periods

This is a brief summary. Contact us at **oregonsales@pacificsource.com** or search Oregon Summary of Benefits at **PacificSource.com**.

What's covered?

Here is a brief list of services and treatments most commonly asked about. For more details, see Oregon large group plans at **PacificSource.com**.

Class I: Preventive Services

- Exams and X-rays
- Three dental cleanings per year (prophylaxis or periodontal maintenance)
- Fluoride applications
- Sealant on bicuspids 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
- 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*

Options for Dental Choice and Dental Advantage Plans

VOLUNTARY DENTAL ONLY

- \$1,000 or \$1,500 lifetime maximum options
- 26+ enrolled employees
- 12-month exclusion period applies to voluntary plans

Dental Advantage Essentials Plans (included)

• \$3,000 copay

Focus on **vision**



Select your medical plan, then your vision plan.

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

Vision 10/300

		AISIOII	10/300
		IN NETWORK	OUT OF NETWORK
· ·	Eye Exam	No deductible, \$10	Covered in full up to \$40, then 100%
7 7 1 1 V	Vision Hardware	Covered in full for one pair of frames and/or lenses per year (\$75 maximum, if provider is out-of-network)	Covered in full up to \$300
	Eye Exam	Covered in full	Covered in full up to \$40, then 100%
	Vision Hardware	Covered in full for one pair of frames and/or lenses per year (\$75 maximum, if provider is	N/A

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.

out-of-network)

^{*} Additional eligibility requirements may apply.

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 products

Our RightFit options let your 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 per 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, Inc.

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** on select preventive prescription drugs from 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 class
 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
- Phone and video doctor visits through our partner, Teladoc®, and other telehealth 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:



Choose a provider network or networks



Choose a health plan or plans



Decide on dental, vision, and acupuncture/chiropractic care



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.

Portland: (503) 699-6561 | (866) 540-1191 | portlandsales@pacificsource.com

Bend: (541) 330-8896 | (888) 877-7996 | bendsales@pacificsource.com

Springfield: (541) 686-1242 | (800) 624-6052 | springfieldsales@pacificsource.com

Medford: (541) 858-0381 | (800) 899-5866 | medfordsales@pacificsource.com

PacificSource.com