Ensuring the health of your employees

2020 health plans for Montana 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.

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 | 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.

Run reports
Know who and how many employees are covered.

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

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.**
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.

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 Montana, 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 other competing coordinated care options, Navigator members have access to in-network care across Idaho, Montana, Oregon, and Washington.

Navigator serves the following Montana counties: Carbon, Flathead, Lake, Lewis and Clark, Missoula, Musselshell, Park, Stillwater, Sweet Grass, and Yellowstone.

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

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.
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.

**Montana:**
- Providence St. Patrick Hospital
- St. Peter's Health
- Billings Clinic
- Saint Alphonsus

**Idaho:**
- St. Luke's Health Partners
- St. Alphonsus
- Saint Alphonsus
- Saint Alphonsus

**Oregon:**
- Legacy Health
- St. Charles
- MultiCare
- MultiCare Connected Care

**Washington:**
- MultiCare
- Legacy Health
- MultiCare

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.)

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**Which product is right for you?**

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<thead>
<tr>
<th>Feature</th>
<th>Voyager</th>
<th>Navigator</th>
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<tr>
<td><strong>Cost</strong></td>
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<tr>
<td>Broadest access to in-network providers and facilities</td>
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<tr>
<td>Coordinated-care experience at select provider partner groups and facilities</td>
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<td>Primary care doctors, specialists, and hospitals work together as a team</td>
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<td>Access to in-network providers in our four-state service area</td>
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<td>Plan allows members to access specialists without a referral</td>
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*Not subject to deductible.

† In-network well baby well child care, preventive physicals, and prostate cancer screenings are not subject to deductible. Out-of-network well baby well child care, preventive mammograms, and immunizations are covered in full.

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This is a chart summary. For more details, contact us at minnesotahealthcare.com or search large group plans in PacificSource.com.
### 2020 Montana | Large Group Dental Plans

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Annual Deductible</th>
<th>Annual Maximum Benefit</th>
<th>Class I Services</th>
<th>Class II Services</th>
<th>Class III Services</th>
<th>Cosmetic Orthodontia*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental Choice Plus</td>
<td>$1,000 or $1,500 or $2,000</td>
<td>$1,000 or $1,500 or $2,000</td>
<td>Covered in Full</td>
<td>Covered in Full</td>
<td>Covered in Full</td>
<td>Optional: $1,000 or $1,500</td>
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<tr>
<td>Dental Choice Plus</td>
<td>$1,000 or $1,500 or $2,000</td>
<td>$1,000 or $1,500 or $2,000</td>
<td>Covered in Full</td>
<td>Covered in Full</td>
<td>Covered in Full</td>
<td>Optional: $1,000 or $1,500</td>
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<tr>
<td>PacificSource Dental Defined</td>
<td>No Deductible</td>
<td>$1,000 or $1,500 or $2,000</td>
<td>Covered in Full</td>
<td>Covered in Full</td>
<td>Covered in Full</td>
<td>Optional: $1,000 or $1,500</td>
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</table>

### Dental Plans

**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 annual maximum range is $1,000 to $2,000. 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.

To learn more about our dental plans and view plan summaries, go to [PacificSource.com](http://PacificSource.com).

### What’s covered?

There is a mix of services and treatments most commonly asked about. Go to [PacificSource.com](http://PacificSource.com) for more details.

### Class I: Preventive Services

- **Exams and X-rays:**
  - Three dental checkups per year
  - Preventive care
  - Sealants on primary and permanent molars through age 18 only
  - Tooth fluorides

### Class II: Basic Services

- **Basic procedures:**
  - Periodontal scaling and root planing and/or endosurgery
  - Full mouth debridement
  - Fillings
  - Comprehensive oral surgery
  - Endodontic (tooth root treatment and/or canal therapy)
  - Periodontal surgery

### Class III: Major Services

- **Major procedures:**
  - Crowns and bridges
  - Cosmetic Orthodontia*

### Cosmetic Orthodontia*

- **Dental services that improve appearance or function:**
  - Braces and aligners
  - Invisalign or similar orthodontic systems

### Plan names explained:

- **Choice**—When you’re ready to pair.
- **Plus**—For employers.

### Additional eligibility requirements may apply.

*This is a brief summary. Contact us at [montanasales@pacificsource.com](mailto:montanasales@pacificsource.com) or search Montana Summary of Benefits at [PacificSource.com](http://PacificSource.com).
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. Your 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.
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 and vision

Contact your broker or our team for a quote

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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 or 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.
We’re happy to help, Monday through Friday from 8:00 a.m. to 5:00 p.m.

(406) 422-1008  |  (855) 422-1008
montanasales@pacificsource.com

PacificSource.com