Ensuring your health

2019 Health Plans for Oregon Individuals and Families
At your service

The PacificSource difference is our exceptional customer service.

We’re focused on making health insurance easier for you and your family. So you can stay healthy and happy, while controlling healthcare costs.

We’ve been putting members first with outstanding service for 85 years.
Health insurance is complicated. We simplify it for you.
Service and tools to save you time and effort.

Access anytime, from anywhere
Use our mobile app to access your health insurance information, including a convenient mobile ID card.

Live, local support
When you need to talk to us, we answer the phone fast, and we have local offices in the communities we serve, in case you want some face time.

No referrals
Need to see a specialist? None of our plans require you to see your primary care physician to get a referral first.

30 seconds or less
That’s the average wait time before someone answers when calling PacificSource customer service, according to internal call reports. No phone trees. Just real, knowledgeable people, ready to help.
Get the health insurance features you want (but may not even know existed).

**On-demand access** to doctors by phone or video
Get the medical care you need, when and where you need it. Check your plan benefits for availability.

**Find doctors fast**
Our online search directory helps you find just the right doctor, anytime you’re ready.

**$0 co-pays** on preventive care and select preventive prescription drugs
There is no additional 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.

Customer service that saves you time and effort.

**Quick access** to customer service
We pick up calls in **30 seconds** or less, according to internal call reports.

**Live, local** support
We answer all member calls with real people, not automated phone trees.
We cover more than 12,000 individual members in Oregon. PacificSource covers independent people just like you who get their health insurance direct, and not from an employer.
Manage your health insurance benefits through our online tool from any computer or mobile device.

Secure, convenient, member-only access to your insurance information and health resources.

**Coverage information**
View coverage for common services, and even some uncommon ones.

**EOBs**
See the explanation of benefits statements for your claims.

**Check your status**
See how much of your deductible has been met.

**ID cards**
Request ID cards and print temporary ones.

**CaféWell**
Get access to a health engagement portal (for members 18 and older).

**Estimate costs**
Find out how much procedures may cost with our treatment cost navigator.
Find your **network**.

In Oregon, we offer two networks. The network you can use is determined by which county you live in.

**Our networks offer:**

- A coordinated-care experience at select provider groups and facilities
- Primary care doctors, specialists, and hospitals working together as a team
- No referral required (by health plan) to see a specialist
- In-network providers when travelling nationwide
- Out-of-network provider access

**Choose your doctors.**

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

**Legacy Health Network**

**SmartChoice Network**

---

**SmartChoice Network serves the following Oregon counties:**
Crook, Deschutes, Jefferson, and Lane

**Legacy Health Network serves the following Oregon counties:**
Clackamas, Multnomah, Washington, and Yamhill
## 2019 Oregon Individual and Family Medical Plans

### Plans Comparison

#### Bronze HSA 6650
- **Deductible:** Individual / Family: $6,650 / $13,300
- **Out-of-Pocket Maximum:** Individual / Family: $6,650 / $13,300

#### Oregon Standard Gold
- **Deductible:** Individual / Family: $1,000 / $2,000
- **Out-of-Pocket Maximum:** Individual / Family: $6,850 / $13,700

#### Oregon Standard Silver
- **Deductible:** Individual / Family: $2,650 / $5,700
- **Out-of-Pocket Maximum:** Individual / Family: $7,000 / $15,800

#### Oregon Standard Bronze
- **Deductible:** Individual / Family: $6,550 / $13,100
- **Out-of-Pocket Maximum:** Individual / Family: $6,550 / $13,100

#### Catastrophic
- **Deductible:** Individual / Family: $7,900 / $15,800
- **Out-of-Pocket Maximum:** Individual / Family: $7,900 / $15,800

### Preventive Services
- Covered in Full
- 50%
- Not Covered
- Not Covered
- Covered in Full

### Accidental Benefit
- Covered in full up to $500, within 90 days of accident.
- Not Covered
- Not Covered
- Covered in full
- Covered in full

### Preventive Drug Coverage
- Covered in Full 90%
- Not Covered
- Not Covered
- Covered in Full
- Covered in Full

### Teledmedicine (including behavioral health for adults)
- Covered in Full 50%
- $20*
- $40 co-pay*
- $20*
- $40 co-pay*

### Office Visits
- Covered in Full 50%
- Primary: $20*
- Urgent Care: $60*
- Specialist: $40*
- Covered in Full 50%
- Primary: $40*
- Urgent Care: $70*
- Specialist: $80*

### Inpatient Hospital
- Covered in Full 50%
- 20%
- 50%
- 20%
- 20%

### Lab / X-Ray
- Covered in Full 50%
- 20%
- 50%
- 20%
- 20%

### Physical, Occupational, and Speech Therapy
- Covered in Full 50%
- 20%
- 50%
- 20%
- 20%

### Outpatient Surgery
- Covered in Full 50%
- 20%
- 20%
- 20%
- 20%

### Emergency Services
- Covered in Full Covered in Full
- Not Covered Not Covered
- Not Covered Not Covered
- Not Covered Not Covered

### Chiropractic / Acupuncture
- Covered in Full 50%
- $1,000 combined per year
- Not Covered Not Covered
- Not Covered Not Covered
- Not Covered Not Covered

### Prescription (Rx) Drug Coverage
- Covered in Full 90%
- Out-of-network: 30-day max fill, no more than 3 per year
- Covered in full up to $40*
- Covered in full up to $40*
- Covered in full up to $40*
- Covered in full up to $40*

### Pediatric Eye Exam
- Covered in Full 50%
- One exam per benefit period
- Covered in full up to $40*
- Covered in full up to $40*
- Covered in full up to $40*
- Covered in full up to $40*

### Pediatric Vision Hardware
- Covered in full up to $158 then subject to in-network deductible
- Not subject to the deductible.
- Tiers 1: $100 Tier 2: $300 Tier 3: 50%* Tier 4: 50%* Tier 5: $900 max/script
- Not Covered Not Covered Not Covered Not Covered
- Tiers 1: $100 Tier 2: $300 Tier 3: 50%* Tier 4: 50%* Tier 5: $900 max/script

---

*Only available for people under 30, or people of any age with a hardship exemption or affordability exemption.

This is a brief summary. Contact a Coverage Advisor at (855) 330-2792 or by email at individual@pacificsource.com. Go to PacificSource.com/find-an-individual-plan for details or to see a plan’s Summary of Benefits.
Kids in focus

Pediatric vision benefits (for members through age 18).

Most of our medical plans include vision coverage, including routine eye exams for members through age 18 at no cost, when seeing an in-network doctor. Most plans also include vision hardware coverage up to $150 for members through age 18.
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. Available for purchase year-round, not just during open enrollment.

See if a dentist is in our network.
You can find in-network dentists in our online directory: PacificSource.com/find-a-dentist.

2019 Oregon Individual and Family Dental Plan Comparison

<table>
<thead>
<tr>
<th>ANNUAL DEDUCTIBLE</th>
<th>Dental Advantage 0-20-50 1000</th>
<th>Dental Advantage 0-20-50 1500</th>
<th>Kids Dental Advantage 0-20-50 (coverage for members age 18 and under)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual / Family</td>
<td><strong>$0 / $0</strong></td>
<td><strong>$0 / $0</strong></td>
<td><strong>$0 / $0</strong></td>
</tr>
<tr>
<td><strong>MEMBER PAYS:</strong></td>
<td><strong>$50 / $150</strong></td>
<td><strong>$50 / $150</strong></td>
<td><strong>$50 / $150</strong></td>
</tr>
<tr>
<td><strong>ANNUAL MAXIMUM BENEFIT</strong></td>
<td><strong>$1,000</strong></td>
<td><strong>$1,500</strong></td>
<td>N/A</td>
</tr>
<tr>
<td>Per person, age 19 and older</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>PEDIATRIC OUT-OF-POCKET MAXIMUM</strong></td>
<td><strong>$350 / $700</strong></td>
<td><strong>$350 / $700</strong></td>
<td><strong>$350 / $700</strong></td>
</tr>
<tr>
<td>Individual / Family, age 18 and under</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>CLASS I SERVICES</strong></td>
<td>NO DEDUCTIBLE, MEMBER PAYS:</td>
<td>NO DEDUCTIBLE, MEMBER PAYS:</td>
<td>NO DEDUCTIBLE, MEMBER PAYS:</td>
</tr>
<tr>
<td>Covered in Full</td>
<td>20%</td>
<td>Covered in Full</td>
<td>20%</td>
</tr>
<tr>
<td><strong>CLASS II SERVICES</strong></td>
<td>NO DEDUCTIBLE, MEMBER PAYS:</td>
<td>AFTER DEDUCTIBLE, MEMBER PAYS:</td>
<td>NO DEDUCTIBLE, MEMBER PAYS:</td>
</tr>
<tr>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td><strong>CLASS III SERVICES</strong></td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>WAIT PERIOD</strong></td>
<td>Class II: 6 months; Class III: 12 months</td>
<td>Class II: 6 months; Class III: 12 months</td>
<td>None</td>
</tr>
</tbody>
</table>

USE THIS CHART TO COMPARE OUR DENTAL PLANS

This is a brief summary. Contact a Coverage Advisor at (855) 330-2792 or by email at individual@pacificsource.com. Go to PacificSource.com/find-an-individual-plan for details or to see a plan’s Summary of Benefits.
Helping you choose a health plan

Health plans are complicated. We can help simplify your choice.

All our health plans are designed to help you and your family feel well and stay healthy, including coverage for preventive care, $0 annual physicals from in-network providers, and most vaccinations.

Health Savings Accounts (HSAs) are a win-win

HSA-qualified plans help you save money for healthcare expenses, such as deductibles and co-insurance. Contributions to your HSA are 100% tax deductible (up to the legal limit) like an IRA. And withdrawals from your HSA to pay for qualified medical expenses are tax-free. ProTip: look for plan names with “HSA” in them.
### Great stuff you and your family get with our plans.

#### Convenience
- Easy online access from desktop, tablet, or mobile app
- Access to nearby doctors, hospitals and urgent care centers
- Phone and video doctor visits through our partner, Teladoc®
- Digital member ID cards via our website and mobile app
- No referrals required by our plans for you 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®

#### Cost savings
- $0 co-pays on select preventive prescription drugs
- $0 co-pays on preventive care from in-network providers
- Affordable fitness center access from our partner, Active&Fit Direct™
- Jenny Craig® and Weight Watchers® Weight-management program discounts
- 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 chronic conditions
- Prenatal program with info and consultations for expectant mothers
- Help quitting smoking or other tobacco use with the Quit For Life® tobacco cessation program
What’s next?

Here’s how to enroll:

1. Choose a network
2. Choose a health plan
3. Decide on dental
4. Contact your agent 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.

**Phone:** (855) 330-2792  
**Email:** individual@pacificsource.com  
**Web:** PacificSource.com/oregon/individual-plan-details-2019