Ensuring the health of your employees

2020 health plans for Oregon 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 plans**
  Give your employees a choice by offering up to five health plan options. Some underwriting guidelines apply.

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

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.

- **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.**

- **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.

<table>
<thead>
<tr>
<th>Navigator</th>
<th>SmartChoice</th>
<th>Pathfinder</th>
</tr>
</thead>
<tbody>
<tr>
<td>LEGACY HEALTH</td>
<td>LEGACY HEALTH</td>
<td>LEGACY HEALTH</td>
</tr>
<tr>
<td>St. Charles Health System</td>
<td>St. Charles Health System</td>
<td>McKenzie-Willamette Medical Center</td>
</tr>
<tr>
<td>Central Oregon Independent Practitioner Association</td>
<td></td>
<td>PeaceHealth</td>
</tr>
<tr>
<td>For outside Oregon, there’s MultiCare and MultiCare Connected Care, Billings Clinic, St. Luke’s, and more.</td>
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</tr>
</tbody>
</table>

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?**

<table>
<thead>
<tr>
<th>Cost</th>
<th>Voyager</th>
<th>Navigator</th>
<th>SmartChoice</th>
<th>Pathfinder</th>
</tr>
</thead>
<tbody>
<tr>
<td>$$$</td>
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<td>$</td>
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<td>$$</td>
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</tbody>
</table>

- 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
<table>
<thead>
<tr>
<th>Product</th>
<th>Individual/Family</th>
<th>Medical Plans</th>
<th>Medical Plans</th>
<th>Medical Plans</th>
<th>Medical Plans</th>
<th>Medical Plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>HSA QUALIFIED PLANS</td>
<td>20% or 30%</td>
<td>50%</td>
<td>OUT OF NETWORK</td>
<td>AFTER DEDUCTIBLE, MEMBER PAYS:</td>
<td>20% or 30%</td>
<td>50%</td>
</tr>
<tr>
<td></td>
<td>50%</td>
<td>OUT OF NETWORK</td>
<td>20%</td>
<td>50%</td>
<td>$20*</td>
<td></td>
</tr>
<tr>
<td></td>
<td>50%</td>
<td>IN NETWORK</td>
<td>50%</td>
<td>50%</td>
<td>$30*</td>
<td></td>
</tr>
<tr>
<td></td>
<td>20% or 30%</td>
<td>4500+35_20</td>
<td>50%</td>
<td>$20*</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>90%</td>
<td>Navigator, Voyager, Pathfinder, SmartChoice</td>
<td>Out of Pocket Minimum (Individual/Family)</td>
<td>OUT OF NETWORK</td>
<td>30%</td>
<td>50%</td>
</tr>
<tr>
<td></td>
<td>50%</td>
<td>30%</td>
<td>30%</td>
<td>50%</td>
<td>$20*</td>
<td></td>
</tr>
</tbody>
</table>

* Not subject to deductible.

This is a brief summary. For more details, contact us at oregonsales@pacificsource.com or visit Summary of Benefits at PacificSource.com.
## 2020 Oregon | Large Group Dental Plans

### Dental Advantage Essentials or Essentials Plus

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Coverage</th>
<th>Annual Deductible</th>
<th>Lifetime Max</th>
<th>Benefit Summary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advantage Essentials</td>
<td>IN NETWORK</td>
<td>$25 / $75</td>
<td>$50 / $150</td>
<td>Covered in Full</td>
</tr>
<tr>
<td>Essential Plus</td>
<td>IN NETWORK</td>
<td>$25 / $75</td>
<td>$50 / $150</td>
<td>Covered in Full</td>
</tr>
</tbody>
</table>

### Alternative Networks

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Coverage</th>
<th>Annual Deductible</th>
<th>Lifetime Max</th>
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</tr>
</tbody>
</table>

### Vision

### General Information

- **What's covered?**
  - **Preventive Services:**
    - Decays in 6 years
    - Three dental cleanings per year
    - Eye exams in 6 years
  - **Basic Services:**
    - Low priority
    - Moderate priority
    - High priority
  - **Major Services:**
    - Full, immediate, or overdentures

### Additional Notes

- **Cosmetic Orthodontia** is included for Dental Choice and Dental Plus plans.
- **vision** is included for Dental Choice and Dental Plus plans.

### Select Your Plan

**Focus on Vision**

Select your medical plan, then your vision plan.

### Decide on Dental

Dental plans worth smiling about.

Good dental health can lead to better overall health. Your dental plan may range from $1,000 to no maximum limit. You can pair our dental plans with your health plan, or select dental-only. It's a dental plan doesn't fit your budget, but you still want to offer great coverage, our Dental Choice options may be just right for you. Our Dental Choice plans have special guidelines and lower premiums than individually purchased plans.

### What's covered?

- **Preventive Services:**
  - Decays in 6 years
  - Three dental cleanings per year
  - Eye exams in 6 years
- **Basic Services:**
  - Low priority
  - Moderate priority
  - High priority
- **Major Services:**
  - Full, immediate, or overdentures
  - Cosmetic Orthodontia

### Additional Notes

- **vision** is included for Dental Choice and Dental Plus plans.

### What's not covered?

- **Cosmetic Orthodontia** is included for Dental Choice and Dental Plus plans.
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