

Focus on **Vision**



Our vision plans focus on wellness and prevention.

Vision for kids

All of our medical plans include full no-cost coverage for in-network pediatric eye exams. Out-of-network eye exams are covered up to \$40 with no deductible. After that, member pays 100%. **Pediatric vision hardware is covered in full up to \$150.** After that, it's subject to in-network deductible and then a cost-sharing of up to 50%, depending upon the plan.

Vision for adults

All plans marked with a ^ include coverage for adult eye exams and vision hardware. When visiting an in-network provider, **eye exams are covered in full.** Out-of-network eye exams are covered up to \$40 with no deductible. After that, member pays 100%. **Adult vision hardware is covered in full up to \$150.**

For more details on our vision benefits, please contact your broker or our team at the contact information listed on the back of this document.



Availability Maps **by County**

More for less from our **Navigator** products



Navigator is our clinically integrated product, where a member's care is navigated within a coordinated network of health professionals. Navigator promotes better member engagement and shared decision making with providers.

Navigator gives access to a broad array of in-network providers, including local providers statewide, nationally, through contracts with First Health[®] and in Alaska through contracts with First Choice Health.[™]

Navigator is available for purchase by businesses headquartered in the following counties: Clark, Pierce, Spokane, and Thurston.

Freedom to choose with our **Voyager** products



Voyager uses our preferred provider network, and is suited for a company culture that prefers a more self-directed experience.

Voyager includes a broad array of in-network providers from PacificSource in Idaho, Montana, Oregon, and Washington, as well as nationally through contracts with First Health[®] and in Alaska through contracts with First Choice Health.[™]

Voyager is available for purchase by businesses headquartered in all Washington counties.

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.

Phone: (866) 556-1224

Email: washingtonsales@pacificsource.com

[PacificSource.com](https://www.pacificsource.com)

SMG462_0720



2021 Medical Plans for
Washington Small Groups | 1-50

2021 Washington | Small Group Medical Plans

		NON-HSA QUALIFIED PLANS																				HSA QUALIFIED PLANS												
Product	Platinum 500^		Gold 1000^		Gold 1500^		Gold 2000^		Gold 2500^		Gold 3500^		Silver 3000		Silver 4500^		Silver 5500^		Silver 6500^		Bronze 8150		Gold HSA 3000		Silver HSA 3000		Silver HSA 4500		Silver HSA 5500		Bronze HSA 6000		Bronze HSA 6900	
	Navigator or Voyager		Navigator or Voyager		Navigator or Voyager		Navigator or Voyager		Navigator or Voyager		Navigator or Voyager		Navigator or Voyager		Navigator or Voyager		Navigator or Voyager		Navigator or Voyager		Navigator or Voyager		Navigator or Voyager		Navigator or Voyager		Navigator or Voyager		Navigator or Voyager		Navigator or Voyager		Navigator or Voyager	
		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	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	\$5,000 / \$10,000	\$1,000 / \$2,000	\$5,000 / \$10,000	\$1,500 / \$3,000	\$5,000 / \$10,000	\$2,000 / \$4,000	\$5,000 / \$10,000	\$2,500 / \$5,000	\$5,000 / \$10,000	\$3,500 / \$7,000	\$5,000 / \$10,000	\$3,000 / \$6,000	\$10,000 / \$20,000	\$4,500 / \$9,000	\$7,500 / \$15,000	\$5,500 / \$11,000	\$7,500 / \$15,000	\$6,500 / \$13,000	\$10,000 / \$20,000	\$8,150 / \$16,300	\$10,000 / \$20,000	\$3,000 / \$6,000	\$5,000 / \$10,000	\$3,000 / \$6,000	\$5,000 / \$10,000	\$4,500 / \$9,000	\$7,500 / \$15,000	\$5,500 / \$11,000	\$7,500 / \$15,000	\$6,000 / \$12,000	\$7,500 / \$15,000	\$6,900 / \$13,800	\$10,000 / \$20,000
Out-of-Pocket Maximum Individual / Family	\$3,000 / \$6,000	\$7,500 / \$15,000	\$6,500 / \$13,000	\$7,500 / \$15,000	\$6,000 / \$12,000	\$7,500 / \$15,000	\$6,000 / \$12,000	\$7,500 / \$15,000	\$6,000 / \$12,000	\$7,500 / \$15,000	\$6,000 / \$12,000	\$7,500 / \$15,000	\$8,150 / \$16,300	\$15,000 / \$30,000	\$8,500 / \$17,000	\$11,250 / \$22,500	\$8,000 / \$16,000	\$11,250 / \$22,500	\$8,000 / \$16,000	\$15,000 / \$30,000	\$8,150 / \$16,300	\$15,000 / \$30,000	\$3,000 / \$6,000	\$7,500 / \$15,000	\$6,750 / \$13,500	\$10,000 / \$20,000	\$4,500 / \$9,000	\$11,250 / \$22,500	\$5,500 / \$11,000	\$11,250 / \$22,500	\$6,900 / \$13,800	\$11,250 / \$22,500	\$6,900 / \$13,800	\$15,000 / \$30,000
	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 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:	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 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%	Covered in Full	50%	Covered in Full	50%
Preventive Drug Coverage	Covered in Full	90%	Covered in Full	90%	Covered in Full	90%	Covered in Full	90%	Covered in Full	90%	Covered in Full	90%	Covered in Full	90%	Covered in Full	90%	Covered in Full	90%	Covered in Full	90%	Covered in Full	90%	Covered in Full	90%	Covered in Full	90%	Covered in Full	90%	Covered in Full	90%	Covered in Full	90%	Covered in Full	90%
	AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, 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%	Covered in Full	50%	20%	50%	Covered in Full	50%	Covered in Full	50%	50%	50%	Covered in Full	50%
Office Visits Primary, Urgent Care, and Specialist	Primary/Urgent Care: \$10* Specialist: \$20*	50%	Primary/Urgent Care: \$25* Specialist: \$50*	50%	Primary/Urgent Care: \$25* Specialist: \$50*	50%	Primary/Urgent Care: \$25* Specialist: \$60*	50%	Primary/Urgent Care: \$25* Specialist: \$60*	50%	Primary/Urgent Care: \$25* Specialist: \$60*	50%	Primary/Urgent Care: \$35* Specialist: \$40*	50%	Primary/Urgent Care: \$30* Specialist: \$60*	50%	Primary/Urgent Care: \$30* Specialist: \$60*	50%	Primary/Urgent Care: \$30* Specialist: \$60*	50%	Primary/Urgent Care: \$35* Specialist: Covered in Full	50%	Covered in Full	50%	20%	50%	Covered in Full	50%	Covered in Full	50%	50%	50%	Covered in Full	50%
Inpatient Hospital	10%	50%	25%	50%	20%	50%	20%	50%	20%	50%	20%	50%	40%	50%	35%	50%	30%	50%	30%	50%	Covered in Full	50%	Covered in Full	50%	20%	50%	Covered in Full	50%	Covered in Full	50%	50%	50%	Covered in Full	50%
Lab / X-ray	10%*	50%	25%*	50%	20%*	50%	20%*	50%	20%*	50%	20%*	50%	40%	50%	35%	50%	30%	50%	30%	50%	Covered in Full	50%	Covered in Full	50%	20%	50%	Covered in Full	50%	Covered in Full	50%	50%	50%	Covered in Full	50%
Physical, Occupational, and Speech Therapy Visits per benefit period: PT & OT: 30 / ST: 30	\$10*	50%	\$30*	50%	\$30*	50%	\$25*	50%	\$25*	50%	\$25*	50%	40%	50%	35%	50%	30%	50%	30%	50%	Covered in Full	50%	Covered in Full	50%	20%	50%	Covered in Full	50%	Covered in Full	50%	50%	50%	Covered in Full	50%
Outpatient Surgery	10%	50%	25%	50%	20%	50%	20%	50%	20%	50%	20%	50%	40%	50%	35%	50%	30%	50%	30%	50%	Covered in Full	50%	Covered in Full	50%	20%	50%	Covered in Full	50%	Covered in Full	50%	50%	50%	Covered in Full	50%
Emergency Services Copay waived if admitted	\$250 plus 10%	\$250 plus 10%	\$250 plus 25%	\$250 plus 25%	\$250 plus 20%	\$250 plus 20%	\$250 plus 20%	\$250 plus 20%	\$250 plus 20%	\$250 plus 20%	\$250 plus 20%	\$250 plus 20%	40%	40%	\$250 plus 35%	\$250 plus 35%	\$250 plus 30%	\$250 plus 30%	\$250 plus 30%	\$250 plus 30%	Covered in Full	Covered in Full	Covered in Full	Covered in Full	20%	20%	Covered in Full	Covered in Full	Covered in Full	Covered in Full	50%	50%	Covered in Full	Covered in Full
Chiropractic / Acupuncture Visits per benefit period: Chiro: 12 / Acu: 12	\$10*	50%	\$25*	50%	\$25*	50%	\$25*	50%	\$25*	50%	\$25*	50%	40%	50%	\$30*	50%	\$30*	50%	\$30*	50%	Covered in Full	50%	Covered in Full	50%	20%	50%	Covered in Full	50%	Covered in Full	50%	50%	50%	Covered in Full	50%
Prescription (Rx) Drug Coverage Out-of-network: 30-day max fill, no more than 3 per year	Tier 1: \$5* Tier 2: \$15* Tier 3 & 4: 20%*	90%	Tier 1: \$15* Tier 2: \$45* Tier 3 & 4: 30%*	90%	Tier 1: \$15* Tier 2: \$45* Tier 3 & 4: 30%*	90%	Tier 1: \$10* Tier 2: \$45* Tier 3 & 4: 30%*	90%	Tier 1: \$10* Tier 2: \$45* Tier 3 & 4: 30%*	90%	Tier 1: \$10* Tier 2: \$45* Tier 3 & 4: 30%*	90%	Tier 1: \$15* Tier 2: \$70* Tier 3 & 4: 40%*	90%	Tier 1: \$15* Tier 2: \$70* Tier 3 & 4: 35%*	90%	Tier 1: \$15* Tier 2: \$70* Tier 3 & 4: 30%*	90%	Tier 1: \$15* Tier 2: \$70* Tier 3 & 4: 30%*	90%	Covered in Full	90%	Covered in Full	90%	20%	90%	Covered in Full	90%	Covered in Full	90%	50%	90%	Covered in Full	90%

Out-of-network services are covered up to an allowed amount. After that amount is reached, members may be subject to balance billing. ^Adult vision included on this plan. *Not subject to deductible.

This is a brief summary. Contact us at washingtonsales@pacificsource.com or go to PacificSource.com for details or to see a plan's Summary of Benefits.

Accessibility help: For assistance reading this chart or the rest of the document, please call us at (888) 977-9299. TTY: 711 or (800) 735-3260.