Members first

2022 Health Plans for Montana Large Groups | 51+
Here to help

Since our founding in 1933, we’ve learned a lot about keeping members and employers satisfied. Year in and year out, we’ve invested in the relationships and technologies that mean a better experience for all.

Our staff is right here in the Northwest. We answer member calls in less than 30 seconds on average, according to internal call reports. And we’re committed to doing what it takes to keep clients happy.

PacificSource Health Plans is a not-for-profit community health plan. We do not answer to shareholders, but to members, providers, producers, and employers—the people who depend on our products and services.
Your healthcare coverage, optimized.

A unique, not-for-profit partnership
PacificSource is different: An experienced, local health plan working hand in hand with highly rated local providers to deliver exceptional member experience.

Integrated care that revolves around members
This patient-centered approach is enabled by close collaboration with our provider partners, supported by best-in-class data analytics.

High-value care and lower costs
We strive to compensate providers based on quality of outcomes and overall value—not volume.

Ongoing investment in community health
As a not-for-profit insurer, PacificSource continually invests in our own neighborhoods, through financial aid and access to healthcare for diverse populations and those most in need.

98.6%
That’s our employer satisfaction rating, based on surveys conducted Q1 of 2021. The remaining 1.4%? We’re working on it.
Benefits that go beyond what’s required

**Expanded telehealth coverage**
Members can see a doctor without leaving home—including behavioral health visits for adults. Your employees get the care they need, where and when they need it.

**No referrals needed with any plan**
Our plans don’t require members to visit a primary care doctor before seeing a specialist. (Some specialists may have their own referral requirements.)

**Pay-nothing preventive care and preventive drugs**
We’re pleased to offer $0 copays on:
- Well-baby and well-child care
- Annual checkups
- Prenatal consultations
- Preventive mammograms and colonoscopies
- Immunizations
- Dozens of preventive drugs—including 82 more than the law requires

**Human service**
No automated phone trees or offshore call centers.

**Client service that puts you first**
You’ll have a dedicated representative who’s focused on you, your plan details, and helping you control costs.
PacificSource Health Plans covers more than 226,000 members and their families in the Greater Northwest. Our business clients include companies working in a variety of industries. That’s experience we can leverage to help you.

Manufacturing | Construction | Education | Legal
---|---|---|---
Wholesale Supply | Medical | Retail | Restaurants
Banking | Agriculture | Nonprofit | Transportation

Source: monthly enrollment report, May 2021
InTouch puts you in charge

Manage employee benefits from your computer, phone, or tablet, 24/7. You’ll have employer-only access to all your insurance info through our secure online portal.

With InTouch for Employers you can:

Easily pay your bill
View statements, pay online, and review payment history.

Run reports
Know who and how many employees are covered.

Get info on demand
See benefit summaries, your contract, handbooks, and more.

Manage enrollment status
Easily add, update, and delete employee information.

See member IDs
View and print ID cards for employees.

Keep in touch
Easy-to-find contact information for your PacificSource representatives.
The Navigator difference

A coordinated network of highly rated medical professionals

Your provider network determines which doctors and hospitals are covered at the highest benefit level.

In Montana, the Navigator network includes Billings Clinic, St. Patrick Hospital, Logan Health, St. Peter’s Health, SCL Health, and Community Medical Centers, plus thousands of independent practitioners, including acupuncture, chiropractic, and naturopathic care providers.

Navigator also offers out-of-network benefits, for greater freedom and choice.
Navigator

Cost-effective care coordination that puts members at the center

Navigator products are designed to support member engagement and promote shared decision making with providers.

With Navigator, members have access to a broad array of in-network providers. This includes local doctors, providers in our four-state area and northern Wyoming, nationally through our partnership with First Health,® and in Alaska through First Choice Health.™ Out-of-network benefits are included as well.

Employees experience seamless, accountable care from a dedicated team of providers.

Pharmacy integration
Primary care
Scheduling and logistics
Specialist care
Community resources

Care coordination and oversight
Give your staff the doctors and hospitals they want.
We’ve partnered with well-respected health centers and hospitals in the region to provide members and their families with quality care.

**Montana**
- Billings Clinic
- St. Patrick Hospital
- St. Peter’s Health
- SCL Health
- Community Medical Centers

**Idaho**
- Boise
- Idaho Falls
- Nampa/Caldwell
- Pocatello
- Twin Falls

**Oregon**
- Statewide

**Washington**
- Spokane
- Tacoma
- Vancouver

In-network availability is based on member’s plan and network.
How Navigator benefits employers

- Multiple plan designs
- Controlled costs
- Clinical integration
- Unified communications

Navigator is available for purchase by businesses located in all Montana counties.

In-network, nationwide

Navigator lets members see providers across the country, thanks to partnerships with First Health® and First Choice Health™.
For prescription drug coverage, choose from two no-deductible options of copay-style plans. One option offers copays on Tier 1 and Tiers 2 and 3 at 50% copay, and Tier 4 at $150 or 50%, whichever is less.
2022 Montana | Large Group Dental Plans

**Voluntary Dental Only**

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Coverage</th>
<th>Exclusions</th>
<th>Exclusion Period</th>
<th>Class I: Preventive Services</th>
<th>Class II: Basic Services</th>
<th>Class III: Major Services</th>
<th>Cosmetic Orthodontia*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental Choice Plus</td>
<td>In Network</td>
<td>$25/25-50-500</td>
<td>0-20-50-50-2500</td>
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**What’s covered?**

Here is a brief list of services and treatments most commonly asked about. Go to [PacificSource.com](https://PacificSource.com) to get all the details.

### Class I: Preventive Services
- Exams and x-rays
- Three dental cleanings (emphysema or periodontal maintenance) per year
- Fluoride applications
- Sealant on hypocupids and permanent molars (kids through age 18 only)
- Brush b惟ices

### Class II: Basic Services
- Simple extractions
- Periodontal scaling and root planing and/or curettage
- Full mouth debridement
- Fillings
- Complicated and surgery
- Endodontic (pulp therapy and root canal therapy)
- Periodontal surgery

### Class III: Major Services
- Full, immediate, or overdentures
- Crowns and bridges

### Cosmetic Orthodontia*
- $1,000 or $1,500 lifetime maximum options
- 26+ enslaved employees
- 12-month exclusion period with some voluntary plans; exclusion period reduced or eliminated with prior orthodontia coverage

### Accessibility help: For assistance reading this table or the rest of the document, please call us at 888-977-9299, TTY 711, or search group plans at [PacificSource.com](https://PacificSource.com).

### Plan names explained:
- Choice—Indemnity plans
- Plus—No exclusion periods

*Additional eligibility requirements may apply. This is a brief summary. For more details, contact us at MontanaSales@PacificSource.com or call 800-735-3260.

**Coverage guidelines and requirements for voluntary plans:**
- Out of network: 50% of network costs
- Optional: $1,000 or $1,500 Lifetime Max

**Dental choices to fit your company’s needs:**
- Our Dental Choice, and Choice Plus plans allow your employees to visit any dental provider.
- With our Voluntary Dental option, your employees pay the full premium if they were buying their own dental plan, but they get plan benefits that typically come with a dental plan that you might offer as an employer.

Please note that there are additional guidelines and requirements for voluntary dental plans.
Choose **one plan, or more**

*Our Right Fit options let your employees choose the premium and coverage that suit them best.*

- Employees may choose from two to five different products.
- There’s no minimum enrollment, but the number of plans you offer can’t exceed the number of enrolling employees.
- Your products can use different provider networks, and employees can change products during open enrollment.
- Minimum employer contribution: 50% employee/0% dependents of your lowest-cost plan.

Underwriting guidelines apply.

**About Health Savings Accounts (HSA)**

HSA-qualified plans help employees save money for healthcare expenses, such as deductibles and coinsurance. They also help employers save premium dollars—and your contributions to HSA accounts are exempt from payroll taxes.

**Need help with healthcare admin? PacificSource Administrators, Inc. (PSA) can provide:**

**FSA | Flexible Spending Accounts**

Stretch healthcare dollars while helping employees save by reducing their taxable income. PSA will help you understand grace periods, carryovers, and other ways your organization can benefit.

**HRA | Health Reimbursement Arrangements**

With an HRA, you reimburse some of your employees’ medical expenses. You control how much to contribute and which types of expenses are eligible. And if you choose PacificSource Administrators, they can take care of claims filing and reimbursement through Easy Pay.

**COBRA | Administration**

Compliance is critical, so why not give COBRA administration and notifications to a team you can trust? PSA will simplify with accuracy and efficiency.
At a glance your PacificSource coverage includes:

- No-cost wellness programs to encourage employee fitness, nutrition, and behavioral health
- Optional vision coverage plans for children and adults
- Affordable fitness center access from our partner, Active&Fit Direct™
- Optional $500 benefit for covered services due to an accident outside of work
- 24-Hour NurseLine at no cost
- Education reimbursement up to $150 for health and wellness classes
- No-cost care management for chronic conditions
- Prenatal program for expectant mothers
- Easy online access for you and your employees
- Home delivery of prescriptions—up to a 90-day supply
- Worry-free travel with global emergency services from Assist America®

Additional benefits are not considered insurance.
Next steps:

1. Choose a health plan or plans
2. Decide on additional coverage
3. Contact your broker 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.

Monday through Friday from 8:00 a.m. to 5:00 p.m.

Phone: 888-492-2875
Email: MontanaSales@PacificSource.com

PacificSource.com