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 an average of 30 seconds or less, 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.

<table>
<thead>
<tr>
<th>Manufacturing</th>
<th>Construction</th>
<th>Education</th>
<th>Legal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wholesale Supply</td>
<td>Medical</td>
<td>Retail</td>
<td>Restaurants</td>
</tr>
<tr>
<td>Banking</td>
<td>Agriculture</td>
<td>Nonprofit</td>
<td>Transportation</td>
</tr>
</tbody>
</table>

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 Washington, the Navigator network includes Legacy Health, MultiCare, MultiCare Connected Care, OHSU Health, Physicians of Southwest Washington, and Vancouver Clinic, 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 statewide, nationally through our partnership with First Health\textsuperscript{®} and in Alaska through First Choice Health\textsuperscript{™}. 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

Member

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.

**Washington**

Olympia
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 businesses located in Clark, Pierce, Spokane, and Thurston counties.

In-network, nationwide

Navigator lets members see providers across the country, thanks to partnerships with First Health® and First Choice Health™.

- Navigator Washington
- Navigator
- First Health® and First Choice Health™ (Alaska)
<table>
<thead>
<tr>
<th>Product</th>
<th>IN NETWORK</th>
<th>OUT OF NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>250+20_10</td>
<td>$250 / $100</td>
<td>$300 / $200</td>
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<tr>
<td>500+20_10</td>
<td>$500 / $200</td>
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</tr>
<tr>
<td>5500+30_30</td>
<td>$5500 / $2300</td>
<td>$6600 / $2700</td>
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</tbody>
</table>

For more details on prescription drug coverage, please visit [PacificSource.com](http://PacificSource.com).
**Drug Coverage**

**Prescription (Rx)**

- **Visits per benefit period:**
  - Outpatient Surgery: 25 visits per benefit period
  - Physical, Occupational, Lab / X-ray: 25 visits per benefit period
  - Inpatient Hospital: 18 visits per benefit period
  - Office Visits Primary: 12 per benefit period
  - Office Visits Specialty: 12 per benefit period
  - Urgent Care: 5 visits per benefit period
- **Preventive Services**
  - Annual Wellness Visit
  - Breath Tests
  - Cancer Screening
  - Cardiovascular Risk Assessment
  - Cholesterol Screen
  - Colon Cancer Screen
  - Depression Screen
  - Diabetes Management
  - Eye Exam
  - Glaucoma Screen
  - Gonorrhea and Chlamydia
  - Hepatitis A
  - Hepatitis B
  - HIV Testing
  - Influenza
  - Pap Smear
  - Pneumonia
  - STD Screening
  - Thyroid Screen
  - Tuberculosis Screening
  - Vision Screen: 2 per benefit period

**Out-of-Pocket Maximum**

- **Individual / Family**
  - Optional: $1,000, $1,500, or $2,000

**Annual Deductible**

- **Individual / Family**
  - Dental PPO: $50 / $150
  - Dental PPO Plus: $100 / $200

**Annual Maximum Benefit**

- **Individual / Family**
  - Dental PPO: $20,000 / $10,000
  - Dental PPO Plus: $30,000 / $15,000

**Exclusion Period**

- **Class I Services**
  - 0
- **Class II Services**
  - 0
- **Class III Services**
  - 12 months

**What's covered?**

This is a brief list of services and treatments most commonly asked about. Go to PacificSource.com to get all the details.

**Class I: Preventive Services**

- Exams and x-rays
- Dental cleanings (prophylaxis or periodontal maintenance)
- Fluoride applications
- Sealant on deciduous and permanent molars (kids through age 18 only)
- Brushing/food plaque removal

**Class II: Basic Services**

- Simple extractions
- Periodontal scaling and root planing and/or curettage
- Full mouth debridement
- Fillings
- Complicated oral surgery
- Endodontic (pulp therapy and root canal therapy)
- Periodontal surgery

**Class III: Major Services**

- Full, immediate, or overdentures
- Crowns and bridges

**Cosmetic Orthodontia**

- Available based on group size with any dental plan purchased direct through PacificSource
- 20–25 enrolled employees: $1,000, $1,500, or $2,000
- 26–50 enrolled employees: $1,000, $2,000
- 51–100 enrolled employees: $1,000, $2,000, or $3,000
- 101–200 enrolled employees: $1,000, $2,000, or $3,000
- 201–499 enrolled employees: $1,000, $2,000, or $3,000
- 500 or more enrolled employees: $1,000, $2,000, or $3,000

**Decide on dental**

Good dental health can lead to better overall health. You can group your dental plans with your health plans, or select dental-only.

Choose a Dental PPO plan

With a Dental PPO plan, members have access to a robust network of participating providers. 4,700 care access points in Washington. It’s important that members see Dental PPO participating providers. Doing so maximizes their benefits.

First dentists who accept the Dental PPO plan are at PacificSource.com.
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:

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>No-cost wellness programs to encourage employee fitness, nutrition, and behavioral health</td>
<td></td>
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<tr>
<td>Optional vision coverage plans for children and adults</td>
<td></td>
</tr>
<tr>
<td>Affordable fitness center access from our partner, Active&amp;Fit Direct™</td>
<td></td>
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<tr>
<td>24-Hour NurseLine at no cost</td>
<td></td>
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<tr>
<td>Education reimbursement up to $150 for health and wellness classes</td>
<td></td>
</tr>
<tr>
<td>No-cost care management for chronic conditions</td>
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<tr>
<td>Prenatal program for expectant mothers</td>
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<tr>
<td>Easy online access for you and your employees</td>
<td></td>
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<tr>
<td>Home delivery of prescriptions—up to a 90-day supply</td>
<td></td>
</tr>
<tr>
<td>Worry-free travel with global emergency services from Assist America®</td>
<td></td>
</tr>
</tbody>
</table>

Additional benefits are not considered insurance.
Next steps:

Choose a health plan or plans

Decide on additional coverage options

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:** [WashingtonSales@PacificSource.com](mailto:WashingtonSales@PacificSource.com)

[PacificSource.com](http://PacificSource.com)