Members first

2022 Health Plans for Washington Large Groups | 51+
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.
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.

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.
Voyager features our statewide network of healthcare professionals and facilities—the doctors and hospitals employees want.

In Washington, the Voyager network includes:

- Legacy Health
- MultiCare
- MultiCare Connected Care
- OHSU Health
- Physicians of Southwest Washington
- Vancouver Clinic

Voyager gives members access to thousands of independent practitioners, including acupuncture, chiropractic, and naturopathic care providers. And Voyager offers out-of-network benefits, for greater freedom and choice.

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

In-network, nationwide

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

<table>
<thead>
<tr>
<th>Procedure</th>
<th>Out-of-Pocket Cost</th>
<th>Deductible</th>
<th>In Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$2000</strong> / 30%</td>
<td></td>
<td>20%</td>
<td>50% covered up to $40, then 100%</td>
<td>50% covered up to $40, then 100%</td>
</tr>
<tr>
<td><strong>$3000</strong> / 30%</td>
<td></td>
<td>30%</td>
<td>50% covered up to $500, then 100%</td>
<td>50% covered up to $500, then 100%</td>
</tr>
<tr>
<td><strong>$3500</strong> / 30%</td>
<td></td>
<td>30%</td>
<td>50% covered up to $750, then 100%</td>
<td>50% covered up to $750, then 100%</td>
</tr>
</tbody>
</table>

*Not subject to deductible.*

For more details on prescription drug coverage, search Pharmacy Plans at PacificSource.com.
**2022 Washington | Voyager Large Group HSA-Qualified Medical Plans**

**What's covered?**

Here 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
- Dental exams and x-rays
- Three dental cleanings (prophylaxis or periodontal maintenance per plan year)
- Fluoride applications
- Sealant on bicuspid and permanent molars (kids through age 16 only)
- Crowns and bridges

### Class II: Basic Services
- Simple extractions
- Periodontal scaling and root planning (and/or curettage)
- Full-mouth debridement
- Fillings
- Complexed oral surgery
- Endodontic (pulp therapy and root canal therapy)
- Preventive services

### Class III: Major Services
- Full, immediate, or overdentures
- Cosmetic orthodontia

### Dental PPO Plans

| Plan Name | Annual Deductible | Plan Year 2022 Deductible | Personal Deductible | Plan Year 2022 Personal Deductible
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental PPO Plus</td>
<td>$6,650</td>
<td>$15,000</td>
<td>$20,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>Dental PPO Plus</td>
<td>$12,700</td>
<td>$30,000</td>
<td>$40,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Dental PPO Plus</td>
<td>$20,000</td>
<td>$60,000</td>
<td>$80,000</td>
<td>$20,000</td>
</tr>
</tbody>
</table>

### Other Plans

- **Dental PPO**: Available to group plans with a designated network of providers.

**Plan names explained:** Dental PPO—PPO-style plans. Dental PPO Plus—PPO-style plans with higher benefits.

**Voluntary Dental Benefits**

- **100%** of cost
- **50%** of cost
- **20%** of cost
- **0%** of cost

**Annual Deductible**

- **IN NETWORK**
- **OUT OF NETWORK**

**30% of covered cost**

**After Deductible, Member Pays:***

- **90%**
- **20%**
- **50%**

**No Exclusion Period**

**Monthly Maximum**

- **$50** / **$150**

**In/Out of Network**

- **IN NETWORK**
- **OUT OF NETWORK**

**Lifetime Maximum**

- **$4,700**

**Dental PPO Plus**

- **$10,000**

**Inactivated**

- **$1,000**

**Endodontic (pulp therapy and root canal therapy)**

- **$1,000**

**Additional eligibility requirements may apply. For more details, contact us at 888-977-9299, TTY 711.**

**Plan availability varies by region.**

**PacificSource.com or search group plans at PacificSource.com.**

**Voluntary Dental Benefits**

- **Dental PPO**
- **Dental PPO Plus**

**2022 Washington | Large Group Dental Plans**

**Voluntary Dental Benefits**

- **100%** of cost
- **50%** of cost
- **20%** of cost
- **0%** of cost

**Annual Deductible**

- **IN NETWORK**
- **OUT OF NETWORK**

**30% of covered cost**

**After Deductible, Member Pays:***

- **90%**
- **20%**
- **50%**

**No Exclusion Period**

**Monthly Maximum**

- **$50** / **$150**

**In/Out of Network**

- **IN NETWORK**
- **OUT OF NETWORK**

**Lifetime Maximum**

- **$4,700**

**Dental PPO Plus**

- **$10,000**

**Inactivated**

- **$1,000**

**Endodontic (pulp therapy and root canal therapy)**

- **$1,000**

**Additional eligibility requirements may apply. For more details, contact us at 888-977-9299, TTY 711.**

**Plan availability varies by region.**

**PacificSource.com or search group plans at PacificSource.com.**

**Voluntary Dental Benefits**

- **Dental PPO**
- **Dental PPO Plus**

**2022 Washington | Voyager Large Group HSA-Qualified Medical Plans**

**What's covered?**

Here 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
- Dental exams and x-rays
- Three dental cleanings (prophylaxis or periodontal maintenance per plan year)
- Fluoride applications
- Sealant on bicuspid and permanent molars (kids through age 16 only)
- Crowns and bridges

### Class II: Basic Services
- Simple extractions
- Periodontal scaling and root planning (and/or curettage)
- Full-mouth debridement
- Fillings
- Complexed oral surgery
- Endodontic (pulp therapy and root canal therapy)
- Preventive services

### Class III: Major Services
- Full, immediate, or overdentures
- Cosmetic orthodontia

### Dental PPO Plans

| Plan Name | Annual Deductible | Plan Year 2022 Deductible | Personal Deductible | Plan Year 2022 Personal Deductible
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental PPO Plus</td>
<td>$6,650</td>
<td>$15,000</td>
<td>$20,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>Dental PPO Plus</td>
<td>$12,700</td>
<td>$30,000</td>
<td>$40,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Dental PPO Plus</td>
<td>$20,000</td>
<td>$60,000</td>
<td>$80,000</td>
<td>$20,000</td>
</tr>
</tbody>
</table>

### Other Plans

- **Dental PPO**: Available to group plans with a designated network of providers.

**Plan names explained:** Dental PPO—PPO-style plans. Dental PPO Plus—PPO-style plans with higher benefits.

**Voluntary Dental Benefits**

- **100%** of cost
- **50%** of cost
- **20%** of cost
- **0%** of cost

**Annual Deductible**

- **IN NETWORK**
- **OUT OF NETWORK**

**30% of covered cost**

**After Deductible, Member Pays:***

- **90%**
- **20%**
- **50%**

**No Exclusion Period**

**Monthly Maximum**

- **$50** / **$150**

**In/Out of Network**

- **IN NETWORK**
- **OUT OF NETWORK**

**Lifetime Maximum**

- **$4,700**

**Dental PPO Plus**

- **$10,000**

**Inactivated**

- **$1,000**

**Endodontic (pulp therapy and root canal therapy)**

- **$1,000**

**Additional eligibility requirements may apply. For more details, contact us at 888-977-9299, TTY 711.**

**Plan availability varies by region.**

**PacificSource.com or search group plans at PacificSource.com.**

**Voluntary Dental Benefits**

- **Dental PPO**
- **Dental PPO Plus**

**2022 Washington | Large Group Dental Plans**

**Voluntary Dental Benefits**

- **100%** of cost
- **50%** of cost
- **20%** of cost
- **0%** of cost

**Annual Deductible**

- **IN NETWORK**
- **OUT OF NETWORK**

**30% of covered cost**

**After Deductible, Member Pays:***

- **90%**
- **20%**
- **50%**

**No Exclusion Period**

**Monthly Maximum**

- **$50** / **$150**

**In/Out of Network**

- **IN NETWORK**
- **OUT OF NETWORK**

**Lifetime Maximum**

- **$4,700**

**Dental PPO Plus**

- **$10,000**

**Inactivated**

- **$1,000**

**Endodontic (pulp therapy and root canal therapy)**

- **$1,000**

**Additional eligibility requirements may apply. For more details, contact us at 888-977-9299, TTY 711.**

**Plan availability varies by region.**

**PacificSource.com or search group plans at PacificSource.com.**

**Voluntary Dental Benefits**

- **Dental PPO**
- **Dental PPO Plus**
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™
- 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:

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

PacificSource.com