Members first

2022 Health Plans for Oregon Small Groups | 1–50
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 on most plans

**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.

- **ID cards**
  Request ID cards and print temporary ones.

- **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 Oregon, the Navigator network includes Legacy Health, Legacy Health Partners, OHSU Health, St. Charles Health System, Samaritan Health, Peace Health, McKenzie-Willamette Medical Center, Asante, and Central Oregon Independent Practice Association. 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, 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.
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.

Oregon Statewide
- Legacy Health
- St. Charles Health System
- Central Oregon Independent Practice Association
- OHSU Health
- Legacy Health Partners
- McKenzie-Willamette Medical Center
- The Portland Clinic
- Asante
- PeaceHealth
- Samaritan Health Services

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

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

Washington
- MultiCare
- MultiCare Connected Care
- Vancouver Clinic
- Legacy Health

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 Oregon counties.

**In-network, nationwide**

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

- Our four-state provider network
- **First Health®** and **First Choice Health™** (Alaska)
## 2022 Oregon | Navigator Small Group Medical Plans

### Table of Out-of-Network Services Coverage

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visits</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
</tr>
<tr>
<td>Physical, Occupational, Urgent Care: $40*</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
</tr>
<tr>
<td>Urgent Care: $100*</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
</tr>
<tr>
<td>Specialty: $100*</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
</tr>
<tr>
<td>Primary: $40*</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
</tr>
<tr>
<td>Prevention Services: $25*</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
</tr>
<tr>
<td>Pregnancy/Birth Services:</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
</tr>
<tr>
<td>Mandated Services:</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
</tr>
<tr>
<td>Preventive Care:</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
</tr>
</tbody>
</table>

*Out-of-Network services are not in-network covered. After deductible is met, members may be subject to balance billing. Adult vision included on this plan. *Not subject to deductible. This is a cost summary. Contact us at Navigator.com or call 800-735-3260. Member pays in full after deductible. See a plan's Summary of Benefits for details or to see a plan's Summary of Benefits.
### Small Group Dental Plans

#### 2022 Oregon

<table>
<thead>
<tr>
<th>Plan Type</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>Core</td>
<td>Crises and exams</td>
<td>Simple extractions</td>
<td>Full, immediate, or sweetness</td>
<td>Available based on group size with any dental plan purchased direct through PacificSource (except Core and Kids plans)</td>
</tr>
<tr>
<td>Class I Plus</td>
<td>Dental cleanings (prophylaxis or prophylactic maintenance)</td>
<td>Periodontal scaling and root planing</td>
<td>Covers and braces</td>
<td>$1,000 lifetime max, 12-month wait period; wait period reduced or eliminated with your orthodontia coverage</td>
</tr>
<tr>
<td>Class II Plus</td>
<td>Fluoride applications</td>
<td>Full mouth debridement</td>
<td>Child orthodontia (medically necessary only; all plans, kids through age 18)</td>
<td>$1,000</td>
</tr>
<tr>
<td>Class III Plus</td>
<td>Sedation on bisoprenal and motor vehicles (kids through age 18 only)</td>
<td>Filings</td>
<td>Pediatric surgery</td>
<td>$1,000 or $1,500</td>
</tr>
<tr>
<td>Dental Advantage Plus</td>
<td>Brush biopsies</td>
<td>Complicated surgery</td>
<td>Orthodontia*</td>
<td>N/A</td>
</tr>
<tr>
<td>Dental Advantage Plus</td>
<td>Exams and biopsies</td>
<td>Endodontic (pulp therapy and root canal therapy)</td>
<td>*Additional eligibility requirements may apply. Go to PacificSource.com to get all the details.</td>
<td></td>
</tr>
<tr>
<td>Dental Advantage Plus</td>
<td></td>
<td>Periodontal surgery</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Dental options to fit your company’s needs

Our Dental Choice and Choice Plus plans allow your employees to visit any dental provider, while our Dental Advantage plans feature different benefit levels for in- and out-of-network dental visits.

With our Victory Dental plans, your employees pay the full premium as if they were buying their own dental plan, but they get plan benefits that might only come with dental plan that you might offer as an employer.

Please note that there are additional guidelines and requirements for voluntary dental 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.

1. **Class I: Preventive Services**
   - Crises and exams
   - Dental cleanings (prophylaxis or prophylactic maintenance)
   - Fluoride applications
   - Sedation on bisoprenal and motor vehicles (kids through age 18 only)
   - Brush biopsies

2. **Class II: Basic Services**
   - Simple extractions
   - Periodontal scaling and root planing and/or coverage
   - Full mouth debridement
   - Filings
   - Complicated surgery
   - Endodontic (pulp therapy and root canal therapy)
   - Periodontal surgery

3. **Class III: Major Services**
   - Full, immediate, or sweetness
   - Covers and braces
   - Child orthodontia (medically necessary only; all plans, kids through age 18)

4. **Cosmetic Orthodontia**
   - Available based on group size with any dental plan purchased direct through PacificSource (except Core and Kids plans)
   - 20-40-50 eligible employees: $1,000 lifetime max, 12-month wait period; wait period reduced or eliminated with your orthodontia coverage

### Vision for adults

- All of our medical plans include full coverage for adult eye exams and vision hardware. After that, the member pays 100%.
- Adults’ dental hardware is covered flat up to $100. After that, it’s subject to an out-of-network deductable of $1,000 or other cost share of up to 50%, depending on the plan.

### Vision for kids

- Out-of-network eye exams are covered up to $40 with no deductible. After that, the member pays 100%.
- Out-of-network eye exams are covered up to $40 with no deductible. After that, the member pays 100%.

### Focus on vision

**Patient Centered Care**

Our vision plans focus on wellness and prevention.

**Preventive care**

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

**Plan savings explored**

• Dental Choice—Choice Plus—Dental Advantage

[Accessibility help: For assistance reading this table or the rest of the document, please call us at (800) 979-2669.]

### What’s new

- We’re expanding our vision coverage with in-network plans for adult and pediatric eye exams.
- Starting in 2022, your employees can access our Vision for Kids program through our EyeCare program at PacificSource.com.
Choose **one plan, or more**

**All our plans are designed to help members feel well and stay healthy, including benefits for preventive care, $0 annual physicals, and most vaccinations.**

---

**Right Fit**

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

- Employees may choose from two to four 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.

---

**HSA**

**Health Savings Accounts (HSA) are a win-win**

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.

---

**HRA**

**Health Reimbursement Arrangements (HRA) to combat costs**

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.
At a glance, your PacificSource coverage includes:

- No-cost wellness programs to encourage employee fitness, nutrition, and behavioral health
- Pediatric vision benefits with all plans, and adult vision on a select few
- Affordable fitness center access from our partner, Active&Fit Direct™
- $500 accident 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:

Choose a health plan or plans

Decide on dental

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

Portland: PortlandSales@PacificSource.com
Bend: BendSales@PacificSource.com
Springfield: SpringfieldSales@PacificSource.com
Medford: MedfordSales@PacificSource.com

PacificSource.com