



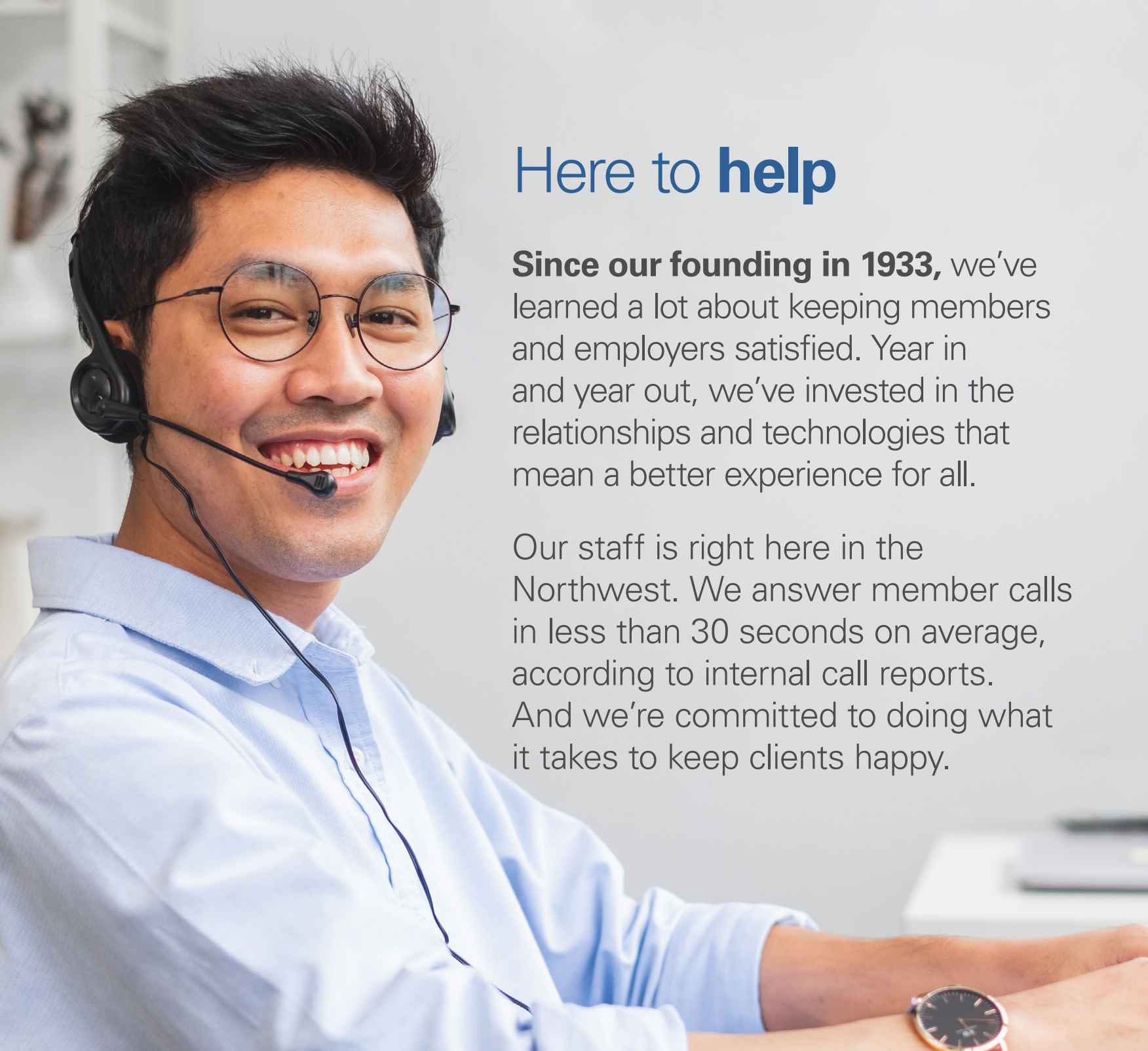
Members **first**

2022 Health Plans for **Idaho Small Groups** | 2–50





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 less than 30 seconds on average, 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
- No copay on dozens of \$0 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



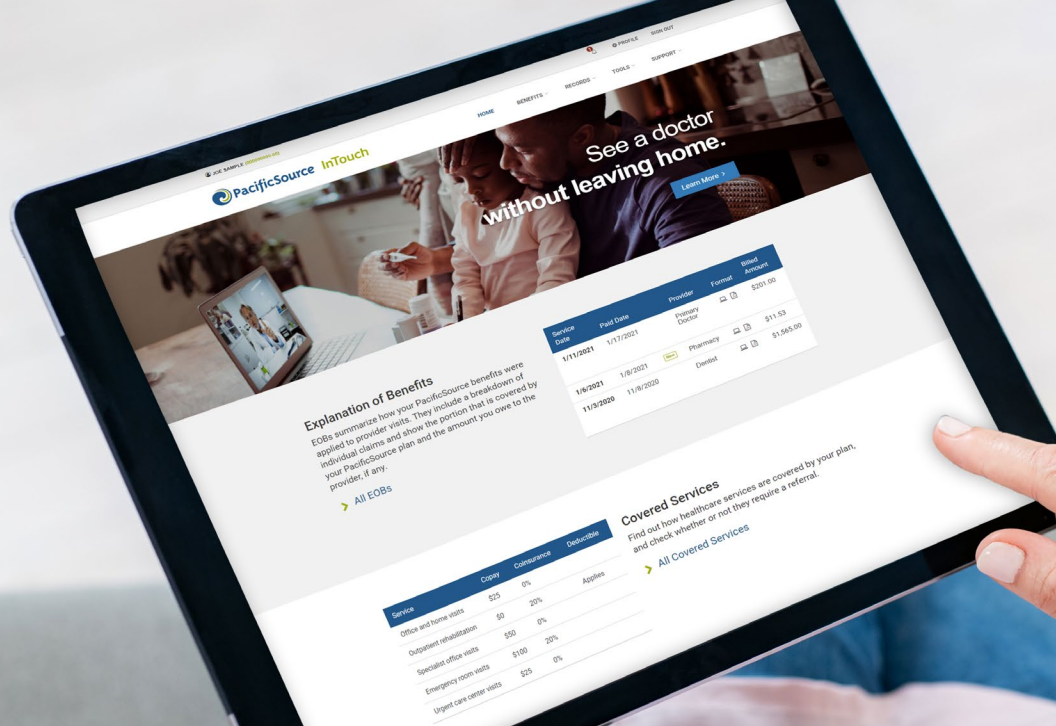
Nonprofit



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.

ID cards

Request ID cards and print temporary ones.

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 Idaho, the Voyager network includes:

- Bingham Memorial Hospital
- Eastern Idaho Regional Medical Center
- Kootenai Care Network
- Patient Quality Alliance
- Saint Alphonsus Health System
- St. Luke's Health Partners

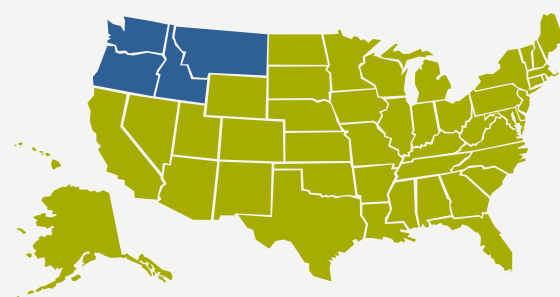
Voyager gives members access to thousands of independent practitioners, including acupuncture, chiropractic, and naturopathic care providers. And Voyager offers out-of-network benefits, for greater freedom and choice.



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

In-network, nationwide

Voyager 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 Idaho | Voyager Small Group Medical Plans

	NON-HSA QUALIFIED PLANS																HSA QUALIFIED PLANS**											
Product	Gold 1000^		Gold 2000^		Silver 3000^		Silver 4500^		Silver 5500^		Silver 6500^		Bronze 6800^		Bronze 8550^		Gold HSA 3000		Silver HSA 3000		Silver HSA 4500		Silver HSA 5500		Bronze HSA 7000			
	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	\$1,000 / \$2,000	\$10,000 / \$20,000	\$2,000 / \$4,000	\$10,000 / \$20,000	\$3,000 / \$6,000	\$10,000 / \$20,000	\$4,500 / \$9,000	\$10,000 / \$20,000	\$5,500 / \$11,000	\$10,000 / \$20,000	\$6,500 / \$13,000	\$10,000 / \$20,000	\$6,800 / \$13,600	\$10,000 / \$20,000	\$8,550 / \$17,100	\$10,000 / \$20,000	\$3,000 / \$6,000	\$10,000 / \$20,000	\$3,000 / \$6,000	\$10,000 / \$20,000	\$4,500 / \$9,000	\$10,000 / \$20,000	\$5,500 / \$11,000	\$10,000 / \$20,000	\$7,000 / \$14,000	\$10,000 / \$20,000		
Out-of-Pocket Maximum Individual / Family	\$6,000 / \$12,000	\$15,000 / \$30,000	\$5,500 / \$11,000	\$15,000 / \$30,000	\$8,700 / \$17,400	\$15,000 / \$30,000	\$8,500 / \$17,000	\$15,000 / \$30,000	\$8,000 / \$16,000	\$15,000 / \$30,000	\$7,500 / \$15,000	\$15,000 / \$30,000	\$8,150 / \$16,300	\$15,000 / \$30,000	\$8,550 / \$17,100	\$15,000 / \$30,000	\$3,000 / \$6,000	\$15,000 / \$30,000	\$6,750 / \$13,500	\$15,000 / \$30,000	\$4,500 / \$9,000	\$15,000 / \$30,000	\$5,500 / \$11,000	\$15,000 / \$30,000	\$7,000 / \$14,000	\$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:		
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%		
Preventive Drug Coverage	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%		
Accident Benefit	Covered in full up to \$500*, within 90 days of accident.		Covered in full up to \$500*, within 90 days of accident.		Covered in full up to \$500*, within 90 days of accident.		Covered in full up to \$500*, within 90 days of accident.		Covered in full up to \$500*, within 90 days of accident.		Covered in full up to \$500*, within 90 days of accident.		Covered in full up to \$500*, within 90 days of accident.		Covered in full up to \$500*, within 90 days of accident.		Covered in full up to \$500*, within 90 days of accident.		Covered in full up to \$500*, within 90 days of accident.		Covered in full up to \$500*, within 90 days of accident.		Covered in full up to \$500*, within 90 days of accident.		Covered in full up to \$500*, within 90 days of accident.			
	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:			
Telehealth (including behavioral health for adults)	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%	20%	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%		
Office Visits Primary, Urgent Care, and Specialist	Primary/Urgent Care: \$30* Specialist: \$60*	50%	Primary/Urgent Care: \$25* Specialist: \$60*	50%	Primary/Urgent Care: \$40* Specialist: \$70*	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: 40%	50%	Primary/Urgent Care: \$35* Specialist: Covered in Full	50%	Covered in Full	50%	20%	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%		
Inpatient Hospital	25%	50%	25%	50%	40%	50%	35%	50%	30%	50%	30%	50%	40%	50%	Covered in Full	50%	Covered in Full	50%	20%	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%		
Lab / X-ray	25%	50%	25%	50%	40%	50%	35%	50%	30%	50%	30%	50%	40%	50%	Covered in Full	50%	Covered in Full	50%	20%	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%		
Physical, Occupational, and Speech Therapy 20 visits per benefit period	\$30*	50%	\$25*	50%	40%	50%	35%	50%	30%	50%	30%	50%	40%	50%	Covered in Full	50%	Covered in Full	50%	20%	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%		
Outpatient Surgery	25%	50%	25%	50%	40%	50%	35%	50%	30%	50%	30%	50%	40%	50%	Covered in Full	50%	Covered in Full	50%	20%	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%		
Emergency Services Copay waived if admitted	\$250 plus 25%	\$250 plus 25%	\$250 plus 25%	\$250 plus 25%	\$250 plus 40%	\$250 plus 40%	\$250 plus 35%	\$250 plus 35%	\$250 plus 30%	\$250 plus 30%	\$250 plus 30%	\$250 plus 30%	\$500 plus 40%	\$500 plus 40%	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	Covered in Full	Covered in Full		
Chiropractic / Acupuncture 18 visits combined per benefit period	\$30*	50%	\$25*	50%	\$40*	50%	\$30*	50%	\$30*	50%	\$30*	50%	\$35*	50%	\$35*	50%	Covered in Full	50%	20%	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%		
Prescription (Rx) Drug Coverage Out-of-network: 30-day max fill, no more than 3 per year	Tier 1: \$15* Tier 2: \$45* Tier 3 & 4: 20%*	50%	Tier 1: \$10* Tier 2: \$45* Tier 3 & 4: 20%*	50%	Tier 1: \$15* Tier 2: \$90* Tier 3 & 4: 40%*	50%	Tier 1: \$15* Tier 2: \$70* Tier 3 & 4: 35%*	50%	Tier 1: \$15* Tier 2: \$70* Tier 3 & 4: 30%*	50%	Tier 1: \$15* Tier 2: \$70* Tier 3 & 4: 30%*	50%	40%	50%	Tier 1: \$20* Tier 2, 3 & 4: Covered in Full	50%	Covered in Full	50%	20%	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%		

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. **Includes adult vision exams. Benefit subject to deductible and coinsurance.

Treatment for Autism Spectrum Disorder is covered the same as other conditions, depending on the services rendered. Visit limits do not apply to treatment for Autism Spectrum Disorder.

This is a brief summary. Contact us at IdahoSales@PacificSource.com or go to [PacificSource.com](https://www.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**.

Decide on
dental

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

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 Voluntary Dental option, your employees pay the full premium as 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.

2022 Idaho | Small Group Dental Plans

	Dental Choice 0-20-50 50-1000	Dental Choice Plus 0-20-50 25-1000 or 0-20-50 25-1500	Dental Choice Plus 0-20-50 50-1000 or 0-20-50 50-1500	Dental Advantage Core		Dental Advantage 0-20-50 750		Dental Advantage 0-20-50 1000 or 0-20-50 1500		Dental Advantage Plus 0-20-50 1000 or 0-20-50 1500		Kids Dental Advantage 0-20-50 or 20-40-50 <small>(coverage for members age 18 and under)</small>	
	No Network	No Network	No Network	Advantage Network		Advantage Network		Advantage Network		Advantage Network		Advantage Network	
Group Size Required for Standalone Policy	2+	2+	2+	2+		2+		2+		2+		2+	
	ANY PROVIDER	ANY PROVIDER	ANY PROVIDER	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
Annual Deductible <small>Individual / Family</small>	\$50 / \$150	\$25 / \$75	\$50 / \$150	N/A	\$50 / \$150	N/A	\$50 / \$150	N/A	\$50 / \$150	N/A	\$50 / \$150	N/A	\$50 / \$150
Annual Maximum Benefit <small>Per person, age 19 and older</small>	\$1,000	\$1,000 or \$1,500	\$1,000 or \$1,500	\$500 on Class II services		\$750		\$1,000 or \$1,500		\$1,000 or \$1,500		N/A	
Pediatric Out-of-Pocket Maximum <small>Individual/Family, age 18 and under</small>	\$375 / \$750	\$375 / \$750	\$375 / \$750	\$375 / \$750		\$375 / \$750		\$375 / \$750		\$375 / \$750		\$375 / \$750	
	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:
Class I Services	Covered in Full	Covered in Full	Covered in Full	Covered in Full	20%	Covered in Full	20%	Covered in Full	20%	Covered in Full	20%	Covered in Full or 20%	20%
	AFTER DEDUCTIBLE, MEMBER PAYS:	AFTER 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:
Class II Services	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20% or 40%	20% or 50%
Class III Services	50%	50%	50%	50% (age 19+ not covered)	50% (age 19+ not covered)	50%	50%	50%	50%	50%	50%	50%	50%
Wait Period <small>Per person, age 19 and older</small>	Class III: 12 months	None	None	Class II: 6 months		Class II: 6 months; Class III: 12 months		Class III: 12 months		None		None	
Cosmetic Orthodontia*	Optional; \$1,000 Lifetime Max	Optional; \$1,000 Lifetime Max	Optional; \$1,000 Lifetime Max	N/A		Optional; \$1,000 Lifetime Max		Optional; \$1,000 Lifetime Max		Optional; \$1,000 Lifetime Max		N/A	

*Additional eligibility requirements may apply.
This is a brief summary. For more details, contact us at IdahoSales@PacificSource.com or search small group plans at [PacificSource.com](https://www.pacificsource.com). 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**.

What’s covered?

Here is a brief list of services and treatments most commonly asked about. Go to [PacificSource.com](https://www.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 bicuspid and permanent molars (kids through age 18 only)
- Brush biopsies

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
- Child orthodontia (medically necessary only; all plans; kids through age 18)

Cosmetic Orthodontia*

- Available based on group size with any dental plan purchased direct through PacificSource (except Core and Kids plans)
- 26–50 enrolled employees: \$1,000 lifetime max, 12-month wait period; wait period reduced or eliminated with prior orthodontia coverage

Focus on
vision

Our vision plans focus on wellness and prevention.

Vision for kids

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

Vision for adults

All of our medical plans include coverage for adult eye exams, and many include coverage for vision hardware such as eyeglasses or contacts. Please see the Plan Comparison chart following page 6 for differences among plans.

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

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



Education reimbursement up to \$150 for health and wellness classes



Pediatric vision benefits with all plans, and adult vision on a select few



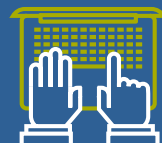
No-cost care management for chronic conditions



Affordable fitness center access from our partner, Active&Fit Direct™



Prenatal program for expectant mothers



Easy online access for you and your employees



\$500 accident benefit for covered services due to an accident outside of work



Home delivery of prescriptions—up to a 90-day supply



24-Hour NurseLine at no cost



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.

Boise: 208-342-3709 | 888-492-2875

Coeur d'Alene: 208-333-1557 | 888-492-2875

Idaho Falls: 208-522-1360 | 888-492-2875

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