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
- 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.

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

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

In Oregon, the Voyager network includes:

- Legacy Health
- Legacy Health Partners
- OHSU Health
- Central Oregon Independent Practice Association
- McKenzie-Willamette Medical Center
- PeaceHealth
- Providence Medical Group in Ashland, Central Point, Eagle Point, Grants Pass, and Medford
- St. Charles Health System

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 the following counties: Baker, Douglas, Jackson, Josephine, and Malheur

In-network, nationwide

Voyager lets members see providers across the country, thanks to partnerships with First Health® and First Choice Health™. 
<table>
<thead>
<tr>
<th>Product</th>
<th>Bronze ($6,500)</th>
<th>Gold ($11,250)</th>
<th>Silver ($7,300)</th>
<th>Gold ($16,300)</th>
<th>Silver ($11,250)</th>
<th>Gold ($22,500)</th>
<th>Silver ($15,000)</th>
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<th>Gold ($13,500)</th>
<th>Silver ($9,000)</th>
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<td>Maternity &amp; Newborn Care</td>
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</table>

Note: All network expenses were curtailed in an allowed amount. Offer that amount to member; members may be subject to balance billing. *Adult voice included on this plan. **Most subject to deactivation. This is a simple summary. Contact us at HSA@PacificSource.com or go to PacificSource.com to obtain full summary of benefits. Accessibility help: For assistance reading this table or the rest of the document, please call us at 800-735-3260.
### Dental Plan Options

#### Group Size Required for Mandate Policy

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Group Size Required</th>
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</thead>
<tbody>
<tr>
<td>No Network Needed</td>
<td>0-20-20 or 20-40-40</td>
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<tr>
<td>IN NETWORK</td>
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<tr>
<td>OUT OF NETWORK</td>
<td>50%</td>
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<tr>
<td>N/A</td>
<td>20%</td>
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#### Out-of-Pocket Maximum

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Annual Deductible</th>
<th>Annual Maximum Benefit</th>
<th>Out-of-Pocket Maximum</th>
<th>Exclusion Period</th>
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<tbody>
<tr>
<td>Dental Choice Plus</td>
<td>$375 / $750</td>
<td>0-20-50</td>
<td>0-20-50 or 20-40-40</td>
<td>12 months</td>
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<tr>
<td>Kids Dental Advantage</td>
<td>$375 / $750</td>
<td>0-20-50</td>
<td>0-20-50 or 20-40-40</td>
<td>12 months</td>
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#### Coverage in Full

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>20% or 50%</th>
<th>Out-of-Pocket Maximum</th>
<th>NO DEDUCTIBLE, MEMBER PAYS:</th>
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<tbody>
<tr>
<td>Dental Choice Plus</td>
<td>20% or 50%</td>
<td>$375 / $750</td>
<td>$1,000 or $1,500</td>
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</table>

#### Plan Comparison Chart

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Future DEDUCTIBLE</th>
<th>OUT-OF-POCKET MAXIMUM</th>
<th>EXCLUSION PERIOD</th>
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<tr>
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<td>$375 / $750</td>
<td>0-20-50</td>
<td>12 months</td>
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</tbody>
</table>

### Vision Plans

#### 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%.

#### Vision for adults

- All of our medical plans include coverage for adult eye exams, and many include coverage for vision hardware such as eye glasses and contacts.

### Contact Information

- [PacificSource.com](http://PacificSource.com)
- 800-735-3260
- OregonSales@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
(see the big chart)

Decide on dental
(see the smaller chart)

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.

888-492-2875

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

PacificSource.com