Members first

2022 Health Plans for Montana 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

**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.
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 Montana, the Navigator network includes, among many others: Billings Clinic, St. Patrick Hospital, Logan Health, St. Peter’s Health, SCL Health, and Community Medical Centers. 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 and northern Wyoming, 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.

**Montana**

Statewide

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

**Idaho**

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

**Oregon**

Statewide

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

**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 Montana counties.

In-network, nationwide

Navigator lets members see providers across the country, thanks to partnerships with First Health® and First Choice Health™.
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<th>Platinum</th>
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<th>Silver 4500</th>
<th>Silver 3000</th>
<th>Silver 2000</th>
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*This plan available with or without adult vision. Not subject to deductible. Wellness and well-child care not subject to deductible. Preventive mammograms are not subject to deductible and are covered in full in all cost-sharing networks. Contact us at 888-707-1928 to see a plan's Summary of Benefits. Accessibility info: For assistance reaching us at the above number, please call 800-667-7280; TTY #1 800-731-2000.*
**Dental Choice** 20%
No Network Needed
Class II: 6 months
$25 / $75
Covered in Full

**Dental Choice Plus**
20-50-50 1000 or 20-50-100
No Network Needed
Class II: 6 months
$25 / $75
$375 / $750
No Network Needed
1+
$50 / $150
Optional; $1,000 Lifetime Max
$375 / $750
NO DEDUCTIBLE, MEMBER PAYS:
Covered in Full

**Kids Dental Choice** 20-50 or 20-40-50
No Network Needed
Coverage begins age 5 and at least 4 months old

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**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
- Exams and x-rays
- Dental cleanings (prophylaxis or periodontal maintenance)
- Fluoride applications
- Sealant on incisors and permanent molars (kids through age 10 only)
- Brushing

### Class II: Basic Services
- Simple extractions
- Periodontal scaling and root planing
- 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*

### 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 orthodontic coverage

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**Accessibility help:** For assistance reading this table or the rest of the document, please call us at 888-977-9299, TTY 711.

*Additional eligibility requirements may apply. The information is a brief summary. For more details, contact us at MontanaSales@PacificSource.com or visit Summary of Benefits at PacificSource.com

*Optional; coverage varies by plan and group size.

**Vision**

**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**
Many of our medical plans include coverage for adult eye exams and vision hardware.

When visiting an out-of-network provider, eye exams are covered up to $40. Out-of-network eye exams are covered up to $40 with no deductible. After that, the member pays 100%. Adult vision hardware is covered in full up to $150.

For more details on our vision benefits, please contact your broker or our team at MontanaSales@PacificSource.com.

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For more information, please read the full plan document. The plan’s details, limitations, exclusions, and other terms may be different from the summary provided here. Please see the full plan document for complete details.
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.

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
Email: MontanaSales@PacificSource.com

PacificSource.com