Members first

2022 Health Plans for Washington 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.

<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>
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<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.

Manage enrollment status
Easily add, update, and delete employee information.

See member IDs
View and print ID cards for employees.

Get info on demand
See benefit summaries, your contract, handbooks, and more.

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 Washington, the Navigator network includes Legacy Health, MultiCare, MultiCare Connected Care, OHSU Health, Physicians of Southwest Washington, and Vancouver Clinic. 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 statewide, 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.

**Washington**
- Olympia
- Spokane
- Tacoma
- Vancouver

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 businesses located in** Clark, Pierce, Spokane, and Thurston counties.

**In-network, nationwide**

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

- Navigator Washington
- Navigator
- **First Health® and First Choice Health™** (Alaska)
<table>
<thead>
<tr>
<th>Product</th>
<th>Platinum</th>
<th>Gold (HSA)</th>
<th>Gold</th>
<th>Silver (HSA)</th>
<th>Silver</th>
<th>Silver (HSA)</th>
<th>Silver</th>
<th>Bronze (HSA)</th>
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<th>Bronze (HSA)</th>
<th>Bronze (HSA)</th>
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<tbody>
<tr>
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<td>80%</td>
<td>75%</td>
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<tr>
<td>Network</td>
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<td>Platinum $30000 / Gold $10,000 / Silver $5,000 / Bronze $2,500</td>
<td>Platinum $20000 / Gold $7,500 / Silver $3,750 / Bronze $1,875</td>
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</tr>
</tbody>
</table>

Preventive dental coverage is excluded with all of these plans. Out-of-network services are covered up to an allowed amount. After that amount is met, members may be subject to balance billing. *Member costs considered is the plan. **Member subject to deductibles.
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.

Choose a Dental PPO plan

With a Dental PPO plan, members have access to a robust network of more than 4,700 care access points in Washington. It’s important that members see Dental PPO participating providers. Doing so maximizes their benefits.

Find dentists who accept the Dental PPO plan at PacificSource.com.

Our dental plans are available for purchase by businesses located in all Washington counties.

Plan names explained: Plus—No exclusion periods

This is a brief summary. For more details, contact us at WashingtonSales@PacificSource.com or search small group plans at PacificSource.com. Accessibility help: For assistance reading this table or the rest of the document, please call us at 888-977-9299, TTY 711 or 800-735-3260.

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 $45 with no deductible. After that, the member pays 100%. Pediatric vision hardware is covered up to $120. After that, it’s subject to an in-network deductible and then a cost-sharing fee up to 25%, depending on the plan.

Vision for adults

Plans marked with a ^ include coverage for adult eye exams and vision hardware. When visiting an in-network provider, eye exams are covered in full. Out-of-network eye exams are covered up to $45 with no deductible. After that, the member pays 100%. Adult vision hardware is covered up to $120.

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

2022 Washington | Small Group Dental Plans

<table>
<thead>
<tr>
<th>Dental PPO</th>
<th>Dental PPO Plus</th>
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<tbody>
<tr>
<td>0-20-50 1000 or 0-20-50 5000</td>
<td>0-20-50 1000 or 0-20-50 5000</td>
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<table>
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<tr>
<th>Plan</th>
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<th>Annual Deductible</th>
<th>Cost Sharing</th>
<th>Out of Network</th>
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<td>Dental PPO Plus</td>
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<table>
<thead>
<tr>
<th>Pediatric Dental Benefits</th>
<th>Enrolled Family, age 18 and under</th>
<th>Enrolled Family, age 19 and older</th>
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<tbody>
<tr>
<td>Class I Services</td>
<td>Covered in Full</td>
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<tr>
<td>Class II Services</td>
<td>20%</td>
<td>20%</td>
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<tr>
<td>Class III Services</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

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
- Sealants on bicuspids and permanent molars (kids through age 18 only)
- Brush biopsies

Class II: Basic Services
- Simple extractions
- Periodontal scaling and root planing and/or curettage
- Pull-out tooth debonding
- 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)

TMJ Benefit
- $1,000 max per year
- $5,000 total maximum
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.

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**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.

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**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.

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**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 most
- 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 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: WashingtonSales@PacificSource.com

PacificSource.com