Members first

2022 Health Plans for **Washington Small Groups** | 1–50
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
- 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.

**See member IDs**
View and print ID cards for employees.

**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 Washington, in addition to many others, the Voyager network includes:

- Legacy Health
- MultiCare
- MultiCare Connected Care
- OHSU Health
- Physicians of Southwest Washington
- UW Medicine
- Vancouver Clinic

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 and the dental plans on pages 11-12 are available for purchase by businesses located in all Washington counties.

In-network, nationwide

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

Voyager Washington
Voyager
First Health® and First Choice Health™ (Alaska)
# 2022 Washington Voyager Small Group Medical Plans

## Plans Overview

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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.

### 2022 Washington Small Group Dental Plans

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<tr>
<th>Plan Name</th>
<th>Coverage Group Size Required for Standalone Policy</th>
<th>IN NETWORK</th>
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#### Annual Deductible

- IN NETWORK: $0, $50, $100, $200
- OUT OF NETWORK: N/A, $50, $100, $200

#### Annual Maximum Benefit

- IN NETWORK: 30,000 or 30,000
- OUT OF NETWORK: N/A, 30,000 or 30,000

#### Pediatric Out-of-Pocket Maximum

- IN NETWORK: $250, $1,000
- OUT OF NETWORK: N/A, $250

### Class I Services

- Preventive Services: Exams and x-rays, dental cleanings (prophylaxis or periodontal maintenance), fluoride applications, sealants and braces, and biopsies.

### Class II Services

- Basic Services: Extractions, root planing and scaling, periodontal debridement, fillings, endodontics, and oral surgery.

### Class III Services

- Major Services: Crowns and bridges, orthodontia, and TMJ therapy.

### TMJ Benefit

- Maximum benefit per year: $1,000
- Total maximum: $5,000

### What’s covered?

This 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 bicuspids and permanent molars (kids through age 18 only)
- Braces and braces

### Class II: Basic Services

- Simple extractions
- Periodontal scaling and root planing and/or curettage
- Full mouth debridement
- Fillings
- Complicated oral surgery
- Endodontics (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 therapy

### 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

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 $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 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.**

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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 a select few
- 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](mailto:WashingtonSales@PacificSource.com)  
[PacificSource.com](http://www.PacificSource.com)