Members first

2022 Health Plans for Oregon Individuals and Families
The kind of help you’d expect from a friend.

At PacificSource, member service is more than professional—it’s personal.

What’s more, it’s local. The people who help you are right here in the Northwest. We answer your calls in less than 30 seconds on average, according to internal call reports. And we’re committed to going beyond what’s required to make sure you’re satisfied.

PacificSource 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.
Benefits that go beyond what’s required

**Expanded telehealth coverage**
Members can see a doctor without leaving home—including behavioral health visits for adults. You’ll get the care you need, when and where you 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
InTouch puts you in charge

Manage your benefits from your computer, phone, or tablet—24/7. You’ll have secure access to all your insurance info, plus valuable health-related extras, with our InTouch site and iOS/Android app.

With InTouch you can:

- Display your member ID
- Schedule doctor visits—physical and behavioral health—through Teladoc®
- Review what’s covered by your plan
- Read Explanation of Benefits statements
- Check your deductible status
- Search for a doctor
- Select your primary care provider
- Call our free 24-Hour NurseLine
- Work toward health goals at CaféWell
- Reach our Customer Service team
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 Oregon, the Navigator network includes, among many others, Legacy Health, Legacy Health Partners, OHSU Health, St. Charles Health System, Samaritan Health Services, PeaceHealth, McKenzie-Willamette Medical Center, Asante, and Central Oregon Independent Practice Association. 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, you have access to a broad array of in-network providers. This includes local doctors, providers in our four-state area, nationally through our partnership with First Health® and in Alaska through First Choice Health™.

Members experience seamless, accountable care from a dedicated team of providers.
The doctors and hospitals you want.
We’ve partnered with well-respected health centers and hospitals in the region to provide members and their families with quality care.

**Oregon**
- Statewide

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

**Montana**
- Statewide

**Washington**
- Spokane
- Tacoma
- Vancouver

In-network availability is based on member’s plan and network.
Navigator is available for purchase by people living in all Oregon counties.

In-network, nationwide

**Navigator** 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)

Out-of-network benefits

Want to see a doctor who’s not in your network? With Navigator, their services are covered, up to an allowed amount.
We cover more than 42,000 individual members and their families across the Greater Northwest.

PacificSource covers independent people just like you who get their health insurance direct, and not from an employer.

Source: monthly enrollment report, May 2021
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<thead>
<tr>
<th>Product</th>
<th>Gold</th>
<th>Silver 2900</th>
<th>Silver 3000</th>
<th>Silver 3600</th>
<th>Silver 3900</th>
<th>Silver 4000</th>
<th>Bronze 7000</th>
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**This is a brief summary. Contact a Coverage Advisor at 855-330-2792 or by email at CoverageAdvisors@PacificSource.com for details or to see a plan’s Summary of Benefits.**
Vision care for kids

Pediatric vision benefits (for members through age 18)

Most of our medical plans include pediatric vision coverage through age 18. This includes routine eye exams at no cost when seeing an in-network doctor. Most plans also include vision hardware coverage up to $150 for members through age 18.
Decide on **dental**

Good dental health can lead to better overall health. You can add one of our dental plans to your health plan, or select dental-only. Available for purchase year-round, not just during open enrollment.

### 2022 Oregon

**Individual and Family Dental Plan Comparison**

<table>
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<tr>
<th></th>
<th>Dental Advantage 0-20-50 1000</th>
<th>Dental Advantage 0-20-50 1500</th>
<th>Kids Dental Advantage 0-20-50 (coverage for members age 18 and under)</th>
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<td>Advantage Network</td>
<td>Advantage Network</td>
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<td><strong>Annual Deductible</strong></td>
<td>IN NETWORK</td>
<td>OUT OF NETWORK</td>
<td>IN NETWORK</td>
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<td>Individual / Family</td>
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<td>$50 / $150</td>
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<td><strong>Annual Maximum Benefit</strong></td>
<td><strong>Per person, age 19 and older</strong></td>
<td>$1,000</td>
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<td><strong>Pediatric Out-of-Pocket Maximum</strong></td>
<td><strong>Individual/Family, age 18 and under</strong></td>
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<td>NO DEDUCTIBLE, MEMBER PAYS:</td>
<td>AFTER DEDUCTIBLE, MEMBER PAYS:</td>
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<td>Class II Services</td>
<td>20%</td>
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<tr>
<td>Class III Services</td>
<td>50%</td>
<td>50%</td>
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<tr>
<td>Exclusion Period</td>
<td><strong>Per person, age 19 and older</strong></td>
<td>Class II: 6 months; Class III: 12 months</td>
<td>Class II: 6 months; Class III: 12 months</td>
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</tbody>
</table>

This is a brief summary. Contact a Coverage Advisor at 855-330-2792 or by email at CoverageAdvisors@PacificSource.com. For more details, search individual and family 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.
Help with **Health Savings Accounts (HSA)**

When you’re ready to decide, you’ll see two types of plans available: HSA-qualified and Non-HSA qualified.

All our health plans include coverage for preventive care, $0 annual physicals from in-network providers, and most vaccinations.

**Non-HSA**

With **Non-HSA** plans, you can use certain medical benefits before you’ve met your deductible. You’ll be responsible for a copay for the service, which include things such as primary care, urgent care, or pharmacy.

**HSA-qualified plans** help you save for healthcare expenses like deductibles and coinsurance. The plans require that all major benefits be subject to your deductible.

**HSA**

With **HSA** plans, you’ll set up a dedicated bank account, contributions to which are 100% tax deductible (up to a maximum), like an IRA. Another benefit: Withdrawals from your HSA account to pay for qualified medical expenses are tax-free.
Ten more ways **PacificSource** gives you more

- Access to highly rated hospitals and urgent care centers
- Affordable gym memberships through Active&Fit Direct™
- Global emergency services from Assist America®
- Help quitting tobacco
- Home-delivered pharmacy orders
- No-cost care management for chronic conditions
- Prenatal resources for expectant mothers
- Up to $150 reimbursement for health & wellness classes
- Weight Watchers® program discounts
- No-cost 24-Hour NurseLine for health questions

Additional benefits are not considered insurance.
Next steps:

Select a health plan (see the big chart)

Decide on dental (see the smaller chart)

Get a price quote: Contact your agent, call us at **855-330-2792**, or use our online quote tool at [PacificSource.com](http://PacificSource.com)
We’re here to help.

It’s natural to have questions about a topic as important as your family’s health. We understand, and we’re happy to speak with you by phone or email.

**Phone:** 800-814-6827  
**Email:** CoverageAdvisors@PacificSource.com  
PacificSource.com