



Beyond what's required

2023 Health Plans for Idaho Large Groups | 51+



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 is a **not-for-profit community health plan**. We don't answer to shareholders, but to members, providers, producers, and employers—the people who depend on our products and services.

Health plans that focus on the right things: **members**, **providers**, and **communities**



A unique, not-for-profit partnership

PacificSource is different. We're a local health insurer that works closely with highly rated 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 fairly, 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%

That's our average employer satisfaction rating, based on surveys conducted March 2021 – February 2022. The remaining 2%? We're working on it.

Benefits that go beyond what's required



Expanded telehealth coverage

Members can see a doctor without leaving home. Your employees get the care they need, where and when they need it.



No referrals required 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.)



No-cost 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 234,000 members and their families in the Greater Northwest.

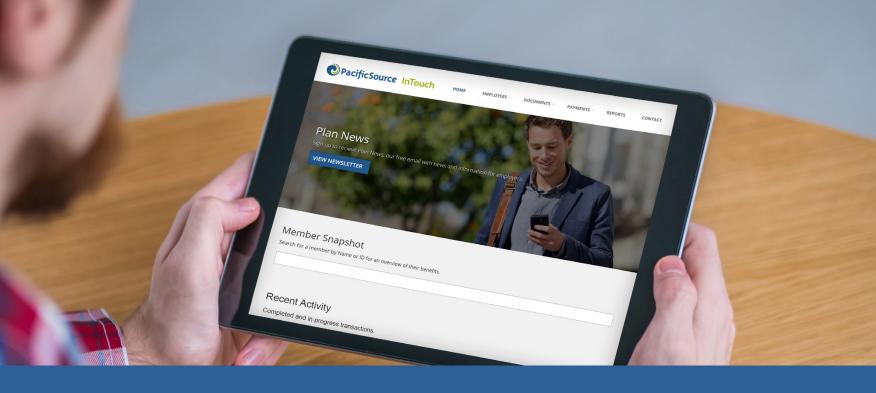
Our business clients include companies working in a variety of industries.

That's experience we can leverage to help you.



Source: monthly enrollment report, March 2022





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 information through our secure online portal.

With InTouch for Employers you can:

Easily pay your bill

View statements, pay online, and review payment history.

Manage enrollment status

Easily add, update, and delete employee information.

Run reports

Know who and how many employees are covered.

ID cards

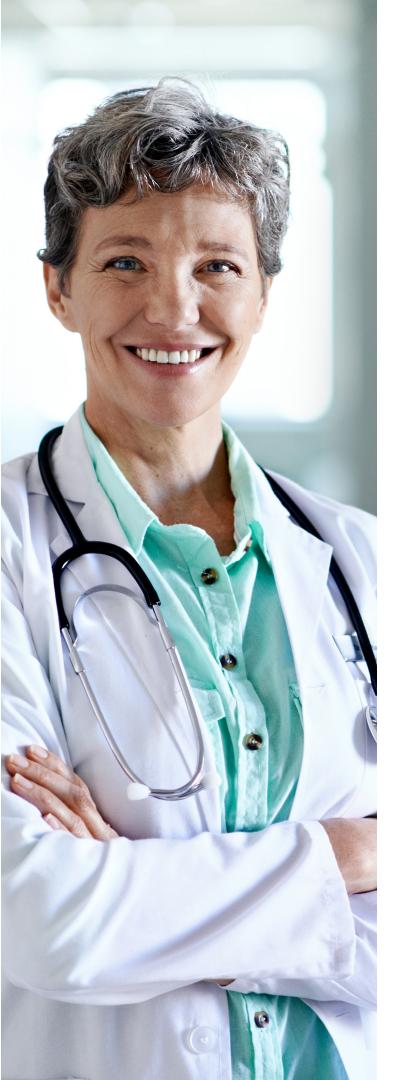
Request ID cards or print them on demand

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 Idaho, the Navigator network includes St. Luke's Health Partners, Patient Quality Alliance, Eastern Idaho Regional Medical Center, and Bingham Memorial Hospital, 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

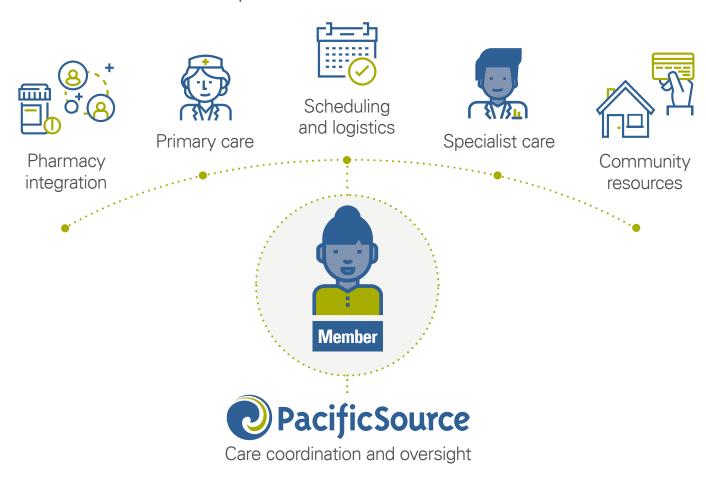
Cost-effective care coordination that puts members at the center

Navigator is a coordinated care product designed to advance the ideal member experience. Each member's care is managed within a network of local, highly rated healthcare providers focused on quality outcomes.

With Navigator, you get a health plan that:

- Promotes better member healthcare engagement
- Provides empowering self-management tools
- Employs cost controlling measures
- Emphasizes shared decision-making with providers

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.

Idaho

Blackfoot
Boise
Idaho Falls
Nampa/Caldwell
Pocatello
Twin Falls





























Statewide



















Washington







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

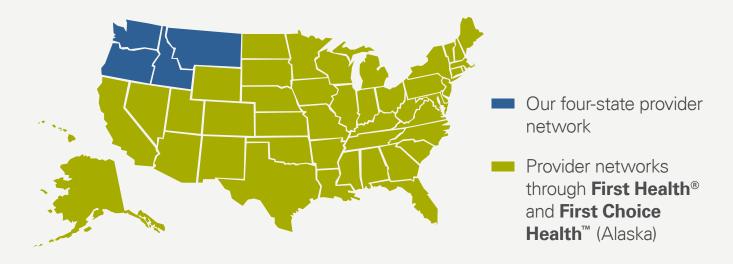


Navigator is available for purchase by businesses located in the following counties: Ada, Adams, Bannock, Bear Lake, Bingham, Blaine, Boise, Bonneville, Butte, Camas, Canyon, Caribou, Cassia, Clark, Custer, Elmore, Franklin, Fremont, Gem, Gooding, Jefferson, Jerome, Lemhi, Lincoln, Madison, Minidoka, Oneida, Owyhee, Payette, Power, Teton, Twin Falls, Valley, and Washington



In-network, nationwide







Outside the Northwest?



With **Navigator**, your in-network coverage goes with you thanks to partnerships with **First Health**[®] and **First Choice Health**.™

2023 Idaho Navigator Large Group Medical Plans

							HSA QUALIFIED PLANS																							
	1000+ 1000+		1500+ 1500+		2000+ 2000+		2500+ 2500+		3000+ 3000+		4000+ 4000+		5000+ 5000+	30_20 30_30	7000+ 7000+		HSA 150 Non-Em	0_20+Rx bedded	HSA 300	0_20+Rx	HSA 3000	0_50+Rx	HSA 30	000+Rx	HSA 40)00+Rx	HSA 50	000+Rx	HSA 70	000+Rx
	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK
Deductible Individual / Family	\$1,000 / \$2,000	\$2,000 / \$4,000	\$1,500 / \$3,000	\$3,000 / \$6,000	\$2,000 / \$4,000	\$4,000 / \$8,000	\$2,500 / \$5,000	\$5,000 / \$10,000	\$3,000 / \$6,000	\$6,000 / \$12,000	\$4,000 / \$8,000	\$8,000 / \$16,000	\$5,000 / \$10,000	\$10,000 / \$20,000	\$7,000 / \$14,000	\$14,000 / \$28,000	\$1,500 / \$3,000	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000	\$6,000 / \$12,000	\$3,000 / \$6,000	\$6,000 / \$12,000	\$4,000 / \$8,000	\$8,000 / \$16,000	\$5,000 / \$10,000	\$10,000 / \$20,000	\$7,000 / \$14,000	\$24,000 / \$48,000
Out-of-Pocket Maximum Individual / Family	\$4,000 / \$8,000	\$8,000 / \$16,000	\$4,000 / \$8,000	\$8,000 / \$16,000	\$5,000 / \$10,000	\$10,000 / \$20,000	\$5,000 / \$10,000	\$10,000 / \$20,000	\$5,000 / \$10,000	\$10,000 / \$20,000	\$6,000 / \$12,000	\$12,000 / \$24,000	\$6,850 / \$13,700	\$13,700 / \$27,400	\$8,550 / \$17,100	\$17,100 / \$34,200	\$4,500 / \$6,850	\$9,000 / \$13,700	\$5,000 / \$10,000	\$10,000 / \$20,000	\$6,350 / \$12,700	\$12,700 / \$25,400	\$3,000 / \$6,000	\$12,000 / \$24,000	\$4,000 / \$8,000	\$16,000 / \$32,000	\$5,000 / \$10,000	\$20,000 / \$40,000	\$7,000 / \$14,000	\$48,000 / \$96,000
	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, Member Pays:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, Member Pays:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:
Preventive Services	Covered in full	50%	Covered in full	50%	Covered in full	50%	Covered in full	50%	Covered in full	50%	Covered in full	50%	Covered in full	50%	Covered in full	50%	Covered in full	75%	Covered in full	50%	Covered in full	75%								
	AFTER DEDUCTIBL	E, MEMBER PAYS:	AFTER DEDUCTIBL	.E, MEMBER PAYS:	AFTER DEDUCTIBL	E, MEMBER PAYS:	AFTER DEDUCTIBL	.E, MEMBER PAYS:	AFTER DEDUCTIBL	E, MEMBER PAYS:	AFTER DEDUCTIBL	E, MEMBER PAYS:	AFTER DEDUCTIBI	.E, MEMBER PAYS:	AFTER DEDUCTIBL	LE, MEMBER PAYS:	AFTER DEDUCTIBI	.E, MEMBER PAYS:	AFTER DEDUCTIBI	LE, MEMBER PAYS:	AFTER DEDUCTIBLI	E, MEMBER PAYS:	AFTER DEDUCTIBL	.E, MEMBER PAYS:	AFTER DEDUCTIBL	E, MEMBER PAYS:	AFTER DEDUCTIBL	E, MEMBER PAYS:	AFTER DEDUCTIBL	E, MEMBER PAYS:
Telehealth	Covered in full*	50%	Covered in full*	50%	Covered in full*	50%	Covered in full*	50%	Covered in full*	50%	Covered in full*	50%	Covered in full*	50%	Covered in full*	50%	20%	75%	20%	50%	50%	75%	Covered in full	75%						
Office Visits Primary (including behavioral health), Urgent Care, and Specialist	\$30*	50%	\$30*	50%	\$30*	50%	\$30*	50%	\$30*	50%	\$30*	50%	\$30*	50%	\$30*	50%	20%	75%	20%	50%	50%	75%	Covered in full	75%						
Inpatient Hospital	20% or 30%	50%	20% or 30%	50%	20% or 30%	50%	20% or 30%	50%	20% or 30%	50%	20% or 30%	50%	20% or 30%	50%	20% or 30%	50%	20%	75%	20%	50%	50%	75%	Covered in full	75%						
Lab / X-ray	No deductible up to \$400, then after deductible 20% or 30%	50%	No deductible up to \$400, then after deductible 20% or 30%	50%	No deductible up to \$400, then after deductible 20% or 30%	50%	No deductible up to \$400, then after deductible 20% or 30%	50%	No deductible up to \$400, then after deductible 20% or 30%	50%	No deductible up to \$400, then after deductible 20% or 30%	50%	No deductible up to \$400, then after deductible 20% or 30%	50%	No deductible up to \$400, then after deductible 20% or 30%	50%	20%	75%	20%	50%	50%	75%	Covered in full	75%						
Physical, Occupational, and Speech Therapy 30 visits per benefit period	20% or 30%	50%	20% or 30%	50%	20% or 30%	50%	20% or 30%	50%	20% or 30%	50%	20% or 30%	50%	20% or 30%	50%	20% or 30%	50%	20%	75%	20%	50%	50%	75%	Covered in full	75%						
Chiropractic/ Acupuncture 18 visits combined per benefit period	\$30*	50%	\$30*	50%	\$30*	50%	\$30*	50%	\$30*	50%	\$30*	50%	\$30*	50%	\$30*	50%	20%	75%	20%	50%	50%	75%	Covered in full	75%						
Outpatient Surgery	20% or 30%	50%	20% or 30%	50%	20% or 30%	50%	20% or 30%	50%	20% or 30%	50%	20% or 30%	50%	20% or 30%	50%	20% or 30%	50%	20%	75%	20%	50%	50%	75%	Covered in full	75%						
Emergency Services Copay waived if admitted	\$100 plus 20% or 30%	\$100 plus 20% or 30%	\$100 plus 20% or 30%	\$100 plus 20% or 30%	\$100 plus 20% or 30%	\$100 plus 20% or 30%	\$100 plus 20% or 30%	\$100 plus 20% or 30%	\$100 plus 20% or 30%	\$100 plus 20% or 30%	\$100 plus 20% or 30%	\$100 plus 20% or 30%	\$100 plus 20% or 30%	\$100 plus 20% or 30%	\$100 plus 20% or 30%	\$100 plus 20% or 30%	20%	20%	20%	20%	50%	50%	Covered in full	Covered in full						
Prescription (Rx) Drug Coverage	For prescription drug coverage, choose from two no-deductible options on copay-style plans. One option offers copays on all four tiers; a second option offers copays on Tiers 1 & 2, and 20% coinsurance on Tiers 3 & 4.								20%	90%	20%	90%	50%	90%	Covered in full	90%	Covered in full	90%	Covered in full	90%	Covered in full	90%								

This is a brief summary. Contact us at ldahoSales@PacificSource.com or go to PacificSource.com for details or to see a plan's Summary of Benefits. Accessibility help: for assistance reading this table or the rest of the document, please call us at **888-977-9299**, TTY: 711. We accept all relay calls.

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.

Dental options to fit your company's needs

Our Dental Choice and Choice Plus plans allow your employees to visit any dental provider, while our Dental Advantage plans feature different benefit levels for in- and outof-network dental visits.

With our Voluntary Dental option, your employees pay the full premium as if they were buying their own dental plan, but they get benefits that typically come with a group plan.

Voluntary Dental is available with our non-Plus plans to groups with 10 or more enrolled employees. Additional guidelines and requirements apply.

2023 Idaho Large Group Dental Plans

	Dental Choice Plus 0-20-50 25-1000 or 0-20-50 25-1500	Dental Choice Plus 0-20-50 50-1000 or 0-20-50 50-1500	20-20-5	vantage Plus 0 1000 or 50 1500	0-20-50	antage Plus 1 1000 or 50 1500	Dental Choice 0-20-50 25-1500	Dental Choice 0-20-50 50-1000 or 0-20-50 50-1500	Dental Advantage 0-20-50 1000 or 0-20-50 1500		
	No Network	No Network	Advantaç	je Network	Advantag	e Network	No Network	No Network	Advantage Network		
	ANY PROVIDER	ANY PROVIDER	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	ANY PROVIDER	ANY PROVIDER	IN NETWORK	OUT OF NETWORK	
Annual Deductible Individual / Family	\$25 / \$75	\$50 / \$150	N/A	A \$50 / \$150 N/A \$50 / \$150		\$25 / \$75	\$50 / \$150	N/A	\$50 / \$150		
Annual Maximum Benefit Per person	\$1,000 or \$1,500	\$1,000 or \$1,500	\$1,000 or \$1,500		\$1,000 or \$1,500		\$1,500 \$1,000 or \$1,500		\$1,000 or \$1,500		
	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBL	E, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:		NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:		
Class I Services	Covered in full	Covered in full	2	0%	Covere	ed in full	Covered in full	Covered in full	Covered in full		
	AFTER DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, Member Pays:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, Member Pays:	AFTER DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, Member Pays:	AFTER DEDUCTIBLE, Member Pays:	
Class II Services	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	
Class III Services	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	
Exclusion Period	None	None	None		None		Class III: 12 months	Class III: 12 months	Class III: 12 months		
Cosmetic Orthodontia*	Optional: \$1,000 or \$1,500 lifetime max	Optional: \$1,000 or \$1,500 lifetime max	Optional: \$1 lifeti	,000 or \$1,500 me max	Optional: \$1,000 or \$1,500 lifetime max		Optional: \$1,000 or \$1,500 Optional: \$1,000 or \$1,500 lifetime max		Optional: \$1,000 or \$1,500 lifetime max		

Plan names explained: Advantage—PPO style plans | Choice—Indemnity plans | Plus—No exclusion periods

This is a brief summary. For more details, contact us at IdahoSales@PacificSource.com or search 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. We accept all relay calls.

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
- Three dental cleanings (prophylaxis or periodontal maintenance) per plan year
- Fluoride applications
- Sealant 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
- Full mouth debridement
- Fillings, including composite
- Complicated oral surgery
- Endodontic (pulp therapy and root canal therapy)
- Periodontal surgery

Class III: Major Services

• Full, immediate, or overdentures

VOLUNTARY DENTAL ONLY

Crowns and bridges

Cosmetic Orthodontia

- \$1,000 or \$1,500 lifetime maximum options
- 26+ enrolled employees
- 12-month exclusion period on some voluntary plans; exclusion period reduced or eliminated with prior orthodontia coverage

Focus on **vision**



Select your medical plan, then your vision plan.

		Visio	n 100					
		IN NETWORK	OUT OF NETWORK					
ige 19+)	Eye Exam	Covered in Full	Covered in full up to \$40, then 100%					
Adult (age	Vision Hardware	Covered in full up to \$100, then 100%						
ric	Eye Exam	Covered in Full	Covered in full up to \$40, then 100%					
Pediatric	Vision Hardware	Covered in full for one pair per year for frames and/or lenses	Covered in full for one pair per year up to \$75 then 100% for frames and/or lenses					

Vision 200

		IN NETWORK	OUT OF NETWORK				
ide 19+)		Covered in Full	Covered in full up to \$40, then 100%				
Adult (age	Vision Hardware	Covered in full up t	o \$200, then 100%				
ric	Eye Exam	Covered in Full	Covered in full up to \$40, then 100%				
Pediatric	Vision Hardware	Covered in full for one pair per year for frames and/or lenses	Covered in full for one pair per year up to \$75 then 100% for frames and/or lenses				

A vision exam-only plan is also available. An in-network vision exam is covered in full. Out-of-network vision exam benefits are the same as a medical office visit.

- 14

^{*}Additional eligibility requirements may apply.





Our Right Fit options let your employees choose the premium and coverage that suit them best.

- Employees may choose from two to five 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.



About Health Savings Accounts (HSA)

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.

Need help with healthcare admin? PacificSource Administrators, Inc. (PSA) can provide:

FSA | Flexible Spending Accounts

Stretch healthcare dollars while helping employees save by reducing their taxable income. PSA will help you understand grace periods, carryovers, and other ways your organization can benefit.

HRA | Health Reimbursement Arrangements

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.

COBRA | Administration

Compliance is critical, so why not give COBRA administration and notifications to a team you can trust? PSA will simplify with accuracy and efficiency.

At a glance your PacificSource coverage includes:



No-cost wellness programs to encourage employee fitness, nutrition, and behavioral health



Education reimbursement up to \$150 for health and wellness classes



Optional vision coverage plans for children and adults



No-cost care management for chronic conditions



Affordable fitness center access from our partner, Active&Fit Direct™



Prenatal program for expectant parents



Optional \$500 benefit for covered services due to an accident outside of work



Easy online access for you and your employees



24-Hour NurseLine at no cost



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 additional coverage options



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: 888-422-1303

TTY: 711. We accept all relay calls.

Email: ldahoSales@PacificSource.com

PacificSource.com