Beyond what’s required

2023 Health Plans for Washington 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.

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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.

- Manufacturing
- Construction
- Education
- Legal
- Wholesale Supply
- Medical
- Retail
- Restaurants
- Banking
- Agriculture
- Nonprofit
- Transportation

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.

**Run reports**
Know who and how many employees are covered.

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

**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 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 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

Members 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

Outside the Northwest?

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

Verify benefits at InTouch.PacificSource.com

PacificSource Health Plans | PO Box 7068, Springfield, OR 97475-0068

This card is not an authorization for services or a guarantee of payment.

DEDUCTIBLE

<table>
<thead>
<tr>
<th>In-Net</th>
<th>Out-of-Net</th>
<th>In-Net</th>
<th>Out-of-Net</th>
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<tbody>
<tr>
<td>Medical, Rx, and Vision</td>
<td>$XX</td>
<td>$XXX</td>
<td>$XX</td>
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</table>

OUT OF POCKET MAX

<table>
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<tr>
<th>In-Net</th>
<th>Out-of-Net</th>
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</table>

MEDICAL BENEFITS, PRIOR AUTHORIZATION, & ELIGIBILITY:

Members

555-555-5555 | CS@PacificSource.com

DENTAL

555-555-5555 | Dental@PacificSource.com

24-OUR NURSELINE

800-834-6160

PHARMACISTS

844-834-6190 | Fax 541-225-3665

Verify benefits at InTouch.PacificSource.com

PacificSource Health Plans | PO Box 7068, Springfield, OR 97475-0068

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### Vision 10/150

<table>
<thead>
<tr>
<th>Procedure / Service</th>
<th>IN NETWORK</th>
<th>OUT OF NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eye Exam</td>
<td>Covered in full</td>
<td>50% deductible 20%</td>
</tr>
<tr>
<td>Pediatric Eye Exam</td>
<td>Covered in full</td>
<td>No deductible, $10</td>
</tr>
<tr>
<td>Adult Eye Exam</td>
<td>Covered in full</td>
<td>50% deductible 20%</td>
</tr>
<tr>
<td>Pediatric Glasses</td>
<td>Covered in full</td>
<td>50% deductible 20%</td>
</tr>
<tr>
<td>Adult Glasses</td>
<td>Covered in full</td>
<td>No deductible, $10</td>
</tr>
</tbody>
</table>

**Out-of-network vision exam benefits are the same as a medical office visit.** An in-network vision exam is covered in full.

### Vision Hardware

<table>
<thead>
<tr>
<th>Procedure / Service</th>
<th>IN NETWORK</th>
<th>OUT OF NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vision Hardware</td>
<td>Covered in full</td>
<td>50% deductible 20%</td>
</tr>
</tbody>
</table>

**Out-of-network vision exam benefits are the same as a medical office visit.** An in-network vision exam is covered in full.

### Prevent Vision / Eye Care

For more information, please contact PacificSource at 888-977-9299 or PacificSource.com.

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**Note:** This is a brief summary. Contact PacificSource at 888-977-9299, PacificSource.com, or see a plan’s Summary of Benefits. Accessible only for members enrolled in a PacificSource group plan, provided by PacificSource Health & Benefits. 5/1/21 effective at time of issue.
**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 bicuspids and permanent molars (kids through age 18 only)
- Brushing tips

### Class II: Basic Services
- Simple extractions
-Periodontal scaling and root planing and/or curettage
- Full mouth debridement
- Fillings, including composite
- Complicated oral surgery
- Endodontic (treatment of the root canal therapy)
- Periodontal surgery

### Class III: Major Services
- Full, immediate, or overdentures
- Crowns and bridge

### Cosmetic Orthodontia
- Available based on group size with any dental plan purchased directly through PacificSource at 1-800-1500 or $2,000 before max, 12-month exclusion period on some voluntary plans; exclusion period reduced or eliminated with prior orthodontia coverage

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### Dental PPO Plans

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Metal Level</th>
<th>Deductible</th>
<th>Annual Maximum</th>
<th>Non-Embedded&lt;br&gt;Annual Deductible</th>
<th>Non-Embedded&lt;br&gt;Annual Maximum Benefit</th>
<th>Individual / Family&lt;br&gt;Annual Deductible</th>
<th>Individual / Family&lt;br&gt;Annual Maximum Benefit</th>
<th>Individual / Family&lt;br&gt;Wireless&lt;br&gt;Annual Maximum Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental PPO&lt;br&gt;2000</td>
<td>20-20-50 1500</td>
<td>$3,000</td>
<td>$6,000</td>
<td>$4,000</td>
<td>$20,000</td>
<td>$3,000</td>
<td>$6,000</td>
<td>$4,000</td>
</tr>
<tr>
<td>Dental PPO&lt;br&gt;3000</td>
<td>20-20-50 1000</td>
<td>$3,000</td>
<td>$6,000</td>
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<td>$4,000</td>
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<tr>
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<td>20-20-50 1500</td>
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</table>
Choose one plan, or more

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:

<table>
<thead>
<tr>
<th>No-cost wellness programs to encourage employee fitness, nutrition, and behavioral health</th>
<th>No-cost care management for chronic conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Optional vision coverage plans for children and adults</td>
<td>Prenatal program for expectant parents</td>
</tr>
<tr>
<td>Affordable fitness center access from our partner, Active&amp;Fit Direct™</td>
<td>Easy online access for you and your employees</td>
</tr>
<tr>
<td>24-Hour NurseLine at no cost</td>
<td>Home delivery of prescriptions—up to a 90-day supply</td>
</tr>
<tr>
<td>Education reimbursement up to $150 for health and wellness classes</td>
<td>Worry-free travel with global emergency services from Assist America®</td>
</tr>
</tbody>
</table>

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:** 877-317-2312  
**TTY:** 711. We accept all relay calls.

**Email:** WashingtonSales@PacificSource.com

PacificSource.com