



# Beyond what's required

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2023 Health Plans for **Idaho Large Groups** | 51+

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PacificSource Health Plans 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.

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## 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.

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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.

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# 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

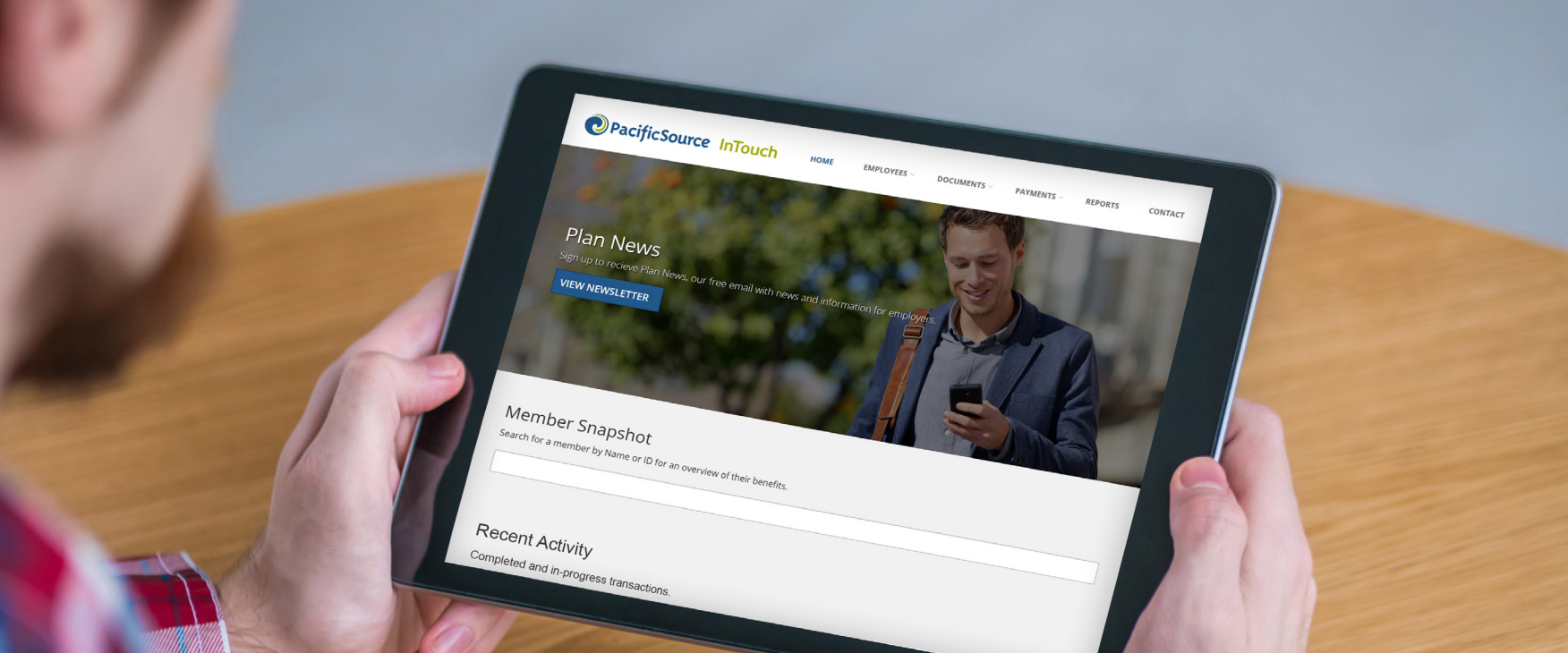


Transportation

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.

### **Get info on demand**

See benefit summaries, your contract, handbooks, and more.

### **Manage enrollment status**

Easily add, update, and delete employee information.

### **ID cards**

Request ID cards or print them on demand.

### **Keep in touch**

Easy-to-find contact information for your PacificSource representatives.



## A statewide network of healthcare professionals and facilities—the doctors and hospitals employees want

In Idaho, the Voyager network includes:

- Bingham Memorial Hospital
- Eastern Idaho Regional Medical Center
- Idaho Falls Community Hospital
- Kootenai Care Network
- Mountain View Hospital
- Patient Quality Alliance
- Saint Alphonsus Health System
- St. Luke’s Health Partners
- Treasure Valley Hospital
- University of Utah Health

Voyager gives members access to thousands of independent practitioners, including acupuncture, chiropractic, and naturopathic care providers. Voyager also offers out-of-network benefits for greater freedom and choice.



Voyager is available for purchase by businesses located in any Idaho county.

## In-network, nationwide

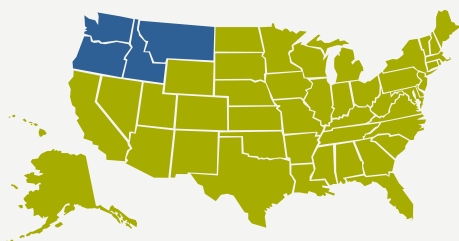
	DEDUCTIBLE		OUT OF POCKET MAX	
	In-Net.	Out-of-Net.	In-Net.	Out-of-Net.
Medical, Rx, and Vision	\$000	\$0,000	\$0,000	\$00,000

**MEDICAL BENEFITS, PRIOR AUTHORIZATION, & ELIGIBILITY:**  
Members: 855-555-5555 | CS@PacificSource.com  
Providers: 855-555-5555 | CS@PacificSource.com  
**DENTAL:** 855-555-5555 | Dental@PacificSource.com  
**24-HOUR NURSELINE:** 855-834-6150  
**PHARMACISTS:** 844-834-6150 | Fax: 541-225-3865

Verify benefits at [InTouch.PacificSource.com](https://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.

### Outside the northwest?

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



- Our four-state provider network
- Provider networks through **First Health®** and **First Choice Health.™** (Alaska)

# 2023 Idaho | Voyager Large Group Medical Plans

																	HSA QUALIFIED PLANS													
	1000+30_20 1000+30_30		1500+30_20 1500+30_30		2000+30_20 2000+30_30		2500+30_20 2500+30_30		3000+30_20 3000+30_30		4000+30_20 4000+30_30		5000+30_20 5000+30_30		7000+30_20 7000+30_30		HSA 1500_20+Rx Non-Embedded		HSA 3000_20+Rx		HSA 3000_50+Rx		HSA 3000+Rx		HSA 4000+Rx		HSA 5000+Rx		HSA 7000+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%	Covered in full	75%	Covered in full	75%	Covered in full	75%	Covered in full	75%
	AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, 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%	Covered in full	75%	Covered in full	75%	Covered in full	75%
Office Visits Primary, Urgent Care, and Specialist (including behavioral health for adults)	\$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%	Covered in full	75%	Covered in full	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%	Covered in full	75%	Covered in full	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%	Covered in full	75%	Covered in full	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%	Covered in full	75%	Covered in full	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%	Covered in full	75%	Covered in full	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%	Covered in full	75%	Covered in full	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	Covered in full	Covered in full	Covered in full	Covered in full	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%

\*Not subject to deductible.  
This is a brief summary. Contact us at [IdahoSales@PacificSource.com](mailto:IdahoSales@PacificSource.com) or go to [PacificSource.com](https://www.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 out-of-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

	VOLUNTARY DENTAL ONLY									
	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	Dental Advantage Plus 20-20-50 1000 or 20-20-50 1500		Dental Advantage Plus 0-20-50 1000 or 0-20-50 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	Advantage Network		Advantage 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	\$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 DEDUCTIBLE, 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	20%		Covered 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: \$1,000 or \$1,500 lifetime max		Optional: \$1,000 or \$1,500 lifetime max		Optional: \$1,000 or \$1,500 lifetime max	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

\*Additional eligibility requirements may apply.

This is a brief summary. For more details, contact us at [IdahoSales@PacificSource.com](mailto:IdahoSales@PacificSource.com) or search group plans at [PacificSource.com](https://www.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](https://www.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 bicuspid 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
- 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.

		Vision 100	
		IN NETWORK	OUT OF NETWORK
Adult (age 19+)	Eye Exam	Covered in Full	Covered in full up to \$40, then 100%
	Vision Hardware	Covered in full up to \$100, then 100%	
Pediatric	Eye Exam	Covered in Full	Covered in full up to \$40, then 100%
	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
Adult (age 19+)	Eye Exam	Covered in Full	Covered in full up to \$40, then 100%
	Vision Hardware	Covered in full up to \$200, then 100%	
Pediatric	Eye Exam	Covered in Full	Covered in full up to \$40, then 100%
	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.

# 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:



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



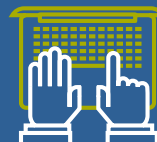
No-cost care management for chronic conditions



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



Prenatal program for expectant parents



Easy online access for you and your employees



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



Home delivery of prescriptions—up to a 90-day supply



24-Hour NurseLine at no cost



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

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## **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:** 888-533-6066

**TTY:** 711. We accept all relay calls.

**Email:** [IdahoSales@PacificSource.com](mailto:IdahoSales@PacificSource.com)

[PacificSource.com](http://PacificSource.com)

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