Beyond what’s required

2023 Health Plans for Idaho Large Groups | 51+
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.
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%

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.

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

Voyager

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

Outside the northwest?

With Voyager, your in-network coverage goes with you thanks to partnerships with First Health® and First Choice Health™.
2023 Idaho | Large Group Dental Plans

### Dental Choice Plans (0-20-50 25-1000 or 0-20-50 50-1500)

**IN NETWORK**
- Covered in full

**Out of Network**
- 50%

### Dental Advantage Plans (0-20-50 25-1000 or 0-20-50 50-1500)

**IN NETWORK**
- Covered in full up to $100, then 100%

**Out of Network**
- 50%

### Dental Choice (0-20-50 25-1500 or 0-20-50 50-1500)

**IN NETWORK**
- Covered in full

**Out of Network**
- 50%

### Dental Advantage (0-20-50 50-1500)

**IN NETWORK**
- Covered in full up to $100, then 100%

**Out of Network**
- 50%

### Dental Coverage

- **Dental Choice Plus**
  - Advantage Network
  - Advance Network

- **Dental Choice**
  - Advantage Network
  - Advance Network

- **Dental Advantage**
  - Advantage Network

### Benefits Listed

- **Exams and X-Rays**
  - Covered in full

- **Cleanings**
  - Covered in full

- **Tooth Extractions**
  - Covered in full

- **Crowns and Bridges**
  - Covered in full

- **Inlays and onlays**
  - Covered in full

- **Cosmetic Orthodontia**
  - Covered in full

- **Cosmetic Procedures**
  - Covered in full

### Plan Details

- **Dental Choice Plus**
  - Advantage Network
  - Advance Network

- **Dental Choice**
  - Advantage Network
  - Advance Network

- **Dental Advantage**
  - Advantage Network

### Additional Information

- **In-Network Providers**
  - Group Vision

- **Out-of-Network Providers**
  - Group Vision

### Contact Information

- **Voluntary Dental Options**
  - Phone: 888-977-9299
  - TTY: 711

### Website

- [PacificSource.com](http://PacificSource.com) for more information.

### Enrollment Period

- **Plan Year:** 2022-2023

### Enrollment Requirements

- **Select Plan:**
  - Advantage
  - Choice
  - Plus

### Explore Your Options

- **Vision Plans**
  - [for Good Dental Health](http://PacificSource.com)

### Benefits

- **Vision Choice Plus**
  - Advantage Network
  - Advance Network

- **Vision Choice**
  - Advantage Network

- **Vision Advantage**
  - Advantage Network

### Your Benefits

- **Vision Choice Plus**
  - Advantage Network
  - Advance Network

- **Vision Choice**
  - Advantage Network

- **Vision Advantage**
  - Advantage Network

### Plan Name Explanations

- **Voluntary Dental Options**
  - **Advantage**—PPO-style plans
  - **Choice**—Indemnity plans
  - **Plus**—No exclusion periods

- **Vision Plans**
  - **Vision Choice Plus**
  - **Vision Choice**
  - **Vision Advantage**

### Vision Coverage

- **Vision Choice Plus**
  - Advantage Network
  - Advance Network

- **Vision Choice**
  - Advantage Network

- **Vision Advantage**
  - Advantage Network

### What’s covered?

- **Medical Plans**
  - **Preventive Services**
    - Exams and X-rays
    - Three dental cleanings (non-mucosal or mucosal) per year
    - Fluoride applications
    - Sealant on bicuspids and permanent molars (kids through age 10 only)
    - Braces

- **Dental Plans**
  - **Basic Services**
    - Simple extractions
    - Periodontal scaling and root planning
    - Full mouth debridement
    - Fillings, inlays, onlays, crowns
    - Complicated oral surgery
    - Endodontic (pulp therapy and root canal therapy)
    - Periodontal surgery

- **Cosmetic Orthodontia**
  - $1,000 or $1,500 lifetime maximum options
  - 26+ enrolled employees

- **12-month exclusion period on some voluntary plans**

### Accessibility

- **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.

- **Website:** [PacificSource.com](http://PacificSource.com) for more information.

- **Contact:** 888-977-9299, TTY: 711. We accept all relay calls.

### Plan Names Explained

- **Advantage**—PPO-style plans
- **Choice**—Indemnity plans
- **Plus**—No exclusion periods

### Plan Year

- **2023 Idaho Large Group Dental Plans**

- **Focus on vision**

### Vision Coverage

- **Vision Choice Plus**
  - Advantage Network
  - Advance Network

- **Vision Choice**
  - Advantage Network

- **Vision Advantage**
  - Advantage Network

### Explore Your Options

- **Vision Plans**
  - [PacificSource.com](http://PacificSource.com) for more information.
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.
- **Optional vision coverage plans** for children and adults.
- **Affordable fitness center access** from our partner, Active&Fit Direct™.
- **Optional $500 benefit** for covered services due to an accident outside of work.
- **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 parents**.
- **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 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: 888-533-6066
TTY: 711. We accept all relay calls.

Email: IdahoSales@PacificSource.com

PacificSource.com