Beyond what’s required

2023 Health Plans for Washington 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.

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.

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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.
Voyager features our statewide network of the doctors and hospitals employees want.

In Washington, the Voyager network features many of the region’s leading health centers and hospitals, including:

- MultiCare
- MultiCare Connected Care
- Legacy Health
- OHSU Health
- Physicians of Southwest Washington
- UW Medicine
- Vancouver Clinic
- Providence Swedish

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 plans are available for purchase by businesses located in any Washington 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™.

Voyager Washington
Voyager
First Health® and First Choice Health™ (Alaska)
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*Not subject to deductible.

*MEMBER PAYS: AFTER DEDUCTIBLE, MEMBER PAYS: IN NETWORK, OUT OF NETWORK*

*NO DEDUCTIBLE, MEMBER PAYS: IN NETWORK, OUT OF NETWORK*
### 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**
- Cleanings and exams
- Three dental cleanings (prophylaxis or periodontal maintenance) per plan year
- Fluoride applications
- Sealant on bicuspids and permanent molars (kids through age 16 only)
- Brushing tips

**Class II: Basic Services**
- Simple extractions
- Periodontal scaling and root planning and/or curettage
- Full-mouth debridement
- Fillings, including composite
- Complexed oral surgery
- Endodontic (pulp therapy and root canal therapy)
- Periodontal surgery

**Class III: Major Services**
- Orthodontia coverage
- Implants
- Invisalign

**Cosmetic Orthodontia**
- Options for Dental PPO plan
  - $1,000
  - $1,500
  - $2,000
- Lifetime maximum options
- $20,000
- $20,000
- $20,000

**Dental PPO Plus**
- Annual Maximum Per Person
  - $10,000
  - $22,500
  - $25,000
  - $25,000
  - $25,000

**Optional Lifetime Max**
- $15,000
- $15,000
- $15,000
- $15,000
- $15,000

**What is excluded?**

- Temporary crowns and bridges
- Intraoral/extraoral treatment
- Sclerotherapy
- Lip fillers
- Allotigraft
- Allotigraft (maximally differentiated adult cells)
- Allotigraft (maximally differentiated adult cells for facial shaping)
- Allotigraft (maximally differentiated adult cells for vaginal rejuvenation)
- Allotigraft (maximally differentiated adult cells for spinal cord injury)
- Botox
- Lip lift
- Mole removal
- Rhinoplasty
- Septum reconstruction
- Rhinoplasty (primary, secondary, and revision)
- Hairline lift
- Liposuction
- Breast augmentation
- Breast reduction
- Breast lift
- Nipple correction
- Brachioplasty
- Breast reconstruction
- Vaginal rejuvenation
- Thigh lift
- Abdominoplasty
- Head and neck reconstruction

**Additional eligibility requirements may apply.**

**For more details, contact us at PacificSource.com or search group plans at PacificSource.com.**

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**Plan years explained**

- Dental PPO—PPO style plans
- Plus—Fee-for-service (FFS) plans
- PPO plan at PacificSource.com

You can find dentists who accept the Dental PPO participating provider by visiting any dentist, doctor, or search group plans at PacificSource.com or PacificSource.com. Doing so maximizes benefits.

You can group our dental plans with your health plans, or select dental-only.

**Voyager Large Group HSA-Qualified Medical Plans**

**Outpatient Surgery**
- 25 visits per benefit period

**Preventive Services**
- Chiro: 12 / Acu: 12

**What's covered?**

- Dental cleanings (prophylaxis or periodontal maintenance) per plan year
- Fluoride applications
- Sealant on bicuspids and permanent molars
- Brushing tips

**What is excluded?**

- Temporary crowns and bridges
- Intraoral/extraoral treatment
- Sclerotherapy
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You can group our dental plans with your health plans, or select dental-only.
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.

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### 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.

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**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™
- 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: 888-215-5545
TTY: 711. We accept all relay calls.

Email: WashingtonSales@PacificSource.com

PacificSource.com