Beyond what’s required

2023 Health Plans for Washington Small Groups | 1–50
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.

<table>
<thead>
<tr>
<th>Industry</th>
<th>Icon</th>
<th>Industry</th>
<th>Icon</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manufacturing</td>
<td>🛠️</td>
<td>Construction</td>
<td>⚒️</td>
</tr>
<tr>
<td>Wholesale Supply</td>
<td>📦</td>
<td>Medical</td>
<td>🏥</td>
</tr>
<tr>
<td>Banking</td>
<td>💰</td>
<td>Agriculture</td>
<td>🌾</td>
</tr>
<tr>
<td>Legal</td>
<td>🕵️</td>
<td>Retail</td>
<td>🛍️</td>
</tr>
<tr>
<td>Education</td>
<td>🤓</td>
<td>Nonprofit</td>
<td>🤍</td>
</tr>
<tr>
<td>Restaurants</td>
<td>🍽️</td>
<td>Transportation</td>
<td>🚛</td>
</tr>
</tbody>
</table>

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.
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 MultiCare, MultiCare Connected Care, Legacy Health, 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

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.

---

**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™.

Navigator Washington
Navigator
First Health® and First Choice Health™ (Alaska)

DEDUCTIBLE

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

OUT OF POCKET MAX

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

MEDICAL BENEFITS, PRIOR AUTHORIZATION, & ELIGIBILITY:
Providers: 555-555-5555 | CS@PacificSource.com
DENTAL: 555-555-5555 | Dental@PacificSource.com
24-HOUR NURSELINE: 855-834-6150
PHARMACISTS: 844-834-6190 | Fax 541-225-3665

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.
### Prescription (Rx) Drug Coverage

<table>
<thead>
<tr>
<th>Plan</th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3 &amp; 4</th>
<th>Tier 5 &amp; 6</th>
<th>Tier 7 &amp; 8</th>
<th>Tier 9 &amp; 10</th>
<th>Tier 11 &amp; 12</th>
<th>Tier 13 &amp; 14</th>
<th>Tier 15 &amp; 16</th>
</tr>
</thead>
<tbody>
<tr>
<td>Platinum</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Gold</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Preferred</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Value</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Bronze</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>

**Note:** Values listed are in dollars. Deductibles are considered part of all plans. Out-of-network services are covered as an allowable amount. Plan participation may vary. Please contact us for more information.

**Contact:**

WashingtonPediatric@PacificSource.com | (800) 977-3840 | WSPediatric@PacificSource.com | (800) 977-3840 | WSPediatric@PacificSource.com | (800) 977-3840 | WSPediatric@PacificSource.com | (800) 977-3840 | WSPediatric@PacificSource.com | (800) 977-3840 | WSPediatric@PacificSource.com | (800) 977-3840 | WSPediatric@PacificSource.com | (800) 977-3840 | WSPediatric@PacificSource.com | (800) 977-3840

**Effective Date:**

2023

**Plan Changes:**

Changes to plans, network or provider participation are subject to prior authorization. Please contact us for the latest information.

**Disclaimer:**

All plans are subject to change. Please contact us for the latest information.
## 2023 Washington Small Group Dental Plans

<table>
<thead>
<tr>
<th>Family Dental PPO (Available as a Stacking Policy)</th>
<th>Adult Dental PPO (Available as a Stacking Policy)</th>
<th>Family Dental PPO Plus</th>
<th>Adult Dental PPO Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Premium</strong></td>
<td><strong>Premium</strong></td>
<td><strong>Premium</strong></td>
<td><strong>Premium</strong></td>
</tr>
<tr>
<td>Individual/Family</td>
<td>Individual/Family</td>
<td>Individual/Family</td>
<td>Individual/Family</td>
</tr>
<tr>
<td>IN NETWORK</td>
<td>IN NETWORK</td>
<td>IN NETWORK</td>
<td>IN NETWORK</td>
</tr>
<tr>
<td><strong>Annual Deductible</strong></td>
<td><strong>Annual Deductible</strong></td>
<td><strong>Annual Deductible</strong></td>
<td><strong>Annual Deductible</strong></td>
</tr>
<tr>
<td>MEMBER PAYS: ex. 0-20-50</td>
<td>MEMBER PAYS: ex. 0-20-50</td>
<td>MEMBER PAYS: ex. 0-20-50</td>
<td>MEMBER PAYS: ex. 0-20-50</td>
</tr>
<tr>
<td>0-20-50 1000 or 1500</td>
<td>0-20-50 1000 or 1500</td>
<td>0-20-50 1000 or 1500</td>
<td>0-20-50 1000 or 1500</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td><strong>Out-of-Pocket Maximum</strong></td>
</tr>
<tr>
<td>MEMBER PAYS: ex. 0-20-50</td>
<td>MEMBER PAYS: ex. 0-20-50</td>
<td>MEMBER PAYS: ex. 0-20-50</td>
<td>MEMBER PAYS: ex. 0-20-50</td>
</tr>
<tr>
<td>$1,000 or $1,500</td>
<td>$1,000 or $1,500</td>
<td>$1,000 or $1,500</td>
<td>$1,000 or $1,500</td>
</tr>
<tr>
<td><strong>Limitations</strong></td>
<td><strong>Limitations</strong></td>
<td><strong>Limitations</strong></td>
<td><strong>Limitations</strong></td>
</tr>
<tr>
<td>Class I: Preventive Services</td>
<td>Class I: Preventive Services</td>
<td>Class I: Preventive Services</td>
<td>Class I: Preventive Services</td>
</tr>
<tr>
<td>Exams and x-rays</td>
<td>Exams and x-rays</td>
<td>Exams and x-rays</td>
<td>Exams and x-rays</td>
</tr>
<tr>
<td>Dental cleanings (prophylaxis or periodontal maintenance)</td>
<td>Dental cleanings (prophylaxis or periodontal maintenance)</td>
<td>Dental cleanings (prophylaxis or periodontal maintenance)</td>
<td>Dental cleanings (prophylaxis or periodontal maintenance)</td>
</tr>
<tr>
<td>Fluoride applications</td>
<td>Fluoride applications</td>
<td>Fluoride applications</td>
<td>Fluoride applications</td>
</tr>
<tr>
<td>Sealant on bicuspids and permanent molars (kids through age 18 only)</td>
<td>Sealant on bicuspids and permanent molars (kids through age 18 only)</td>
<td>Sealant on bicuspids and permanent molars (kids through age 18 only)</td>
<td>Sealant on bicuspids and permanent molars (kids through age 18 only)</td>
</tr>
<tr>
<td>Class II: Basic Services</td>
<td>Class II: Basic Services</td>
<td>Class II: Basic Services</td>
<td>Class II: Basic Services</td>
</tr>
<tr>
<td>Simple extractions</td>
<td>Simple extractions</td>
<td>Simple extractions</td>
<td>Simple extractions</td>
</tr>
<tr>
<td>Periodontal scaling and root planing and/or curretage</td>
<td>Periodontal scaling and root planing and/or curretage</td>
<td>Periodontal scaling and root planing and/or curretage</td>
<td>Periodontal scaling and root planing and/or curretage</td>
</tr>
<tr>
<td>Full-mouth debridement</td>
<td>Full-mouth debridement</td>
<td>Full-mouth debridement</td>
<td>Full-mouth debridement</td>
</tr>
<tr>
<td>Fillings, including composite</td>
<td>Fillings, including composite</td>
<td>Fillings, including composite</td>
<td>Fillings, including composite</td>
</tr>
<tr>
<td>Complicated oral surgery</td>
<td>Complicated oral surgery</td>
<td>Complicated oral surgery</td>
<td>Complicated oral surgery</td>
</tr>
<tr>
<td>Endodontics (pulp therapy and root canal therapy)</td>
<td>Endodontics (pulp therapy and root canal therapy)</td>
<td>Endodontics (pulp therapy and root canal therapy)</td>
<td>Endodontics (pulp therapy and root canal therapy)</td>
</tr>
<tr>
<td>Periodontal surgery</td>
<td>Periodontal surgery</td>
<td>Periodontal surgery</td>
<td>Periodontal surgery</td>
</tr>
<tr>
<td>Class III: Major Services</td>
<td>Class III: Major Services</td>
<td>Class III: Major Services</td>
<td>Class III: Major Services</td>
</tr>
<tr>
<td>Full, immediate, or overdentures</td>
<td>Full, immediate, or overdentures</td>
<td>Full, immediate, or overdentures</td>
<td>Full, immediate, or overdentures</td>
</tr>
<tr>
<td>Crowns and bridges</td>
<td>Crowns and bridges</td>
<td>Crowns and bridges</td>
<td>Crowns and bridges</td>
</tr>
<tr>
<td>Child orthodontia (mandibular and maxillary) (kids through age 18 only)</td>
<td>Child orthodontia (mandibular and maxillary) (kids through age 18 only)</td>
<td>Child orthodontia (mandibular and maxillary) (kids through age 18 only)</td>
<td>Child orthodontia (mandibular and maxillary) (kids through age 18 only)</td>
</tr>
<tr>
<td>Class IV: Additional Services</td>
<td>Class IV: Additional Services</td>
<td>Class IV: Additional Services</td>
<td>Class IV: Additional Services</td>
</tr>
<tr>
<td>Eye exams</td>
<td>Eye exams</td>
<td>Eye exams</td>
<td>Eye exams</td>
</tr>
<tr>
<td>Pediatric vision hardware</td>
<td>Pediatric vision hardware</td>
<td>Pediatric vision hardware</td>
<td>Pediatric vision hardware</td>
</tr>
</tbody>
</table>

### Focus on vision

**Vision for kids**

All of our medical plans include full coverage for in-network pediatric eye exams. Out-of-network eye exams are covered up to $150 with a deductible. After that, the member pays 100%. Pediatric vision hardware is covered in full up to $150. After that, it's subject to an in-network deductible and then a cost share fee up to 50%, depending on the plan.

**Vision for adults**

Plans marked with a ^ include coverage for adult eye exams and vision hardware. When visiting an in-network provider, eye exams are covered in full. Out-of-network eye exams are covered up to $40 with no deductible. After that, the member pays 100%. Adult vision hardware is covered in full up to $150.

For more details on our vision benefits, please contact your broker or our team at the contact information listed on the back of this brochure.

### What's covered?

Here is a brief list of services and treatments most commonly asked about. Go to [PacificSource.com](http://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)
- Diastema biopsies

**Class II: Basic Services**

- Simple extractions
- Periodontal scaling and root planing and/or curretage
- Full-mouth debridement
- Fillings, including composite
- Complicated oral surgery
- Endodontics (pulp therapy and root canal therapy)
- Periodontal surgery

**Class III: Major Services**

- Full, immediate, or overdentures
- Crowns and bridges
- Child orthodontia (mandibular and maxillary) (kids through age 18 only)
- Full, immediate, or overdentures
- Crowns and bridges
- Child orthodontia (mandibular and maxillary) (kids through age 18 only)

**TMJ Benefit**

- $1,000 max
- $50 per year
- $50 maximum

---

**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.

This is a brief summary. For more details, contact us at WashingtonSales@PacificSource.com or search small group plans at PacificSource.com.
Choose **one plan, or more**

All our plans are designed to help members feel well and stay healthy, including benefits for preventive care, $0 annual physicals, and most vaccinations.

---

**Right Fit**

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

- Employees may choose from two to four different products.
- There’s no minimum enrollment, but the number of plans you offer can’t exceed the number of enrolling employees.
- Employees can change products during open enrollment.
- Minimum employer contribution: 50% employee/0% dependents of your lowest-cost plan.

Underwriting guidelines apply.

---

**HSA**

Health Savings Accounts (HSA) are a win-win

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.

---

**HRA**

Health Reimbursement Arrangements (HRA) to combat costs

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, Inc., they can take care of claims filing and reimbursement through Easy Pay.
At a glance your PacificSource coverage includes:

- No-cost wellness programs to encourage employee fitness, nutrition, and behavioral health
- Pediatric vision benefits with all plans, and adult vision on most
- 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
Shop online at PacificSource.com/shop-plans/employers/small-group

Decide on dental

Enroll
Contact your broker or call us at 888-492-2875, TTY: 711
We accept all relay calls
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: 888-492-2875
TTY: 711. We accept all relay calls.

Email: WashingtonSales@PacificSource.com
PacificSource.com