



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.

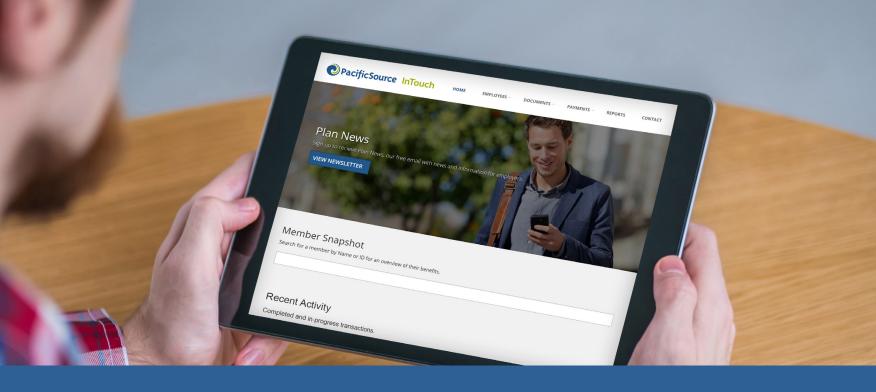
Our business clients include companies working in a variety of industries.

That's experience we can leverage to help you.



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.

Manage enrollment status

Easily add, update, and delete employee information.

Run reports

Know who and how many employees are covered.

ID cards

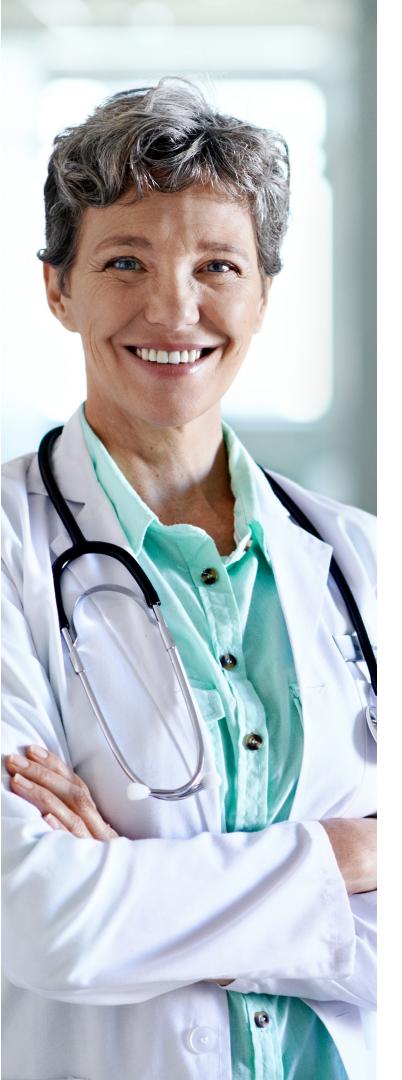
Request ID cards or print them on demand.

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 **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

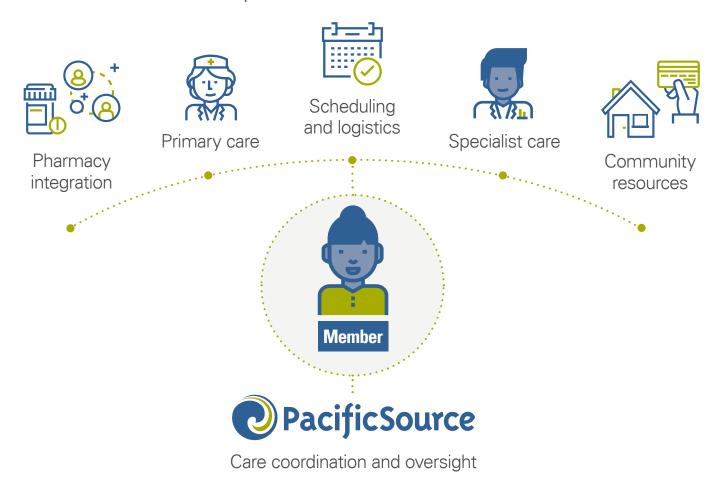
Cost-effective care coordination that puts members at the center

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**™

2023 Washington Navigator Small Group Medical Plans

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	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	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	
Deductible Individual / Family	\$500 / \$1,000	\$5,000 / \$10,000	\$1,000 / \$2,000	\$5,000 / \$10,000	\$1,500 / \$3,000	\$5,000 / \$10,000	\$2,000 / \$4,000	\$5,000 / \$10,000	\$2,500 / \$5,000	\$5,000 / \$10,000	\$3,500 / \$7,000	\$5,000 / \$10,000	\$3,000 / \$6,000	\$10,000 / \$20,000	\$4,500 / \$9,000	\$7,500 / \$15,000	\$5,500 / \$11,000	\$7,500 / \$15,000	\$6,500 / \$13,000	\$10,000 / \$20,000	\$8,150 / \$16,300	\$10,000 / \$20,000	\$1,500 / \$3,000	\$5,000 / \$10,000	\$3,000 / \$6,000	\$5,000 / \$10,000	\$3,000 / \$6,000	\$5,000 / \$10,000	\$4,800 / \$9,600	\$7,500 / \$15,000	\$5,500 / \$11,000	\$7,500 / \$15,000	\$6,000 / \$12,000	\$7,500 / \$15,000	\$7,050 / \$14,100	\$10,000 \$20,00	
Out-of-Pocket Maximum Individual / Family	\$3,000 / \$6,000	\$7,500 / \$15,000	\$7,900 / \$15,800	\$8,000 / \$16,000	\$9,100 / \$18,200	\$15,000 / \$30,000	\$9,100 / \$18,200	\$11,250 / \$22,500	\$9,100 / \$18,200	\$11,250 / \$22,500	\$9,100 / \$18,200	\$15,000 / \$30,000	\$8,150 / \$16,300	\$15,000 / \$30,000	\$3,500 / \$7,000	\$7,500 / \$15,000	\$3,000 / \$6,000	\$7,500 / \$15,000	\$6,750 / \$13,500	\$10,000 / \$20,000	\$4,800 / \$9,600	\$11,250 / \$22,500	\$5,500 / \$11,000	\$11,250 / \$22,500	\$6,900 / \$13,800	\$11,250 / \$22,500	\$7,050 / \$14,100	\$15,000 \$30,00									
Preventive Services	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% a deduct	
Preventive Drug Coverage	Covered in full	90% after deductible	Covered in full	90% after deductible	Covered in full	90% after deductible	Covered in full	90% after deductible	Covered in full	90% after deductible	Covered in full	90% after deductible	Covered in full	90% after deductible	Covered in full	90% after deductible	Covered in full	90% after deductible	Covered in full	90% after deductible	Covered in full	90% after deductible	Covered in full	90% after deductible	Covered in full	90% after deductible	Covered in full	90% after deductible	Covered in full	90% after deductible	Covered in full	90% after deductible	Covered in full	90% after deductible	Covered in full	90% a	
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Office Visits Primary (including behavioral health), Urgent Care, and Specialist	Primary/Urgent \$10 no deductible Specialist: \$20 no deductible	50% after deductible	Primary/Urgent: \$25 no deductible Specialist: \$60 no deductible	50% after deductible	Primary/Urgent: \$50 no deductible Specialist: \$100 no deductible	50% after deductible	Primary/Urgent: \$50 no deductible Specialist: \$100 no deductible	50% after deductible	Primary/Urgent: \$50 no deductible Specialist: \$100 no deductible	50% after deductible	Primary/Urgent: \$50 no deductible Specialist: \$100 no deductible	50% after deductible	Primary/Urgent: \$50 no deductible Specialist: \$100 no deductible	50% after deductible	20% after deductible	50% after deductible	0% after deductible	50% after deductible	20% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	50% after deductible	50% after deductible	0% after deductible	50% a deduct									
Telehealth	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	20% after deductible	50% after deductible	0% after deductible	50% after deductible	20% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	50% after deductible	50% after deductible	0% after deductible	50% a	
Inpatient Hospital	10% after deductible	50% after deductible	25% after deductible	50% after deductible	20% after deductible	50% after deductible	20% after deductible	50% after deductible	20% after deductible	50% after deductible	20% after deductible	50% after deductible	40% after deductible	50% after deductible	35% after deductible	50% after deductible	30% after deductible	50% after deductible	30% after deductible	50% after deductible	0% after deductible	50% after deductible	20% after deductible	50% after deductible	0% after deductible	50% after deductible	20% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	50% after deductible	50% after deductible	0% after deductible	50% a	
Lab / X-ray	10% no deductible	50% after deductible	25% no deductible	50% after deductible	20% no deductible	50% after deductible	20% no deductible	50% after deductible	20% no deductible	50% after deductible	20% no deductible	50% after deductible	40% after deductible	50% after deductible	35% after deductible	50% after deductible	30% after deductible	50% after deductible	30% after deductible	50% after deductible	0% after deductible	50% after deductible	20% after deductible	50% after deductible	0% after deductible	50% after deductible	20% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	50% after deductible	50% after deductible	0% after deductible	50% a	
Physical, Occupational, and Speech Therapy	\$10 no deductible	50% after deductible	\$25 no deductible	50% after deductible	\$25 no deductible	50% after deductible	\$25 no deductible	50% after deductible	\$25 no deductible	50% after deductible	\$25 no deductible	50% after deductible	40% after deductible	50% after deductible	35% after deductible	50% after deductible	30% after deductible	50% after deductible	30% after deductible	50% after deductible	0% after deductible	50% after deductible	20% after deductible	50% after deductible	0% after deductible	50% after deductible	20% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	50% after deductible	50% after deductible	0% after deductible	50% af	
Outpatient Surgery	10% after deductible	50% after deductible	25% after deductible	50% after deductible		50% after deductible	20% after deductible	50% after deductible	20% after deductible	50% after deductible	20% after deductible	50% after deductible	40% after deductible	50% after deductible	35% after deductible	50% after deductible	30% after deductible	50% after deductible	30% after deductible	50% after deductible	0% after deductible	50% after deductible	20% after deductible	50% after deductible	0% after deductible	50% after deductible	20% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	50% after deductible	50% after deductible	0% after deductible	50% at	
Emergency Services		\$250 plus 10% after deductible		\$250 plus 25% after deductible	\$250 plus 20% after deductible	\$250 plus 20% after deductible	\$250 plus 20% after deductible	\$250 plus 20% after deductible	\$250 plus 20% after deductible	\$250 plus 20% after deductible	1	\$250 plus 20% after deductible		40% after deductible	\$250 plus 35% after deductible	\$250 plus 35% after deductible	\$250 plus 30% after deductible	\$250 plus 30% after deductible	\$250 plus 30% after deductible	\$250 plus 30% after deductible	0% after deductible	0% after deductible	20% after deductible	20% after deductible	0% after deductible	0% after deductible	20% after deductible	20% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	50% after deductible	50% after deductible	0% after deductible	0% af deduct	
Chiropractic / Acupuncture																																					

Prescription (Rx) Drug Coverage

isits per benefit period

Out-of-network: 30-day max

fill, no more than 3 per year

Chiro: 12 / Acu: 12

deductible

Tier 1: \$5

o deductible

Tier 2: \$15

no deductible

Tier 3 & 4: 20%

no deductible

deductible

90% after

deductible

Tier 1: \$15

no deductible

Tier 2: \$60

no deductible

Tier 3 & 4: 30%

no deductible

Pediatric dental coverage is included with all of these plans. Out-of-network services are covered up to an allowed amount. After that amount is reached, members may be subject to balance billing. This is a brief summary. Contact us at <u>WashingtonSales@PacificSource.com</u> or go to 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.

deductible

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deductible

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deductible

90% after

deductible

deductible

Tier 1: \$15

no deductible

Tier 2: \$60

no deductible

Tier 3 & 4: 30%

no deductible

\$25 no

deductible

Tier 1: \$15

no deductible

Tier 2: \$60

no deductible

Tier 3 & 4: 30%

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Tier 1: \$15

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Tier 2: \$60

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Tier 3 & 4: 30%

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Tier 1: \$20

Tier 2: \$60

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Tier 3 & 4: 35%

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Tier 3 & 4: 30%

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50% after 40% after

deductible

Tier 1: \$20

no deductible

Tier 2: \$60

no deductible

Tier 3 & 4: 40%

no deductible

deductible

90% after

\$25 no

deductible

Tier 1: \$15

no deductible

Tier 2: \$60

no deductible

Tier 3 & 4: 30%

no deductible

deductible

90% after

[^]Adult vision included on this plan.

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.

Choose a Dental PPO plan

With a Dental PPO plan, members have access to a robust network of more than 1,600 dental providers at more than 950 locations in Washington. It's important that members see Dental PPO participating providers. Doing so maximizes their benefits.

Find dentists who accept the Dental PPO plan at <u>PacificSource.com</u>.

Our dental plans are available for purchase by businesses located in Clark, Pierce, Spokane, and Thurston Counties.

Give your employees a Voluntary Dental option

With our Voluntary Dental option, employees pay the full premium as if they were buying their dental plan, but they get benefits that typically come with a group plan.

Voluntary Dental is available with a non-Plus plan to groups with 10 or more enrolled employees. Additional guidelines and requirements apply.

2023 Washington Small Group Dental Plans

	(Available as a Vo 0-20-5(ental PPO luntary Dental plan) 0 1000 or 50 1500	(Available as a Vo 0-20-50	ental PPO luntary Dental plan) 0 1000 or 50 1500	0-20-50	tal PPO Plus 1 1000 or 50 1500	Adult Dental PPO Plus 0-20-50 1000 or 0-20-50 1500 Dental PPO 1+			
	Dent	al PPO	Dent	al PPO	Dent	al PPO				
roup Size Required for Standalone Policy		1+		1+		l+				
	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK		
nnual Deductible ndividual/Family	N/A	\$50 / \$150	N/A	\$50 / \$150	N/A	\$50 / \$150	N/A	\$50 / \$150		
nnual Maximum Benefit er person, age 19 and older	\$1,000	or \$1,500	\$1,000	or \$1,500	\$1,000	or \$1,500	\$1,000 or \$1,500			
ediatric Out-of-Pocket Maximum ndividual/Family, age 18 and younger	\$375 / \$750	N/A	N/A	N/A	\$375 / \$750	N/A	N/A	N/A		
	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:	NO DEDUCTIBLE, Member Pays:		
lass I Services	Covered in full	20%	Covered in full	20%	Covered in full	20%	Covered in full	20%		
	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:		
lass II Services	20%	20%	20%	20%	20%	20%	20%	20%		
lass III Services	50% 50%		50%	50%	50%	50%	50%	50%		
xclusion Period er person, age 19 and older	Class III:	12 months	Class III:	12 months	N	one	None			

Plan names explained: Plus—No exclusion periods

This is a brief summary. For more details, contact us at <u>WashingtonSales@PacificSource.com</u> or search small group plans at <u>PacificSource.com</u>. 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 <u>PacificSource.com</u> 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)
- 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
- Child orthodontia (medically necessary only; all family plans; kids through age 18)

TMJ Benefit

- \$1,000 max per year
- \$5,000 total maximum

Focus on **vision**



Our vision plans focus on wellness and prevention.

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 \$40 with no 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.



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.

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.

Right Fit

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.

Health Reimbursement Arrangements (HRA) to combat costs

HRA

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®

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