Beyond what’s required

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

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.
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™.
2023 Washington | Voyager Small Group Medical Plans

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<thead>
<tr>
<th>Platinum</th>
<th>Gold 1</th>
<th>Gold 2</th>
<th>Gold 3</th>
<th>Gold 4</th>
<th>Silver 1</th>
<th>Silver 2</th>
<th>Silver 3</th>
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<th>Bronze 1</th>
<th>Bronze 2</th>
<th>Bronze 3</th>
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<td>Office Visits</td>
<td>Dental (in network and in-network out-of-network)</td>
<td>Inpatient Hospital</td>
<td>Urgent Care, and Specialist</td>
<td>Primary/Secondary</td>
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<td>Pediatric</td>
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<td>50% after deductible</td>
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<td>Outpatient Surgery</td>
<td>and Speech Therapy</td>
<td>Physical, Occupational,</td>
<td>Inpatient Hospital</td>
<td>Urgent Care, and Specialist</td>
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| * Note: This is a brief summary. Contact us at 888-977-9299, or visit WashingtonSales@PacificSource.com for details or to see a plan summary sheet. **Note: If a service or benefit is not listed on this document, please call us at 888-977-9299, 711 TTY. 120% of yearly cap.

*Note: This is a brief summary. Contact us at 888-977-9299, or visit WashingtonSales@PacificSource.com for details or to see a plan summary sheet. **Note: If a service or benefit is not listed on this document, please call us at 888-977-9299, 711 TTY. 120% of yearly cap.
## 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)
- Brushing courses

## Class II: Basic Services
- Simple extractions
- Periodontal scaling and root planning and/or curettage
- Fillings, including composite
- Full mouth debridement
- Filing, including composite
- Complicated caries 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; if family plan, kids through age 18)

## TMJ Benefit
- $1,000 max per year
- $5,000 max per 3-year term

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##薄荷计划概览

- **长年计划**
  - **成人牙科 PPO**
  - **成人牙科 PPO Plus**
  - **儿童牙科 PPO**

- **一年计划**
  - **成人牙科 PPO**
  - **成人牙科 PPO Plus**

- **自选计划**
  - **成人牙科 PPO**
  - **成人牙科 PPO Plus**

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### 起付线和共付比例

- **成人**
  - **免赔线**
    - **成人**：$300 / $1,500
  - **共付比例**
    - **成人**：20%
  - **年度封顶线**
    - **成人**：$5,000

- **儿童**
  - **免赔线**
    - **儿童**：$50 / $150
  - **共付比例**
    - **儿童**：50%
  - **年度封顶线**
    - **儿童**：$1,000

### 覆盖范围

- **成人**
  - **括号内**
    - **成人**：$1,500

- **儿童**
  - **括号内**
    - **成人**：$375 / $750

### 其他信息

- **覆盖范围**
  - **成人**
    - **括号内**
      - **成人**：$50 / $150

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### 联系方式

- **客户服务热线**：888-977-9299
- **TTY：711**
- **全职服务**：800-803-5677
- **团体**：800-499-0650

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### 参考资料

- **Voluntary Dental**
  - **成人**：$1,500

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### 报告来源

- **Pierce, Spokane, and Thurston Counties.**
- **Good dental health can lead to better overall health.**
- **For more details, please contact us at**
  - **PacificSource.com**
- **Accessibility help:** for assistance reading this table or the rest of the document, please call us at 800-803-5677.
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.**

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**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.

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**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.

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**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 a select few
- 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