



Beyond what's required

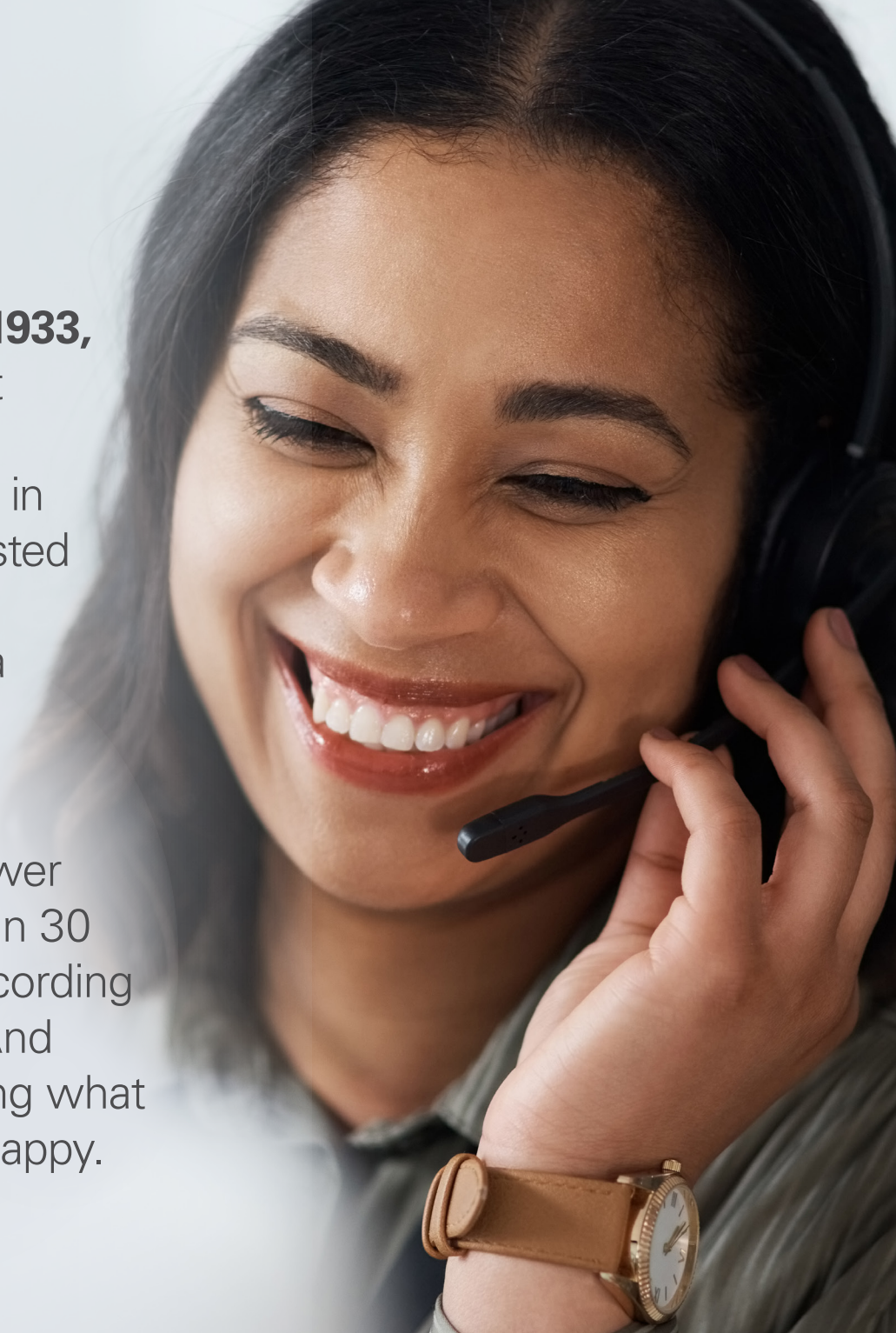
2023 Health Plans for **Oregon Large Groups** | 51+



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.



Manufacturing



Construction



Education



Legal



Wholesale Supply



Medical



Retail



Restaurants



Banking



Agriculture



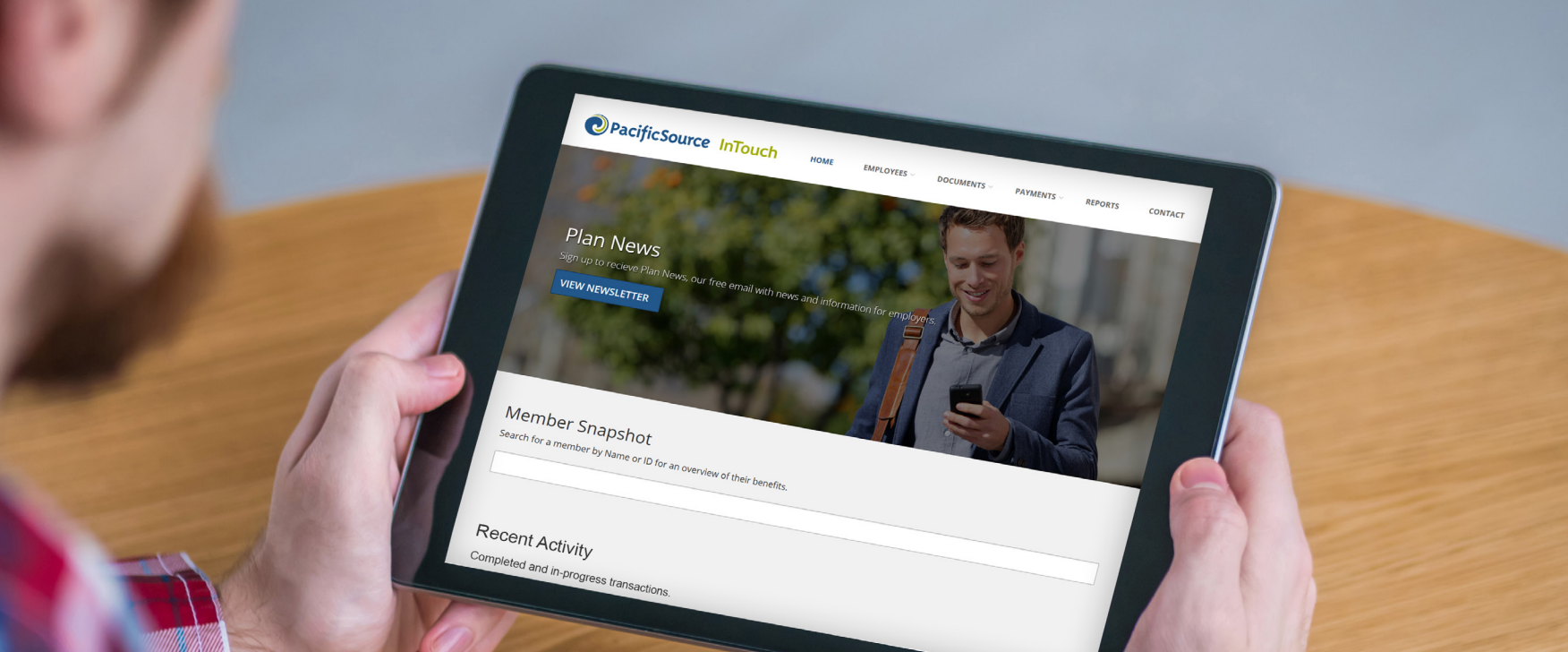
Nonprofit



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.



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 Oregon, the Navigator network includes **Asante, Central Oregon Independent Practice Association, Legacy Health, Legacy Health Partners, McKenzie-Willamette Medical Center, OHSU Health, PeaceHealth, and St. Charles Health System**, among many others. 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

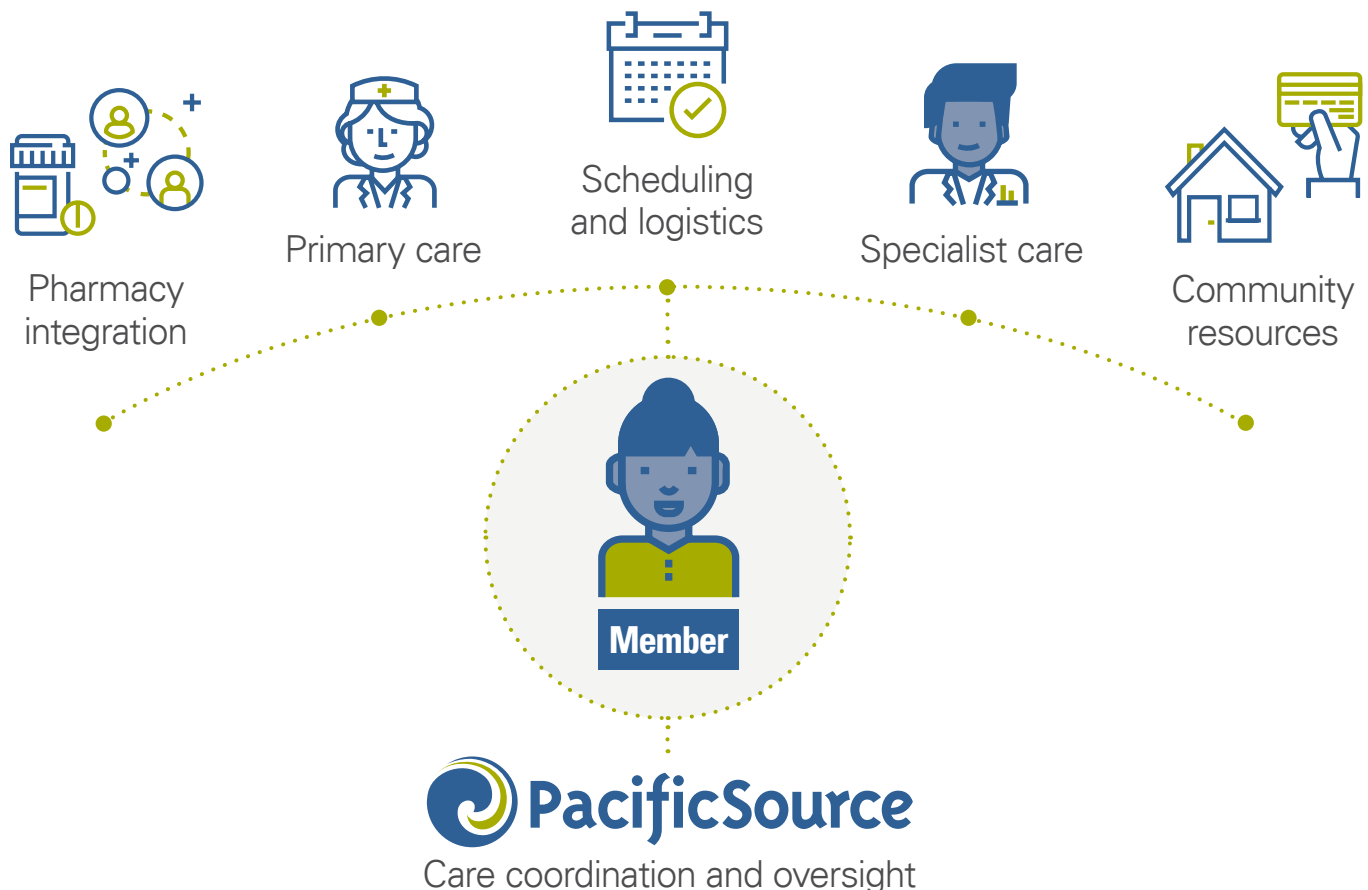
Cost-effective care coordination that puts members at the center

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.

Oregon

Statewide



Idaho

Blackfoot
Boise
Idaho Falls
Nampa/Caldwell
Pocatello
Twin Falls



Montana

Statewide



Washington

Spokane
Tacoma
Vancouver



In-network availability is based on member's plan and network.

How Navigator **benefits employers**



Multiple plan
designs



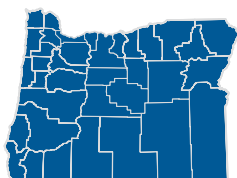
Controlled
costs



Clinical
integration



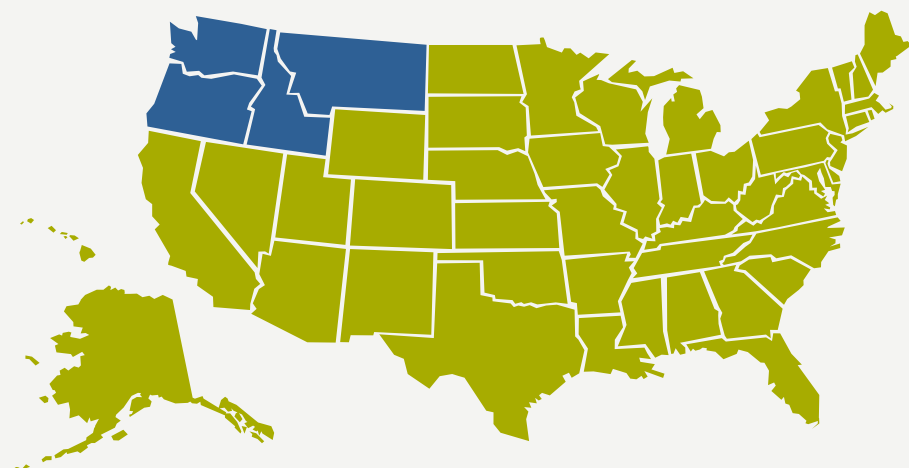
Unified
communications



Navigator is available for purchase by businesses located in any Oregon county.

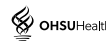




In-network, **nationwide**



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



	DEDUCTIBLE		OUT OF POCKET MAX	
	In-Net.	Out-of-Net.	In-Net.	Out-of-Net.
Medical, Rx, and Vision	\$XXX	\$X,XXX	\$X,XXX	\$XX,XXX

MEDICAL BENEFITS, PRIOR AUTHORIZATION, & ELIGIBILITY:		
Members	555-555-5555 CS@PacificSource.com	
Providers	555-555-5555 CS@PacificSource.com	
DENTAL:	555-555-5555 Dental@PacificSource.com	
24-HOUR NURSELINE:	855-834-6150	
PHARMACISTS:	844-834-6150 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.

Outside the Northwest?



With **Navigator**, your in-network coverage goes with you thanks to partnerships with **First Health**® and **First Choice Health**.™

2023 Oregon | Navigator Large Group Medical Plans

																						HSA QUALIFIED PLANS													
	500+20_20		750+20_20		1000+25_20		1500+25_20 1500+25_30		2000+25_20 2000+25_30		2500+30_20 2500+30_30		3000+30_20 3000+30_30		3500+35_30		4000+35_20 4000+35_30		4500+35_30		5000+35_30		HSA 1500_20+Rx Non-Embedded		HSA 3000_50+Rx		HSA 3000+Rx		HSA 4000+Rx		HSA 5000+Rx				
	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	\$1,000 / \$2,000	\$750 / \$1,500	\$1,500 / \$3,000	\$1,000 / \$2,000	\$2,000 / \$4,000	\$1,500 / \$3,000	\$3,000 / \$6,000	\$2,000 / \$4,000	\$4,000 / \$8,000	\$2,500 / \$5,000	\$5,000 / \$10,000	\$3,000 / \$6,000	\$6,000 / \$12,000	\$3,500 / \$7,000	\$7,000 / \$14,000	\$4,000 / \$8,000	\$8,000 / \$16,000	\$4,500 / \$9,000	\$9,000 / \$18,000	\$5,000 / \$10,000	\$10,000 / \$20,000	\$1,500 / \$3,000	\$7,500 / \$15,000	\$3,000 / \$6,000	\$7,500 / \$15,000	\$3,000 / \$6,000	\$7,500 / \$15,000	\$4,000 / \$8,000	\$10,000 / \$20,000	\$5,000 / \$10,000	\$10,000 / \$20,000			
Out-of-Pocket Maximum Individual / Family	\$3,000 / \$6,000	\$6,000 / \$12,000	\$3,500 / \$7,000	\$6,000 / \$12,000	\$4,000 / \$8,000	\$8,000 / \$16,000	\$4,000 / \$8,000	\$8,000 / \$16,000	\$5,000 / \$10,000	\$10,000 / \$20,000	\$6,000 / \$12,000	\$12,000 / \$24,000	\$6,500 / \$13,000	\$13,000 / \$26,000	\$7,500 / \$15,000	\$15,000 / \$30,000	\$7,000 / \$14,000	\$14,000 / \$28,000	\$7,500 / \$15,000	\$15,000 / \$30,000	\$7,500 / \$15,000	\$15,000 / \$30,000	\$4,500 / \$6,850	\$15,000 / \$30,000	\$6,350 / \$12,700	\$15,000 / \$30,000	\$3,000 / \$6,000	\$15,000 / \$30,000	\$4,000 / \$8,000	\$20,000 / \$40,000	\$5,000 / \$10,000	\$20,000 / \$40,000			
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Preventive Services	Covered in full	50%	Covered in full	50%	Covered in full	50%	Covered in full	50%	Covered in full	50%	Covered in full	50%	Covered in full	50%	Covered in full	50%	Covered in full	50%	Covered in full	50%	Covered in full	50%	Covered in full	50%	Covered in full	50%	Covered in full	50%	Covered in full	50%	Covered in full	50%			
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Telehealth	Covered in full*	50%	Covered in full*	50%	Covered in full*	50%	Covered in full*	50%	Covered in full*	50%	Covered in full*	50%	Covered in full*	50%	Covered in full*	50%	Covered in full*	50%	Covered in full*	50%	Covered in full*	50%	20%	50%	50%	50%	Covered in full	50%	Covered in full	50%	Covered in full	50%			
Office Visits Primary (including behavioral health), Urgent Care, and Specialist	\$20*	50%	\$20*	50%	\$25*	50%	\$25*	50%	\$25*	50%	\$30*	50%	\$30*	50%	\$35*	50%	\$35*	50%	\$35*	50%	\$35*	50%	20%	50%	50%	50%	Covered in full	50%	Covered in full	50%	Covered in full	50%			
Inpatient Hospital	20%	50%	20%	50%	20%	50%	20% or 30%	50%	20% or 30%	50%	20% or 30%	50%	20% or 30%	50%	30%	50%	20% or 30%	50%	30%	50%	30%	50%	20%	50%	50%	50%	Covered in full	50%	Covered in full	50%	Covered in full	50%			
Lab / X-ray	No deductible up to \$500, then after deductible 20%	50%	No deductible up to \$500, then after deductible 20%	50%	No deductible up to \$500, then after deductible 20%	50%	No deductible up to \$500, then after deductible 20% or 30%	50%	No deductible up to \$500, then after deductible 20% or 30%	50%	No deductible up to \$500, then after deductible 20% or 30%	50%	No deductible up to \$500, then after deductible 20% or 30%	50%	No deductible up to \$500, then after deductible 30%	50%	No deductible up to \$500, then after deductible 20% or 30%	50%	No deductible up to \$500, then after deductible 30%	50%	No deductible up to \$500, then after deductible 30%	50%	20%	50%	50%	50%	Covered in full	50%	Covered in full	50%	Covered in full	50%			
Physical, Occupational, and Speech Therapy	\$20*	50%	\$20*	50%	\$25*	50%	\$25*	50%	\$25*	50%	\$30*	50%	\$30*	50%	\$35*	50%	\$35*	50%	\$35*	50%	\$35*	50%	20%	50%	50%	50%	Covered in full	50%	Covered in full	50%	Covered in full	50%			
Chiropractic/Acupuncture Visits per benefit period: Chiro: 20 / Acu: 12	\$20*	50%	\$20*	50%	\$25*	50%	\$25*	50%	\$25*	50%	\$30*	50%	\$30*	50%	\$35*	50%	\$35*	50%	\$35*	50%	\$35*	50%	20%	50%	50%	50%	Covered in full	50%	Covered in full	50%	Covered in full	50%			
Outpatient Surgery	20%	50%	20%	50%	20%	50%	20% or 30%	50%	20% or 30%	50%	20% or 30%	50%	20% or 30%	50%	30%	50%	20% or 30%	50%	30%	50%	30%	50%	20%	50%	50%	50%	Covered in full	50%	Covered in full	50%	Covered in full	50%			
Emergency Services Copay waived if admitted	\$250 plus 20%*	\$250 plus 20%*	\$250 plus 20%*	\$250 plus 20%*	\$250 plus 20%*	\$250 plus 20%*	\$250 plus 20%* or 30%*	\$250 plus 20%* or 30%*	\$250 plus 20%* or 30%*	\$250 plus 20%* or 30%*	\$250 plus 20%* or 30%*	\$250 plus 20%* or 30%*	\$250 plus 20%* or 30%*	\$250 plus 20%* or 30%*	30%	30%	20% or 30%	20% or 30%	30%	30%	30%	30%	20%	20%	50%	50%	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full			
Prescription (Rx) Drug Coverage	For more details on prescription drug coverage, search Pharmacy Plans at PacificSource.com .																					20%	90%	50%	90%	Covered in full	90%	Covered in full	90%	Covered in full	90%				

*Not subject to deductible.
This is a brief summary. Contact us at OregonSales@PacificSource.com or go to [PacificSource.com](https://www.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.

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.

Dental options to fit your company’s needs

Dental Choice plans give your employees the option to see any dentist they want.

Dental Advantage plans give your employees access to a robust network of more than 1,200 dental providers and more than 750 locations in Idaho, Oregon, and Washington.

Dental Advantage Essentials plans cost less because employees and their primary care dentist work together for better outcomes.

Find in-network dentists at our website, [PacificSource.com](#).

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

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



2023 Oregon | Large Group Dental Plans

	VOLUNTARY DENTAL ONLY													
	Dental Advantage Essentials or Essentials Plus		Dental Choice Plus 20-20-50 50-1000 or 20-20-50 50-1500	Dental Choice Plus 0-20-50 25-1000 or 0-20-50 25-1500	Dental Choice Plus 0-20-50 50-1000 or 0-20-50 50-1500	Dental Advantage Plus 20-20-50 1000 or 20-20-50 1500		Dental Advantage Plus 0-20-50 25-1000 or 0-20-50 25-1500		Dental Advantage Plus 0-20-50 50-1000 or 0-20-50 50-1500		Dental Choice 0-20-50 50-1000 or 0-20-50 50-1500 or 0-20-50 25-1500	Dental Advantage 0-20-50 1000 or 0-20-50 1500	
	Advantage Essentials		No Network	No Network	No Network	Advantage Network		Advantage Network		Advantage Network		No Network	Advantage Network	
	IN NETWORK	OUT OF NETWORK	ANY PROVIDER	ANY PROVIDER	ANY PROVIDER	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	ANY PROVIDER	IN NETWORK	OUT OF NETWORK
Annual Deductible Individual / Family	N/A	N/A	\$50 / \$150	\$25 / \$75	\$50 / \$150	N/A	\$50 / \$150	N/A	\$25 / \$75	N/A	\$50 / \$150	\$25 / \$75 or \$50 / \$150	N/A	\$50 / \$150
Annual Maximum Benefit Per person	N/A		\$1,000 or \$1,500	\$1,000 or \$1,500	\$1,000 or \$1,500	\$1,000 or \$1,500		\$1,000 or \$1,500		\$1,000 or \$1,500		\$1,000 or \$1,500	\$1,000 or \$1,500	
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Class I Services	Copay varies based on service; see benefit summary	Not covered	20%	Covered in full	Covered in full	20%		Covered in full		Covered in full		Covered in full	Covered in full	
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Class II Services	Copay varies based on service; see benefit summary	Not covered	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Class III Services	Copay varies based on service; see benefit summary	Not covered	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Exclusion Period	None		None	None	None	None		None		None		Class III: 12 months	Class III: 12 months	
Cosmetic Orthodontia*	Included; \$3,000 copay		Optional: \$1,000 or \$1,500 lifetime max	Optional: \$1,000 or \$1,500 lifetime max	Optional: \$1,000 or \$1,500 lifetime max	Optional: \$1,000 or \$1,500 lifetime max		Optional: \$1,000 or \$1,500 lifetime max		Optional: \$1,000 or \$1,500 lifetime max		Optional: \$1,000 or \$1,500 lifetime max	Optional: \$1,000 or \$1,500 lifetime max	

Plan names explained: **Advantage**—PPO-style plans | **Choice**—Indemnity plans | **Essentials**—Dental HMO | **Plus**—No exclusion periods

*Additional eligibility requirements may apply.
This is a brief summary. For more details, contact us at OregonSales@PacificSource.com or search group plans at [PacificSource.com](#).
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 [PacificSource.com](#) to get all the details.



Class I: Preventive Services

- Exams and x-rays
- Three dental cleanings (prophylaxis or periodontal maintenance per plan year)
- 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

Cosmetic Orthodontia*

- \$1,000 or \$1,500 lifetime maximum options
- 26+ enrolled employees
- 12-month exclusion period on some voluntary plans; exclusion period reduced or eliminated with prior orthodontia coverage

Dental Advantage Essentials Plans (included)

- \$3,000 copay

Focus on vision

Select your medical plan, then your vision plan.



Vision 10/150		
	IN NETWORK	OUT OF NETWORK
Adult (age 19+)		
Eye Exam	No deductible, \$10	Covered in full up to \$40, then 100%
Vision Hardware	Covered in full up to \$150	
Pediatric		
Eye Exam	No deductible, \$10	Covered in full up to \$40, then 100%
Vision Hardware	Covered in full for one pair of frames or lenses per year	Covered in full for one pair of frames and/or lenses per year up to \$75, then 100%

Vision 10/300		
	IN NETWORK	OUT OF NETWORK
Adult (age 19+)		
Eye Exam	No deductible, \$10	Covered in full up to \$40, then 100%
Vision Hardware	Covered in full up to \$300	
Pediatric		
Eye Exam	No deductible, \$10	Covered in full up to \$40, then 100%
Vision Hardware	Covered in full for one pair of frames or lenses per year	Covered in full for one pair of frames and/or lenses per year up to \$75, then 100%

A vision exam-only plan is also available. An in-network vision exam is covered in full. Out-of-network vision exam benefits are the same as a medical office visit.



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



Education reimbursement up to \$150 for health and wellness classes



Optional vision coverage plans for children and adults



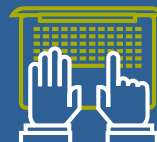
No-cost care management for chronic conditions



Affordable fitness center access from our partner, Active&Fit Direct™



Prenatal program for expectant parents



Easy online access for you and your employees



Optional \$500 benefit for covered services due to an accident outside of work



Home delivery of prescriptions—up to a 90-day supply



24-Hour NurseLine at no cost



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: 888-377-1646

TTY: 711. We accept all relay calls.

Portland: PortlandSales@PacificSource.com

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