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.

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.

Pharmacy integration
Primary care
Scheduling and logistics
Specialist care
Community resources

Care coordination and oversight
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**

- Legacy Health
- St. Charles Health System
- Central Oregon Independent Practice Association
- OHSU Health

**Idaho**

- Blackfoot
- Boise
- Idaho Falls
- Nampa/Caldwell
- Pocatello
- Twin Falls

**Montana**

- Billings Clinic
- St. Patrick Hospital
- Community Medical Center

**Washington**

- MultiCare
- MultiCare Connected Care
- Legacy Health
- Vancouver Clinic

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)

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

500+20_20  750+20_20  1000+20_20  1500+20_20  2000+20_20  2500+20_20  3000+20_20  3500+30_30  4000+30_35  4500+30_35  5000+35_30

Non-Embedded Plans

HSA
1500+20_Rx Non Embedded
HSA 3000+50_Rx
HSA 3000_Rx
HSA 4000_Rx
HSA 5000_Rx

Individual & Family

<table>
<thead>
<tr>
<th>Coverage</th>
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| Non-Embedded Plans

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HSA 3000+50_Rx
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HSA 4000_Rx
HSA 5000_Rx

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HSA QUALIFIED PLANS

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HSA 3000+50_Rx
HSA 3000_Rx
HSA 4000_Rx
HSA 5000_Rx

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*Not subject to deductible.
## Dental options to fit your company’s needs

**Dental Choice plans** give your employees the option to see any dentist they want. Find out more about the plans in the table below.

**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 doctors work together for better outcomes. Find out more about the plans in the table below.

With our Voluntary Dental plan, 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.

### Plan names explained

- **Advantage**—Premium plans
- **Choice**—in-network plans
- **Essentials**—Dental VHD
- **Plus**—No exclusion plans

### Premium plans (included)

<table>
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<tr>
<th>Plan Name</th>
<th>Benefit Summary</th>
<th>Coverage</th>
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### In-network plans

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### Out-of-network plans

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### Additional plans

- **Dental Choice Plus**
- **Dental Choice Essentials**
- **Dental Choice Essentials—Plus**
- **Dental Choice Plus—Plus**
- **Dental Choice Essentials—Plus**
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- **Dental Choice Essentials—Plus**
- **Dental Choice Essentials—Plus**

## What’s covered?

Here is a brief list of services and treatments most commonly asked about. Go to [PacificSource.com](https://www.PacificSource.com) to get all the details.

### Class I: Preventive Services
- Crowns and inlays
- Three dental cleanings (prophylaxis or periodontal maintenance per plan year)
- Fluoride applications
- Sealant on bicuspids and permanent molars (kids through age 16 only)
- Brush biopsy

### Class II: Basic Services
- Simple extractions
- Periodontal scaling and root planing and/or overgrowth
- 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
- Cosmetic and bridges

### Cosmetic Orthodontia*
- **$1,000 or $1,500 lifetime maximum options**
- **24- or 30-month period**
- **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**

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*Additional guidelines apply. For more information, please visit [PacificSource.com](https://www.PacificSource.com) or call 1-800-797-8769, ext. 273 in Oregon, or 1-800-397-6131 in Idaho, or 1-800-433-3045, ext. 273 in Washington. Overview information includes plans in effect as of 10/1/2022. All exclusions, limits, and conditions apply. Voluntary Dental plans are also available. Accessibility help: For assistance reading this table or the rest of the document, please call us at [OregonSales@PacificSource.com](mailto:OregonSales@PacificSource.com) or search group plans at [PacificSource.com](https://www.PacificSource.com).
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
- **Optional vision coverage plans** for children and adults
- **Affordable fitness center access** from our partner, Active&Fit Direct™
- **Optional $500 benefit** for covered services due to an accident outside of work
- **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: 888-377-1646
TTY: 711. We accept all relay calls.

Portland: PortlandSales@PacificSource.com
Bend: BendSales@PacificSource.com
Springfield: SpringfieldSales@PacificSource.com
Medford: MedfordSales@PacificSource.com

PacificSource.com