



2026 Individual and Family Plans

Doing what's **right**, not just what's required

Your health plan may
only do what's required.
**Unless your health
plan is PacificSource.**

Whether it's our Northwest-based human service, our no-referrals-required policy, or our covering more no-cost prescription drugs than the law requires, PacificSource has always worked to do what's right, not just what's required—for you and your family.



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: you, your doctor, and your community



Members first, since 1933

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

PacificSource continually invests in our own neighborhoods, through financial aid and access to healthcare for diverse populations and those most in need.

Benefits that go beyond what's required



Local, human service

Not automated phone trees or offshore call centers. The people who help you are right here in the Northwest.



Help beyond healthcare

All health plans help members navigate a complicated healthcare system. We help members when things get even more complicated.

When unexpected challenges arise, our Member Support Specialists help members find solutions to things like inadequate housing, food insecurity, transportation, and access to care.



More no-cost Rx drugs than the law requires

With our Expanded No-Cost Drug List, members can get dozens of preventive drugs—including 82 more than the law requires. Included on all individual plans, except for the Oregon and Montana Standard Bronze, Silver, or Gold.



No referrals required with any plan

Our plans don't require members to visit a primary care doctor before seeing an in-network specialist. (Some specialists may have their own referral requirements.)



No-cost preventive care

\$0 copays on:

- Well-baby and well-child care
- Annual checkups
- Prenatal consultations
- Preventive mammograms and colonoscopies
- Immunizations



We cover more than **37,000** individual members
and their families across the Greater Northwest.

PacificSource covers people just like you, who get
their health insurance independently, not from an employer.

Source: monthly enrollment report, March 2025



InTouch puts you in charge

Manage your benefits from your computer or an app on your phone or tablet—24/7.

With InTouch, you can:



Display your member ID card



Check your deductible status



Schedule doctor visits—physical and behavioral health—through telehealth providers



Search for a doctor



Select your primary care provider



Review what's covered by your plan



Reach our Customer Service team



Read Explanation of Benefits statements



Pay your premium

Quantity and quality— our networks deliver both



We know how important a robust provider network is when shopping for health insurance. That's why we contract with thousands of highly rated healthcare professionals, **including 19 five-star medical facilities across the Northwest.***

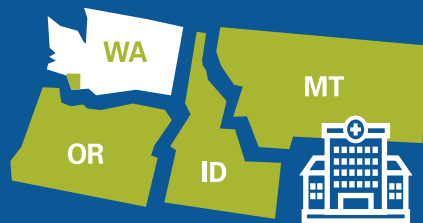
With PacificSource, you have in-network access to providers across the Northwest. If you have an emergency or need urgent care while traveling, we have you covered nationwide.

Wherever you live, work, or travel, you can count on:

- An extensive choice of doctors and facilities
- Specialist care without a referral
- Care that focuses on quality outcomes and patient engagement
- Empowering self-management tools
- Urgent and emergency care when you travel outside the Northwest

*Source: Centers for Medicare & Medicaid Services, Hospital Ratings, February 2025.





In-network access to doctors and hospitals across the Northwest...

Idaho

St. Luke's
Health Partners

PQA
Patient Quality Alliance

FIRM
EASTERN IDAHO
REGIONAL MEDICAL CENTER

IDAHO FALLS
COMMUNITY
HOSPITAL

Mountain View
Hospital
Getting you back to what you Love

BINGHAM MEMORIAL HOSPITAL
Experience Bingham!

KootenaiCareNetwork

Montana

BillingsClinic

PROVIDENCE
St. Patrick Hospital

St. Peter's Health

Benefis
HEALTH SYSTEM

Intermountain
Health

COMMUNITY
MEDICAL CENTER

LOGAN
HEALTH

Bozeman
Health

Oregon

LEGACY
HEALTH

St. Charles
HEALTH SYSTEM

OHSU
Health

Samaritan
Health Services

PeaceHealth

McKenzie-Willamette
MEDICAL CENTER

PRAXIS
HEALTH

ASANTE

This is not a complete list of providers for your state, and in-network availability is based on your plan and network. Providers listed were accurate at the time of printing.

To search our provider directory, visit [PacificSource.com/find-a-doctor](https://www.pacificsource.com/find-a-doctor).

...and across the nation.

You are covered nationwide for in-network urgent or emergency care through any provider outside Idaho, Montana, and Oregon, and Cowlitz and Clark Counties in Washington.



Members getting care in Washington state have in-network access to contracted providers through PacificSource in Cowlitz and Clark Counties, and through any provider in all other Washington counties for in-network urgent or emergency care only.



Vision care for kids



Pediatric vision benefits for members through age 18

All of our medical plans include pediatric vision coverage. This includes routine eye exams at no cost when seeing an in-network doctor. See plan comparison chart for details.

Decide on dental



Good dental health can lead to better overall health

You can:

- Add one of our dental plans to your health plan
- Select a dental-only plan
- Purchase these plans year-round, not just during open enrollment

For more details, search individual and family plans at PacificSource.com.
For assistance with dental or medical coverage, contact a Coverage Advisor at **855-330-2792** or by email at CoverageAdvisors@PacificSource.com.





Finding the right plan



Here are some factors to consider to help you determine which plan is best for you.

All plans

All our health plans include coverage for preventive care, \$0 annual physicals from in-network providers, \$0 copays on many preventive drugs, and most vaccinations.

HSA

Health savings account (HSA)-qualified plans help you save for healthcare expenses like deductibles and coinsurance. The plans require that all major benefits be subject to your deductible.

With HSA plans, you'll set up a dedicated bank account, contributions to which are 100% tax deductible (up to a maximum), like an IRA. Another benefit: withdrawals from your HSA account to pay for qualified medical expenses are tax-free.

Non-HSA

Non-HSA plans allow you to use some benefits for a copay prior to meeting your deductible (such as primary care, urgent care, or pharmacy).

At a glance, your PacificSource coverage includes:



Access to highly rated hospitals and urgent care centers



Prenatal resources for expectant parents



Affordable gym memberships through Active&Fit Direct™



Up to \$150 reimbursement for health & wellness classes



Global emergency services from Assist America®



WW® (formerly known as Weight Watchers) program discounts



Home-delivered pharmacy orders



Telehealth care from the comfort of your home



No-cost care management for chronic conditions

Additional benefits are not considered insurance.

Next steps:



Select a health plan



Decide on dental

Enroll through your preferred channel:



Contact your
broker



Online at Shop.
PacificSource.com/
individual



Or call us at
866-360-6003,

TTY: 711
We accept all relay calls



We're here to help.

It's natural to have questions about a topic as important as your health. We understand, and we're happy to speak with you by phone or email.

866-360-6003, TTY: 711

We accept all relay calls

Monday through Friday from 8:00 a.m. to 5:00 p.m.

IndividualInsideSales@PacificSource.com

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