Ensuring your health

2020 Navigator Health Plans for Oregon Individuals and Families
Serving the Portland area and Central Oregon
At your service

The PacificSource difference is our exceptional customer service. We’re focused on making health insurance easier for you and your family. So you can stay healthy and happy, while controlling healthcare costs.

We’ve been putting members first with outstanding service since 1933.
Health insurance is complicated. **We simplify it for you.**

**Service and tools to save you time and effort.**

**Four-state in-network area**

Our new products for 2020, including Navigator, offer multi-state access to in-network providers in Idaho, Montana, Oregon, and Washington.

**Access anytime, from anywhere**

Use our mobile app to access your health insurance information, including a convenient mobile ID card.

**No referrals**

Need to see a specialist? None of our plans require you to see your primary care physician to get a referral first. (Some specialists may have their own referral requirements.)

30 seconds or less

That’s the average wait time before someone answers when calling PacificSource customer service, according to internal call reports. No phone trees. Just real, knowledgeable people, ready to help.
Get the health insurance features you want (but may not even know existed).

**On-demand access** to doctors by phone and video
Get the medical care you need, when and where you need it. Check your plan benefits for cost-sharing information.

**Find doctors fast**
Our online search directory helps you find just the right doctor, anytime you’re ready.

**$0 copays** on preventive care and select preventive prescription drugs
There is no charge on well baby/well child care, preventive physicals, preventive mammograms, immunizations, preventive colonoscopies, and more, when receiving care from in-network providers. Plus, select preventive prescriptions are also available at no charge.

We cover more than 40,000* individual members and their families across the Greater Northwest.
PacificSource covers independent people just like you who get their health insurance direct, and not from an employer.

*based on monthly enrollment report from March 2019
Manage your health insurance benefits through our online tool from any computer or mobile device.

Secure, convenient, member-only access to your insurance information and health resources via our InTouch portal and our myPacificSource app.

Coverage information
View coverage for common services, and even some uncommon ones.

ID cards
Request ID cards and print temporary ones.

EOBs
See the explanation of benefits statements for your claims.

CaféWell
Get access to a health engagement portal (for members 18 and older).

Check your status
See how much of your deductible has been met.

Estimate costs
Find out how much procedures may cost with our treatment cost navigator.
New for 2020, Navigator is our primary coordinated care product, where a member’s personal provider is navigating care within a coordinated network of health professionals who are focused on the individual throughout their health journey.

Navigator products are designed to support member engagement and promote shared decision making with providers.

Navigator gives access to a broad array of in-network providers, including local providers, providers within our four-state area, and those available for urgent and emergent conditions while traveling nationally, through contracts with First Health®, and in Alaska through contracts with First Choice Health™. Navigator products also offer out-of-network benefits, for more freedom and choice.

Our provider partners give members personalized care through high-quality health management and help members better understand the costs associated with their health. The county where you live determines whether you are eligible to enroll in Navigator.

**Navigator is available in the following counties:**
Clackamas, Crook, Deschutes, Jefferson, Multnomah, Washington, and Yamhill.
Navigator products feature in-network coordinated care provider partners in each of our four states.

**Oregon:**
- Bend Area
- Portland Metro

**Idaho:**
- Boise
- Pocatello
- Twin Falls

**Montana:**
- Billings
- Kalispell
- Missoula

**Washington:**
- Spokane
- Tacoma
- Vancouver

The doctors and hospitals you want.

We’ve partnered with well-respected health centers and hospitals in each state so you will get top-notch quality of care and service.

**Oregon:**
- Legacy Health
- St. Charles Health System

**Idaho:**
- St. Luke’s Health Partners
- PQA (Patient Quality Alliance)

**Montana:**
- Billings Clinic
- St. Patrick Hospital
- Kalispell Regional Healthcare
- Community Medical Centers
- St. Peter’s Health

**Washington:**
- MultiCare
- Legacy Health
- Vancouver Clinic

In-network availability based upon member’s plan and network
2020 Oregon Navigator | Individual and Family Medical Plans

### Non-HSA Qualified Plans

<table>
<thead>
<tr>
<th>Plan</th>
<th>Gold 1500</th>
<th>Silver 3000</th>
<th>Silver 4000</th>
<th>Bronze 7000</th>
<th>Catastrophic*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible Individual / Family</td>
<td>$1,500 / $10,000</td>
<td>$3,000</td>
<td>$6,000</td>
<td>$8,000</td>
<td>$6,150 / $10,000</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum Individual / Family</td>
<td>$10,000</td>
<td>$20,000</td>
<td>$30,000</td>
<td>$40,000</td>
<td>$20,000</td>
</tr>
</tbody>
</table>

### HSA Qualified Plans

<table>
<thead>
<tr>
<th>Plan</th>
<th>Bronze HSA 6750</th>
<th>Standard Gold</th>
<th>Standard Silver</th>
<th>Standard Bronze</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible Individual / Family</td>
<td>$1,000</td>
<td>$10,000</td>
<td>$10,000</td>
<td>$15,300</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum Individual / Family</td>
<td>$6,000</td>
<td>$20,000</td>
<td>$20,000</td>
<td>$30,000</td>
</tr>
</tbody>
</table>

### Oregon Standard Plans

<table>
<thead>
<tr>
<th>Plan</th>
<th>Gold 1500</th>
<th>Silver 3000</th>
<th>Silver 4000</th>
<th>Bronze 7000</th>
<th>Catastrophic*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible Individual / Family</td>
<td>$1,500 / $10,000</td>
<td>$3,000</td>
<td>$6,000</td>
<td>$8,000</td>
<td>$6,150 / $10,000</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum Individual / Family</td>
<td>$10,000</td>
<td>$20,000</td>
<td>$30,000</td>
<td>$40,000</td>
<td>$20,000</td>
</tr>
</tbody>
</table>

### Preventive Services

<table>
<thead>
<tr>
<th>Service</th>
<th>Covered in Full*</th>
<th>Covered in Full*</th>
<th>Covered in Full*</th>
<th>Covered in Full*</th>
<th>Covered in Full*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Teledentistry (including behavioral health for adults)</td>
<td>$15</td>
<td>$15</td>
<td>$15</td>
<td>$15</td>
<td>$25</td>
</tr>
<tr>
<td>Office Visits</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary/Urge: Care</td>
<td>$45</td>
<td>$45</td>
<td>$45</td>
<td>$45</td>
<td>$45</td>
</tr>
<tr>
<td>Preventive Care: $55</td>
<td>$55</td>
<td>$55</td>
<td>$55</td>
<td>$55</td>
<td>$55</td>
</tr>
</tbody>
</table>

### Inpatient Hospital

<table>
<thead>
<tr>
<th>Service</th>
<th>Covered in Full*</th>
<th>Covered in Full*</th>
<th>Covered in Full*</th>
<th>Covered in Full*</th>
<th>Covered in Full*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physical, Occupational, and Speech Therapy Combined 30 visits per year</td>
<td>$20</td>
<td>$30</td>
<td>$30</td>
<td>$30</td>
<td>$30</td>
</tr>
</tbody>
</table>

### Emergency Services

<table>
<thead>
<tr>
<th>Service</th>
<th>Covered in Full*</th>
<th>Covered in Full*</th>
<th>Covered in Full*</th>
<th>Covered in Full*</th>
<th>Covered in Full*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Vision Hardware One item per benefit period</td>
<td>Covered in Full* up to $150 on items subject to in-network deductible and 25%</td>
<td>Covered in Full* up to $150 on items subject to in-network deductible and 25%</td>
<td>Covered in Full* up to $150 on items subject to in-network deductible and 25%</td>
<td>Covered in Full* up to $150 on items subject to in-network deductible and 25%</td>
<td>Covered in Full* up to $150 on items subject to in-network deductible and 25%</td>
</tr>
</tbody>
</table>

Out-of-network services are covered at a reduced amount. After that amount is reached, members may be subject to balance billing. * Not subject to deductible. ^ Available only for people under 30 years, or people of any age with a hardship exemption or affordability exemption. This is a brief summary. Contact a Coverage Advisor at 855-330-2792 or by email at coverageadvisors@pacificsource.com. Go to PacificSource.com for details or to see a plan’s Summary of Benefits.
Most of our medical plans include vision coverage, including routine eye exams for members through age 18 at no cost, when seeing an in-network doctor. Most plans also include vision hardware coverage up to $150 for members through age 18, and amounts over that are covered based on your plan’s specific benefits.
Good dental health can lead to better overall health. You can add one of our dental plans to your health plan, or select dental-only. Available for purchase year-round, not just during open enrollment.

**See if a dentist is in our network.**

You can find in-network dentists at [PacificSource.com](http://PacificSource.com).

---

### 2020 Oregon

**Individual and Family Dental Plan Comparison**

<table>
<thead>
<tr>
<th></th>
<th>Dental Advantage 0-20-50 1000</th>
<th>Dental Advantage 0-20-50 1500</th>
<th>Kids Dental Advantage 0-20-50</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Advantage Network</td>
<td>Advantage Network</td>
<td>Advantage Network</td>
</tr>
<tr>
<td></td>
<td>IN NETWORK</td>
<td>OUT OF NETWORK</td>
<td>IN NETWORK</td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>N/A</td>
<td>$50 / $150</td>
<td>N/A</td>
</tr>
<tr>
<td>Individual / Family</td>
<td></td>
<td></td>
<td>N/A</td>
</tr>
<tr>
<td>Annual Maximum Benefit</td>
<td>$1,000</td>
<td>$1,500</td>
<td>N/A</td>
</tr>
<tr>
<td>Per person, age 19 and older</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pediatric Out-of-Pocket Maximum</td>
<td>$350 / $700</td>
<td>N/A</td>
<td>$350 / $700</td>
</tr>
<tr>
<td>Individual/Family, age 18 and under</td>
<td></td>
<td></td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td>NO DEDUCTIBLE, MEMBER PAYS:</td>
<td>NO DEDUCTIBLE, MEMBER PAYS:</td>
<td>NO DEDUCTIBLE, MEMBER PAYS:</td>
</tr>
<tr>
<td>Class I Services</td>
<td>Covered in Full</td>
<td>20%</td>
<td>Covered in Full</td>
</tr>
<tr>
<td></td>
<td>NO DEDUCTIBLE, MEMBER PAYS:</td>
<td>NO DEDUCTIBLE, MEMBER PAYS:</td>
<td>NO DEDUCTIBLE, MEMBER PAYS:</td>
</tr>
<tr>
<td></td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Class II Services</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Class III Services</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Exclusion Period</td>
<td>Class II: 6 months; Class III: 12 months</td>
<td>Class II: 6 months; Class III: 12 months</td>
<td>None</td>
</tr>
<tr>
<td>Per person, age 19 and older</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

This is a brief summary. Contact us at (855) 330-2792 or by email at coverageadvisors@pacificsource.com. For more details, search individual and family plans at PacificSource.com.
Helping you choose a health plan

Health plans can be complicated. We can help simplify your choice.

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

**Non-HSA**

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

**HSA**

HSA-qualified plans help you save money for healthcare expenses, such as deductibles and coinsurance. This type of plan requires that all major benefits be subject to the deductible.

HSA plans enable the use of HSA bank accounts. Contributions to HSA accounts are 100% tax deductible (up to the legal maximum) like an IRA. And withdrawals from your HSA to pay for qualified medical expenses are **tax-free**. Pro Tip: Look for plan names with “HSA” in them.
**Great stuff** you and your family get with our plans.

### Convenience

- **Easy online access**  
  from desktop, tablet, or mobile app
- **Access to nearby care**  
  doctors, hospitals and urgent care centers
- **Phone and video doctor visits**  
  through our partner, Teladoc® and other telehealth providers
- **Digital member ID cards**  
  via our website and mobile app
- **No referrals required by our plans**  
  for you to see a specialist
- **Mail-order and retail pharmacy**  
  for up to a 90-day supply
- **Online provider directory**  
  to easily find who’s in-network
- **Worry-free travel**  
  with global emergency services from Assist America®

### Cost savings

- **$0 copays**  
  on select preventive care and preventive prescription drugs from in-network providers and pharmacies
- **Affordable fitness center access**  
  from our partner, Active&Fit Direct™
- **Jenny Craig® and Weight Watchers®**  
  Weight-management program discounts
- **24-Hour NurseLine at no cost**
- **Health education class reimbursement**  
  up to $150 for health and wellness classes, such as first aid/CPR, pregnancy, parenting, heart health, and nutrition
- **No-cost care management programs**  
  for chronic conditions
- **Prenatal program**  
  with info and consultations for expectant mothers
- **Help quitting smoking**  
  or other tobacco use with the Quit For Life® tobacco cessation program

Additional benefits not considered as insurance.
What’s next?

Here’s how to enroll in our products:

Choose a Navigator plan that best fits your needs.

Decide on dental

Contact your agent 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.

**Phone:** (855) 330-2792  
**Email:** coverageadvisors@pacificsource.com

*PacificSource.com*