Ensuring your health

2020 Health Plans for Oregon Individuals and Families
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

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.
Customer service that saves you time and effort.

**Quick access** to customer service
We pick up calls in *30 seconds* or less, according to internal call reports.

**Live, local** support
We answer all member calls with real people, not automated phone trees.
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.
Our New **2020 products.**

**The product you can enroll in is determined by which county you live in.**

Our health plan products are a unique combination of networks and plan designs to fit the needs of you and your family. For 2020 we’re offering the new **Navigator** product and an updated version of our **SmartChoice** product. The county where you live determines which one of these you can enroll in.

These products are part of our continued effort to simplify how you make informed decisions about your health and to keep you engaged with your healthcare providers. The products further refine our mission to provide you with quality of care, accountability, access, affordability, and member choice.

Your product’s provider network determines which doctors, hospitals, and other healthcare providers are covered by in-network benefits for you. All of our Navigator and SmartChoice products also offer out-of-network benefits, for more freedom and choice.
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™.

Our provider partners give members personalized care through high-quality health management and help members better understand the costs associated with their health.

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

**Montana:**
- Billings Clinic
- Providence 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
SmartChoice

Coordinated care for the Central Willamette Valley

SmartChoice is available in the following counties: Benton, Lane, and Linn.

The doctors and hospitals you want.

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

In-network availability based upon member’s plan and network
We cover more than **40,000** individual members and their families in Idaho, Montana, Oregon, and Washington*. 

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
## 2020 Oregon Individual and Family Medical Plans

### Non-ACA Qualified Plans:

<table>
<thead>
<tr>
<th>Product</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>Premium</td>
<td><strong>$1,500</strong> / <strong>$10,000</strong></td>
<td><strong>$3,000</strong> / <strong>$10,000</strong></td>
<td><strong>$4,000</strong> / <strong>$10,000</strong></td>
<td><strong>$8,700</strong> / <strong>$10,000</strong></td>
<td><strong>$8,150</strong> / <strong>$10,000</strong></td>
</tr>
<tr>
<td>In-Benefit-Period Out-Of-Network</td>
<td><strong>$2,000</strong></td>
<td><strong>$6,000</strong></td>
<td><strong>$14,000</strong></td>
<td><strong>$33,000</strong></td>
<td><strong>$30,000</strong></td>
</tr>
</tbody>
</table>

### ACA Qualified Plans:

- **Bronze HSA 6750**
- **Standard Gold**
- **Standard Silver**
- **Standard Bronze**

### Preventive Services:
- Covered in Full
- Covered in Full*
- **$35**
- **$35**
- Covered in Full
- Covered in Full
- **$30**
- Covered in Full
- **$10**
- **$45**

### Preventive Drug Coverage:

- Covered in Full
- **$10**
- **$30**
- **$60**
- **$90**
- **$150**
- **$300**
- Covered in Full

### Teledermatology:

- **$50**
- **$100**
- **$100**
- **$150**
- **$150**
- **$250**
- **$350**
- **$500**

### Office Visits:

- Primary/Urgent Care, Specialist: **$45**
- Primary/Urgent Care: **$30**
- Primary: **$15**
- Urgent Care: **$60**
- **$60**

### Inpatient Hospital:

- **$90**
- **$150**
- **$200**
- **$300**
- **$500**
- **$750**
- **$1,500**

### Lab / X-ray:

- **$45**
- **$90**
- **$90**
- **$120**
- **$200**
- **$300**
- **$500**

### Physical, Occupational, and Speech Therapy:

- Combined visits 1-3 no deductible, covered in full after deductible.
- **$30** if provided in an office setting*.
- **$45** if provided in an office setting*.

### Outpatient Surgery:

- **$60**
- **$90**
- **$120**
- **$150**
- **$200**
- **$300**
- **$450**

### Emergency Services:

- **$90**
- **$150**
- **$200**
- **$300**
- Covered in Full
- **$450**

### Chiropractic / Acupuncture:

- **$300**
- **$500**
- **$700**
- **$1,000**
- **$1,500**
- **$2,000**
- **$3,000**

### Prescription Rx:

- **$15**
- **$30**
- **$30**
- **$50**
- **$75**
- **$150**
- **$300**

### Pediatric Eye Exam:

- Covered in Full
- Covered in Full
- Covered in Full
- Covered in Full
- Covered in Full
- Covered in Full
- Covered in Full

### Pediatric Vision Care:

- **$30**
- **$50**
- **$75**
- **$100**
- **$150**
- **$200**
- **$300**

### Out-of-Network Services:

All out-of-network services are covered up to a allowed amount. After that amount is reached, members may be subject to balance billing. *Not subject to deductible. **Available only for people under 30, or people of any age with a hardship exemption or affordability allowance. This is a brief summary. Contact a Coverage Advisor at 855-330-2792 or by email at coverageadvisors@pacificeSource.com. Go to PacificSource.com for details or to see a plan's Summary of Benefits.
Kids in **focus**

**Pediatric vision benefits**
*(for members through age 18).*

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.
Decide on dental

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.

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 (coverage for members age 18 and under)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Use this chart to compare our dental plans</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Advantage Network</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>IN NETWORK</strong></td>
<td><strong>OUT OF NETWORK</strong></td>
<td><strong>IN NETWORK</strong></td>
<td><strong>OUT OF NETWORK</strong></td>
</tr>
<tr>
<td><strong>Annual Deductible Individual / Family</strong></td>
<td>N/A</td>
<td>$50 / $150</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Annual Maximum Benefit</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Per person, age 19 and older</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Pediatric Out-of-Pocket Maximum</strong></td>
<td>$1,000</td>
<td>$1,500</td>
<td>N/A</td>
</tr>
<tr>
<td>Individual/Family, age 18 and under</td>
<td>N/A</td>
<td>$700 / $1,400</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Class I Services</strong></td>
<td>Covered in Full</td>
<td>20%</td>
<td>Covered in Full</td>
</tr>
<tr>
<td><strong>Class II Services</strong></td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Class III Services</strong></td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Exclusion Period</strong></td>
<td>Per person, age 19 and older</td>
<td>Class II: 6 months; Class III: 12 months</td>
<td>Class II: 6 months; Class III: 12 months</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.

<table>
<thead>
<tr>
<th>Non-HSA</th>
<th>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).</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>HSA</th>
<th>HSA-qualified plans help you save money for healthcare expenses, such as deductibles and co-insurance. This type of plan requires that all major benefits be subject to the deductible.</th>
</tr>
</thead>
</table>

| HSA           | 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

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

### Cost savings

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

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

Here’s how to enroll in our products:

1. Find the product offered, based on where you live
2. Choose a health plan
3. Decide on dental
4. 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