Ensuring the health of your employees

2020 Health plans for Oregon small groups | 1–50
At your service

The PacificSource difference is our exceptional customer service.

We’re focused on making health insurance easier for you. And keeping your employees healthy and happy, while controlling your costs.

We’ve been putting members first with outstanding service since 1933.
Health insurance made simple.

Plus more flexibility and greater in-network access.

Four-state in-network area

Dedicated service representatives
A dedicated single point of contact who understands the needs of you and your employees.

Online access to manage benefits
Manage your company’s health insurance benefits with an easy-to-use, secure website, InTouch for Employers.

The right plans
Give your employees a choice by offering up to four health plan options. Subject to underwriting guidelines.

98.3%

It’s almost 100%. And, it’s PacificSource’s employer customer satisfaction rating (based on our survey of employer customers conducted January through March of 2019). And it means you and your employees will very likely be happy with us.
Healthy, happy employees.

Give your employees the health insurance benefits they want.

**Doctors on call** | Phone and video-based doctor visits from Teladoc® and other telemedicine providers, including behavioral health (for adults), around the clock, for the price of an office visit, or less.

**No referrals needed with any plan** | Our plans don’t require employees to visit their primary care provider before seeing a specialist. (Some specialists may have their own referral requirements.)

**$0 copays on preventive care and select preventive prescription drugs** | 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 from in-network pharmacies.

Customer service that saves you time and effort.

**Personal member service for employees** | We answer our phones with real people, not automated computer phone trees. And we do it in 30 seconds or less, on average, according to internal call reports. We’re super-responsive on email, too.

**Personal client service for you** | A dedicated representative who’s focused on you, your plan details, and helping you control costs.

**So you can focus on your business** | Get questions answered and issues resolved, fast.
Manage your employees’ benefits through our **online tools**.

Secure, convenient, employer-only access to your health plan via our portal, InTouch.

**Easily pay your bill**
View statements, pay online, and review payment history.

**Run reports**
Know who and how many employees are covered.

**Info on demand**
Get benefit summaries, your contract, handbooks, and more.

**Manage enrollment status**
Easily add new and update existing employee information, and delete terminations.

**ID cards**
Request ID cards and print temporary ones.

**Keep in touch**
Easy-to-find contact info for your PacificSource representatives.
Choosing a product.

Our health plan products are a unique combination of networks and plan designs to fit the needs of you and your employees.

Along with our popular SmartChoice plans, for 2020 we’re offering Oregon businesses three new product portfolios: **Navigator, Pathfinder, and Voyager**.

These new products are part of our continued effort to simplify how members make informed decisions about their health and promote more engagement with their healthcare providers. The products further refine our mission to provide you with quality care, accountability, access, affordability, and member choice.

**new**

**Navigator, Pathfinder, and Voyager Networks**

Choosing the best product for your business includes choosing provider networks. Your provider network determines which doctors, hospitals, and other healthcare providers are covered by in-network benefits for you and your employees. All of our Navigator, Pathfinder, and Voyager products also offer out-of-network benefits, for more freedom and choice.
Which product **is right for you?**

<table>
<thead>
<tr>
<th>Product</th>
<th>Voyager</th>
<th>Navigator</th>
<th>SmartChoice</th>
<th>Pathfinder</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost</td>
<td>$$$</td>
<td>$</td>
<td>$</td>
<td>$$</td>
</tr>
<tr>
<td>Broadest access to in-network providers and facilities</td>
<td>★</td>
<td>★</td>
<td>★</td>
<td>★</td>
</tr>
<tr>
<td>Coordinated-care experience at select provider partner groups and facilities</td>
<td>★</td>
<td>★</td>
<td>★</td>
<td>★</td>
</tr>
<tr>
<td>Primary care doctors, specialists, and hospitals work together as a team</td>
<td>★</td>
<td>★</td>
<td>★</td>
<td>★</td>
</tr>
<tr>
<td>Access to in-network providers in our four-state service area</td>
<td>★</td>
<td>★</td>
<td>★</td>
<td>★</td>
</tr>
<tr>
<td>Plan allows members to access specialists without a referral</td>
<td>★</td>
<td>★</td>
<td>★</td>
<td>★</td>
</tr>
<tr>
<td>In-network providers when traveling nationwide</td>
<td>★</td>
<td>★</td>
<td>★</td>
<td>★</td>
</tr>
<tr>
<td>Out-of-network provider benefits</td>
<td>★</td>
<td>★</td>
<td>★</td>
<td>★</td>
</tr>
<tr>
<td>Portland tri-county only</td>
<td></td>
<td></td>
<td></td>
<td>★</td>
</tr>
</tbody>
</table>
Navigator

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.

It’s available in Clackamas, Crook, Deschutes, Jefferson, Multnomah, Washington, and Yamhill counties.

Navigator products feature in-network coordinated care provider partners in each of our four states.

See partners

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

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

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

**Washington:**
- Spokane
- Tacoma
- Vancouver
How Navigator **benefits employers**

Employees experience seamless, accountable care, the result of the efficiencies and expertise of a dedicated team of providers.

- Multiple plan designs
- Controlled costs
- Clinical integration
- Unified communications

Give your staff the **doctors and hospitals they want.**

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

**Oregon:**
- LEGACY HEALTH
- St. Charles HEALTH SYSTEM
- CENTRAL OREGON INDEPENDENT PRACTICE ASSOCIATION

**Montana:**
- Billings Clinic
- PROVIDENCE St. Patrick Hospital
- KALISPELL REGIONAL HEALTHCARE
- COMMUNITY MEDICAL CENTER
- St. Peter’s Health

**Idaho:**
- St. Luke’s Health Partners
- PQA

**Washington:**
- MultiCare
- MultiCare Connected Care
- LEGACY HEALTH
- VANCOUVER CLINIC

In-network availability based upon member’s plan and network
Pathfinder

A unique offering, just for Portland-area based businesses

If your business is headquartered in Clackamas, Multnomah, or Washington County, then you can choose to offer your employees Pathfinder plans.

Give your staff **more doctors and hospitals to choose from**.

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

SmartChoice

Coordinated care for Southern Oregon and the Willamette Valley

**SmartChoice is available for purchase by businesses headquartered in** Benton, Coos, Curry, Douglas, Jackson, Josephine, Lane, Linn, Marion, and Polk counties.

Give your staff **the doctors and hospitals they want**.

We’ve partnered with well-respected health centers and hospitals so your employees will get top-notch quality of care and service.
Voyager products use our preferred provider network, and are suited for a company culture that prefers a more self-directed experience.

Voyager includes a broad array of in-network providers from PacificSource in Idaho, Montana, Oregon, and Washington, as well as nationally through contracts with First Health®, and in Alaska through contracts with First Choice Health™.

Voyager products give your staff greater choice for in-network providers.

Eligibility for Voyager products is also more flexible, since your company can be located anywhere in the state of Oregon to purchase plans.
2020 Oregon Small Group Medical Plans

<table>
<thead>
<tr>
<th>Product</th>
<th>Platinum</th>
<th>Gold</th>
<th>Silver</th>
<th>Bronze</th>
<th>HSA Platinum</th>
<th>HSA Gold</th>
<th>HSA Silver</th>
<th>HSA Bronze</th>
</tr>
</thead>
<tbody>
<tr>
<td>DEDUCTIBLE</td>
<td>$1,000</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$3,000</td>
<td>$1,500</td>
<td>$900</td>
<td>$600</td>
<td>$2,500</td>
<td>$1,250</td>
<td>$750</td>
<td>$500</td>
</tr>
<tr>
<td>Preventive Services</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
</tr>
<tr>
<td>Hospital Inpatient</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
</tr>
<tr>
<td>Emergency Services</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
</tr>
<tr>
<td>Physical, Occupational, Lab / X-ray</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
</tr>
<tr>
<td>Primary Care:</td>
<td>Tier 1: $10*</td>
<td>Tier 1: $15*</td>
<td>Tier 1: $20*</td>
<td>Tier 1: $30*</td>
<td>Tier 2: $15*</td>
<td>Tier 2: $20*</td>
<td>Tier 2: $25*</td>
<td>Tier 2: $35*</td>
</tr>
<tr>
<td>Specialist:</td>
<td>Tier 3 &amp; 4: $35*</td>
<td>Tier 3 &amp; 4: $40*</td>
<td>Tier 3 &amp; 4: $45*</td>
<td>Tier 3 &amp; 4: $50*</td>
<td>Tier 3 &amp; 4: $60*</td>
<td>Tier 3 &amp; 4: $70*</td>
<td>Tier 3 &amp; 4: $80*</td>
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<td>Urgent Care:</td>
<td>Tier 3 &amp; 4: $35*</td>
<td>Tier 3 &amp; 4: $40*</td>
<td>Tier 3 &amp; 4: $45*</td>
<td>Tier 3 &amp; 4: $50*</td>
<td>Tier 3 &amp; 4: $60*</td>
<td>Tier 3 &amp; 4: $70*</td>
<td>Tier 3 &amp; 4: $80*</td>
<td>Tier 3 &amp; 4: $90*</td>
</tr>
<tr>
<td>Out-of-Network Services</td>
<td>Covered up to an allowed amount. After that amount is reached, members may be subject to balance billing.</td>
<td>Covered up to an allowed amount. After that amount is reached, members may be subject to balance billing.</td>
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<td>Covered up to an allowed amount. After that amount is reached, members may be subject to balance billing.</td>
</tr>
<tr>
<td>Adult Vision</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
</tr>
</tbody>
</table>

* Adult vision included on this plan.

Or go to oregonsales@pacificsource.com for details or to see a plan's Summary of Benefits.

Out of Network Services: 90%* of allowed amount after deductible. After that amount is reached, members may be subject to balance billing.
## 2020 Oregon Small Group Dental Plans

### What’s covered?

This is a brief summary. For more details, contact us at oreonsales@pacificsource.com.

### Plan names explained:

**Plan** | **Benefit** | **Copay** | **Member Pays**
--- | --- | --- | ---
**Advantage Essentials** | *Class I: Preventive Services* | *Exams and X-rays* | *Dental cleanings (orthodontic or periodontal maintenance)* | *Rural applicability* | *Sealed or laminate permanent molars before age 12 (if any) | *Brushing tips*
**Advantage Essentials Plus** | *Basic Services* | *Simple extractions* | *Periodontal scaling and root planing and/or curettage* | *Endodontic (pulp therapy and root canal therapy)* | *Full mouth debridement* | *Periodontal surgery*
**Core Plus** | *Class II: Basic Services* | *Child orthodontia (medically necessary for any plan, kids through age 18)* | *Cosmetic Orthodontia* | *Focus on vision* | *Vision for adults* | *Vision for kids*
**Dental Advantage** | *Class III: Major Services* | *Crowns and bridges* | *Children’s vision hardware is covered in full (except Core and Kids plans)* | *Available based on group size with any dental plan purchased direct through PacificSource (except Core and Kids plan)* | *Includes on Dental Advantage Essentials and Dental Advantage Essentials Plus, with $3,000 included on Dental Advantage Essentials and $1,000 on Dental Advantage Essentials Plus.* | *All of our medical plans include full up to $40 for adult eye exams and vision hardware. When visiting an in-network provider, eye exams are covered in full. Out-of-network eye exams are covered up to $40 with no deductible. After that, the member pays 100%. Adult vision hardware is covered in full up to $150.*

### Vision for adults

Many of our medical plans include coverage for adult eye exams and vision hardware. When visiting an in-network provider, eye exams are covered in full. Out-of-network eye exams are covered up to $40 with no deductible. After that, the member pays 100%. Adult vision hardware is covered in full up to $150.

### Focus on vision

For more details on our vision benefits, please contact your broker or our team at the contact information listed on the back of this brochure.

### General info:

With our Voluntary Dental option, your employees pay the out-of-pocket costs if they choose their own dental plan, but they get plan benefits that typically come with a dental plan that you might offer as an employer.

There are additional guidelines and requirements for voluntary dental plans.

### Group size requirements

The listed group size requirement applies when the dental plan is purchased as a standalone plan. When grouped with a medical plan, all dental plans are available.

### Good dental health can lead to better overall health

You can group all dental plans with your health plans, or select dental-only.

### Dental options to fit your company’s needs

**Dental Choice**: plan gives your employees the option to see any dentist they want.

**Dental Advantage**: plan gives your employees access to a robust network of more than 1,800 dental providers in Idaho, Oregon, and Washington.

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

Find a network dentist at our website.

With our Voluntary Dental option, your employees pay the full premiums if they choose their own dental plan, but they get plan benefits that typically come with a dental plan that you might offer as an employer.

### What’s included in each plan

**Plan** | **Benefit** | **Copay** | **Member Pays**
--- | --- | --- | ---
**Plan A** | *Class I: Preventive Services* | *Exams and X-rays* | *Dental cleanings (orthodontic or periodontal maintenance)* | *Rural applicability* | *Sealed or laminate permanent molars before age 12 (if any) | *Brushing tips*
**Plan B** | *Basic Services* | *Simple extractions* | *Periodontal scaling and root planing and/or curettage* | *Endodontic (pulp therapy and root canal therapy)* | *Full mouth debridement* | *Periodontal surgery*
**Plan C** | *Class II: Basic Services* | *Child orthodontia (medically necessary for any plan, kids through age 18)* | *Cosmetic Orthodontia* | *Focus on vision* | *Vision for adults* | *Vision for kids*
**Plan D** | *Class III: Major Services* | *Crowns and bridges* | *Children’s vision hardware is covered in full (except Core and Kids plans)* | *Available based on group size with any dental plan purchased direct through PacificSource (except Core and Kids plan)* | *Includes on Dental Advantage Essentials and Dental Advantage Essentials Plus, with $3,000 included on Dental Advantage Essentials and $1,000 on Dental Advantage Essentials Plus.* | *All of our medical plans include full up to $40 for adult eye exams and vision hardware. When visiting an in-network provider, eye exams are covered in full. Out-of-network eye exams are covered up to $40 with no deductible. After that, the member pays 100%. Adult vision hardware is covered in full up to $150.*

### Cosmetic Orthodontia

**Plan A** | *Available based on group size with any dental plan purchased direct through PacificSource (except Core and Kids plan)*

### 2020 Oregon Small Group Dental Plans

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Benefit</th>
<th>Copay</th>
<th>Member Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental Advantage Essentials</td>
<td>Class I: Preventive Services</td>
<td>Exams and X-rays</td>
<td>Dental cleanings (orthodontic or periodontal maintenance)</td>
</tr>
<tr>
<td>Dental Advantage Essentials Plus</td>
<td>Basic Services</td>
<td>Simple extractions</td>
<td>Periodontal scaling and root planing and/or curettage</td>
</tr>
<tr>
<td>Core Plus</td>
<td>Class II: Basic Services</td>
<td>Child orthodontia (medically necessary for any plan, kids through age 18)</td>
<td>Cosmetic Orthodontia</td>
</tr>
<tr>
<td>Dental Advantage</td>
<td>Class III: Major Services</td>
<td>Crowns and bridges</td>
<td>Children’s vision hardware is covered in full (except Core and Kids plans)</td>
</tr>
</tbody>
</table>
Helping you choose a health plan

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

All of our health plans are designed to help your employees feel well and stay healthy, including coverage for preventive care, $0 annual physicals, and most vaccinations.

Choose one plan, or more.

Our Right Fit options let your employees decide the premium and coverage that best suits their needs.

They can choose from two to four different plans. There is no minimum enrollment number, but the number of plans offered may not exceed the total number of enrolling employees.

The plans offered can use different provider networks, and employees may change their plan choice during your annual open enrollment period.

The minimum employer contribution requirement is 50% employee / 0% dependents of the lowest cost plan. Underwriting guidelines may apply.

Health Savings Accounts (HSAs) are a win-win

HSA-qualified plans help employees save money for healthcare expenses, such as deductibles and co-insurance. They also help YOU save premium dollars, AND your contributions to HSA accounts are exempt from payroll taxes. All of our HSA plans feature embedded deductibles and out-of-pocket limits.

Pro Tip: Look for plan names with “HSA” in them.

Health Reimbursement Arrangements (HRAs) to combat costs

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 they don’t need it, you don’t spend it.
Great stuff you and your employees get with our plans.

<table>
<thead>
<tr>
<th>Cost savings</th>
<th>Convenience</th>
</tr>
</thead>
<tbody>
<tr>
<td>- <strong>No-cost wellness programs</strong> to encourage employee fitness, nutrition, and mental health</td>
<td>- <strong>Client service and membership representatives</strong> to make things run smoothly</td>
</tr>
<tr>
<td>- <strong>$0 co-pays</strong> on select preventive prescription drugs from in-network pharmacies</td>
<td>- <strong>Easy online access</strong> for you and your employees</td>
</tr>
<tr>
<td>- <strong>Pediatric vision benefits</strong> with all plans, and adult vision on a select few</td>
<td>- <strong>Phone and video doctor visits</strong> through our partner, Teladoc® and other telehealth providers</td>
</tr>
<tr>
<td>- <strong>Affordable fitness center access</strong> from our partner, Active&amp;Fit Direct™</td>
<td>- <strong>Digital member ID cards</strong> via our mobile app</td>
</tr>
<tr>
<td>- <strong>$500 accident benefit</strong> for covered services due to an accident outside of work</td>
<td>- <strong>No referrals required by our plans</strong> for your employees to see a specialist</td>
</tr>
<tr>
<td>- <strong>24-Hour NurseLine at no cost</strong></td>
<td>- <strong>Mail-order and retail pharmacy</strong> for up to a 90-day supply</td>
</tr>
<tr>
<td>- <strong>Health Education class reimbursement</strong> up to $150 for health and wellness classes, such as first aid/CPR, pregnancy, parenting, heart health, and nutrition</td>
<td>- <strong>Online provider directory</strong> to easily find who’s in-network</td>
</tr>
<tr>
<td>- <strong>No-cost condition support programs</strong> for employees with chronic conditions</td>
<td>- <strong>Worry-free travel</strong> with global emergency services from Assist America®</td>
</tr>
<tr>
<td>- <strong>Prenatal program</strong> with info and consultations for expectant mothers</td>
<td></td>
</tr>
</tbody>
</table>

Additional benefits not considered as insurance.
We cover more than 187,000 employees and their families in Idaho, Montana, Oregon, and Washington*.

PacificSource business clients include companies working in a variety of industries. That’s experience we can leverage to help you with your specific needs.

*based on monthly enrollment report from March 2019
Get healthier and more productive employees with PacificSource.

What’s next?

Here’s how to enroll in our products:

- Choose a product and provider network(s)
- Choose a health plan or plans
- Decide on dental
- 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.

**Portland:** (503) 699-6561 | (866) 540-1191 | portlandsales@pacificsource.com

**Bend:** (541) 330-8896 | (888) 877-7996 | bendsales@pacificsource.com

**Springfield:** (541) 686-1242 | (800) 624-6052 | springfieldsales@pacificsource.com

**Medford:** (541) 858-0381 | (800) 899-5866 | medfordsales@pacificsource.com

PacificSource.com