Ensuring the health of your employees

2020 Health plans for Montana 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.

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.

98.3%
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.
We cover more than **187,000** employees and their families in the Greater Northwest.*

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

<table>
<thead>
<tr>
<th>Industry</th>
<th>Industry</th>
<th>Industry</th>
<th>Industry</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manufacturing</td>
<td>Construction</td>
<td>Education</td>
<td>Legal</td>
</tr>
<tr>
<td>Wholesale Supply</td>
<td>Medical</td>
<td>Retail</td>
<td>Restaurants</td>
</tr>
<tr>
<td>Banking</td>
<td>Agriculture</td>
<td>Non-Profit</td>
<td>Transportation</td>
</tr>
</tbody>
</table>

*based on monthly enrollment report from March 2019
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.
For 2020 we’re offering Montana businesses two new product portfolios: **Navigator** 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 of care, accountability, access, affordability, and member choice.

### new

**Navigator 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 and Voyager products also offer out-of-network benefits, for more freedom and choice.
Navigator is our 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 Carbon, Flathead, Lake, Lewis and Clark, Missoula, Musselshell, Park, Stillwater, Sweet Grass, and Yellowstone counties.

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

Montana:
Billings
Helena
Kalispell
Missoula

Idaho:
Boise
Pocatello
Twin Falls

Oregon:
Bend
Portland Metro

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.

**Montana:**
- Billings Clinic
- Kalispell Regional Healthcare
- St. Peter’s Health

**Idaho:**
- Providence St. Patrick Hospital
- St. Luke’s Health Partners
- PQA Patient Quality Alliance

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

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

In-network availability based upon member’s plan and network
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 Montana to purchase plans.
### Which product is right for you?

<table>
<thead>
<tr>
<th>Product</th>
<th>Voyager</th>
<th>Navigator</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost</td>
<td>$$$</td>
<td>$</td>
</tr>
<tr>
<td>Broadest access to in-network providers and facilities</td>
<td>★</td>
<td></td>
</tr>
<tr>
<td>Coordination between PacificSource and provider on behalf of members at select provider partner groups and facilities</td>
<td>★</td>
<td></td>
</tr>
<tr>
<td>Primary care doctors, specialists, and hospitals work together as a team</td>
<td>★</td>
<td>★</td>
</tr>
<tr>
<td>Access to in-network providers in our four-state service area</td>
<td>★</td>
<td>★</td>
</tr>
<tr>
<td>Plan allows members to access specialists without a referral</td>
<td>★</td>
<td>★</td>
</tr>
<tr>
<td>In-network providers when traveling nationwide</td>
<td>★</td>
<td>★</td>
</tr>
<tr>
<td>Out-of-network provider benefits</td>
<td>★</td>
<td>★</td>
</tr>
</tbody>
</table>
## 2020 Montana | Small Group Medical Plans

### Non-HSA Qualified Plan

<table>
<thead>
<tr>
<th>Product</th>
<th>Gold HS 3900</th>
<th>Gold HS 3900</th>
<th>Silver HS 55001</th>
<th>Silver HS 5500</th>
<th>Silver HS 5500</th>
<th>Silver HS 5500</th>
<th>Bronze HS 5500</th>
<th>Bronze HS 5500</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>Navigator or Voyager</td>
<td>Navigator or Voyager</td>
<td>Navigator or Voyager</td>
<td>Navigator or Voyager</td>
<td>Navigator or Voyager</td>
<td>Navigator or Voyager</td>
<td>Navigator or Voyager</td>
<td>Navigator or Voyager</td>
</tr>
<tr>
<td>Individual/Family</td>
<td>$3,000</td>
<td>$3,000</td>
<td>$5,500</td>
<td>$6,000</td>
<td>$6,000</td>
<td>$6,000</td>
<td>$6,000</td>
<td>$6,000</td>
</tr>
<tr>
<td>Outpatient Portal/Mall Filters</td>
<td>$3,000</td>
<td>$3,000</td>
<td>$5,500</td>
<td>$6,000</td>
<td>$6,000</td>
<td>$6,000</td>
<td>$6,000</td>
<td>$6,000</td>
</tr>
</tbody>
</table>

### HSA Qualified Plan

<table>
<thead>
<tr>
<th>Product</th>
<th>Gold HS 3900</th>
<th>Gold HS 3900</th>
<th>Silver HS 55001</th>
<th>Silver HS 5500</th>
<th>Silver HS 5500</th>
<th>Silver HS 5500</th>
<th>Bronze HS 5500</th>
<th>Bronze HS 5500</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>Navigator or Voyager</td>
<td>Navigator or Voyager</td>
<td>Navigator or Voyager</td>
<td>Navigator or Voyager</td>
<td>Navigator or Voyager</td>
<td>Navigator or Voyager</td>
<td>Navigator or Voyager</td>
<td>Navigator or Voyager</td>
</tr>
<tr>
<td>Individual/Family</td>
<td>$11,000</td>
<td>$11,000</td>
<td>$15,000</td>
<td>$15,000</td>
<td>$15,000</td>
<td>$15,000</td>
<td>$15,000</td>
<td>$15,000</td>
</tr>
<tr>
<td>Outpatient Portal/Mall Filters</td>
<td>$11,000</td>
<td>$11,000</td>
<td>$15,000</td>
<td>$15,000</td>
<td>$15,000</td>
<td>$15,000</td>
<td>$15,000</td>
<td>$15,000</td>
</tr>
</tbody>
</table>

### Preventive Services

- Family planning services
- Preventive mammograms (covered in full)
- Well baby/well child care
- Preventive ophthalmic services

### Drug Coverage

- Member pays 100% of drug costs above Tier 1 limits.
- Member pays 100% of drug costs above Tier 2 limits.
- Member pays 100% of drug costs above Tier 3 limits.
- Member pays 100% of drug costs above Tier 4 limits.

### Inpatient Hospital

- Covered in full up to $500*.

### Outpatient Surgery

- Covered in full up to $500*.

### Physical, Occupational, and Speech Therapy

- Covered in full up to $500*.

### Accident

- Covered in full up to $500*.

### Preventive Services

- Covered in full up to $500*.

### Telemedicine

- Covered in full up to $500*.

### MEMBERSHIP PLAN

- PacificSource.com

### HSA Eligibility

- HSA 3000
- HSA 5500
- HSA 8500

### Summary

- This plan available with or without adult vision.
- * Not subject to deductible.
- Preventive mammograms are not subject to deductible and are covered in full both in- and out-of-network.
- This is a brief summary. Contact your Montana/APSCO employee for more information on this plan. Burdens of Benefits.

---

1 | This plan available with or without adult vision. * Not subject to deductible. ** Well baby/well child care are not subject to deductible. Preventive mammograms are not subject to deductible and are covered in full both in- and out-of-network.

This is a brief summary. Contact us to learn more. For employee benefits, visit pacificsource.com or call 1-800-228-1583. Benefits, availability, and eligibility vary by plan. Burdens of Benefits.
2020 Montana Small Group Dental Plans

Dental Choice

- Choice
- Choice Plus

No Network Needed
Covered in Full

Choice

- $1,000 or $1,500
- No exclusion periods
- 16+

$350 / $700
20%

Choice Plus

- $50 / $150
- 1+

$50 / $150
20% or 40%

Choice Plus

- $1,000 or $1,500
- None
- 16+

$350 / $700
20%

Kids Dental Choice

- 0-20-50 or 20-40-50

$500 on Class II services
No Network Needed
50%

<table>
<thead>
<tr>
<th>Class</th>
<th>Services</th>
<th>Out-of-Pocket Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>Preventive</td>
<td>$1,000 or $1,500</td>
</tr>
<tr>
<td>II</td>
<td>Basic</td>
<td>$1,000 or $1,500</td>
</tr>
<tr>
<td>III</td>
<td>Major</td>
<td>$500 or $700</td>
</tr>
</tbody>
</table>

Plans names explained:
Choice—Indemnity plans
Choice Plus—All benefits are covered in full

Plan names explained:
Choice—Indemnity plans
Choice Plus—All benefits are covered in full

What’s covered?
Here is a brief list of services and treatments most commonly asked about. Go to PacificSource.com to get all the details.

Class I: Preventive Services
- Exams and X-rays
- Dental cleanings (prophylaxis or periodontal maintenance)
- Fluoride and sealant applications
- Sealant on bicuspids and permanent molars (teeth through age 18 only)
- Brushing and flossing

Class II: Basic Services
- Simple extractions
- Periodontal scaling and root planning (and/or surgery)
- Full arch to 40% or 50%
- Filling
- Local anesthetics
- Endodontic (pulp therapy and root canal therapy)
- Periodontal surgery

Class III: Major Services
- Full, immediate, or partial dentures
- Crowns and bridges
- Child orthodontia (medically necessary only; all plans) & adult orthodontia

Cosmetic Orthodontia
- Available based on group size with any dental plan purchased direct through PacificSource (except Core and Kids plans)
- 16-36 months waiting period
- 12-month wait period
- Eliminated with prior orthodontia coverage
- 12-month wait period; wait period reduced or eliminated with prior orthodontia coverage

Vision for kids

Our vision plans focus on wellness and prevention.

All of our medical plans include full coverage for in-network pediatric eye exams. Vision network eye exams are up to $400 with no deductible.

After that, the member pays 100%.

Pediatric vision hardware is covered in full up to $150. After that, it is subject to a 20% non-network share up to 50%, depending upon the plan.

Vision for adults

Many of our medical plans include coverage for adult eye exams and vision hardware. When viewing an in-network provider, 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.

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.
Helping you choose a health plan

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

All 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.

Right Fit

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.

HSA

Health Reimbursement Arrangements (HRAs) 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.

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

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

Here's how to enroll in our products:

1. Choose provider network(s)
2. Choose health plans
3. Decide on dental
4. 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: (406) 422-1008 | (855) 422-1008
Email: montanasales@pacificsource.com

PacificSource.com