Ensuring the health of your employees

2020 Health plans for Washington large groups | 51+
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.
Almost 100%—that’s the PacificSource employer customer satisfaction rating (based on our survey of employer customers conducted January through April of 2019). Take it as a gentle hint. We’re doing our part to make your life easier.
Healthy, happy employees

Give your employees the health insurance benefits they want.

**Doctors on call** | Video-based doctor visits from Teladoc®, 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 providers 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 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 across the Greater Northwest.

PacificSource business clients include companies working in a variety of industries. That's experience that helps us address your unique demands.

Manufacturing  | Construction  | Education  | Legal  
---|---|---|---
Wholesale Supply | Medical | Retail | Restaurants  
Banking  | Agriculture | Nonprofit | Transportation  

* Monthly enrollment report for May 2019 (includes fully insured small and large employer groups and self-funded members and their dependents).
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.
Be the boss of choice

Our health plan products are a unique combination of networks and plan designs to fit the needs of your organization. Whatever you choose, we’re laser focused on controlling costs and helping you get great care.
Employers deserve simple, and **employees do too.**

By elevating quality of care, accountability, access, affordability, and choice, **Voyager** and **Navigator** improve predictability for employers and help employees make more informed decisions about their health.

**Your provider network** and the right plan for coverage

**Voyager** and **Navigator** give you a combination of provider networks and plan designs to fit the needs of you and your employees. The provider network includes the doctors, hospitals, and other health professionals who provide the care. Each product’s plan design determines what’s covered and the member’s share of the cost.

**Coordinated care for greater patient focus**

**Navigator** gives you aligned, integrated care. Through data sharing, providers are better informed to direct care to members and guide them across the full spectrum of health conditions—helping each member attain their healthiest self.

**Benefit from the sum of collaborative care**

Experience the efficiencies and expertise of a dedicated, accountable team of providers.

- Multiple plan designs
- Controlled costs
- Clinical integration
- Information sharing
Choose **Voyager** if greater self-directed care is what employees want

Our **Voyager** product is a preferred provider organization that allows for the broadest choice of doctors and facilities.

**Voyager is available for purchase by businesses located anywhere in Washington**, giving members access to care across the entire state. And that’s not all: It also allows for in-network benefits nationally through First Health® (and First Choice Health™ in Alaska).

Get **Navigator** for a more integrated approach to care

What does integrated care really mean? Because of the efficiencies and expertise of a dedicated team of providers, employees get the most out of more guidance for what’s personal to them.

**Navigator serves the following Washington counties**: Clark, Pierce, and Spokane.
Leading providers start here

Give your staff the doctors and hospitals they want.

We partner with these leading healthcare centers and hospitals to provide coordinated care for Navigator WA and Voyager WA in Washington. Access to high-quality provider partners is also available in Idaho, Montana, and Oregon through Navigator and Voyager. For Voyager products, these providers are only the beginning—employees can choose from these providers and more.

Navigator WA and Voyager WA:

- MultiCare
- LEGACY HEALTH
- St. Charles HEALTH SYSTEM
- CENTRAL OREGON

Montana Navigator and Voyager:

- Billings Clinic
- PROVIDENCE St. Patrick Hospital

Oregon Navigator and Voyager:

- St. Charles HEALTH PARTNERS
- Patient Quality Alliance

Idaho Navigator and Voyager:

Coverage across the USA

In-network urgent and emergent care is available nationally through our partners, First Health® (and First Choice Health™ in Alaska). With Voyager, there’s more: Employees have access to in-network planned care across all 50 states. (Plan benefits and services may vary between Voyager and Navigator.)

This is a partial list of in-network providers. In-network availability is based on the choice of plan and network.
<table>
<thead>
<tr>
<th>Feature</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>Coordinated-care experience 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>Plan allows members to access specialists without a referral</td>
<td>★</td>
<td>★</td>
</tr>
<tr>
<td>In-network providers when traveling nationwide (services may vary by product)</td>
<td>★</td>
<td>★</td>
</tr>
<tr>
<td>Out-of-network provider benefits</td>
<td>★</td>
<td>★</td>
</tr>
<tr>
<td>Product</td>
<td>Pharmaceutical Products</td>
<td>Deductible</td>
</tr>
<tr>
<td>---------</td>
<td>-------------------------</td>
<td>------------</td>
</tr>
<tr>
<td>Navigator &amp; Voyager</td>
<td>10%</td>
<td>$100</td>
</tr>
<tr>
<td></td>
<td>20%</td>
<td>$200</td>
</tr>
<tr>
<td></td>
<td>30%</td>
<td>$300</td>
</tr>
<tr>
<td></td>
<td>50%</td>
<td>$500</td>
</tr>
</tbody>
</table>

* Non subject to deductible. This is a brief summary. For more details, contact us at washington@pacificsource.com or see Summary of Benefits at PacificSource.com.
2020 Washington | Large Group HSA Qualified Medical Plans

Select your medical plan, then your vision plan.

**Focus on vision**

Select your medical plan, then your vision plan.

**Options for adults**

Coverage for adult eye exams and vision hardware is available as an option. When visiting an in-network provider, eye exams are covered with a $10 copay. Out-of-network eye exams are covered up to $40 with no deductibles. After that, the member pays 100%. Adult vision hardware is covered in full up to $250 depending on the plan you choose.

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.

**Options for kids**

In-network eye exams are covered with a $10 copay. Out-of-network eye exams are covered up to $40 with no deductibles. After that, the member pays 100%. For pediatric vision hardware, coverage in full includes one pair of frames and lenses per year from in-network providers.
Helping you choose a health plan

Health plans can be complicated. Let us 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.
RightFit

Choose up to five products

Our RightFit options let your employees decide the premium and coverage that best suits their needs. Employees get to choose from two to five different products across a broad spectrum of plans and network providers.

- Minimum enrollment of two employees for each product offered
- Employees are able to make changes during your annual open enrollment
- Minimum employer contribution requirement is 50% employee/0% dependents of the lowest cost plan

COBRA

Administration

Compliance is critical, so why not give COBRA administration and notifications to a team you can trust? We’ll simplify with accuracy and efficiency.

FSA

Flexible Spending Accounts

Stretch healthcare dollars while helping employees save by reducing their taxable income. We’ll help you understand grace periods, carryovers, and other ways your organization can benefit.

HSA

Health Savings Accounts

HSA-qualified plans help employees save money for healthcare expenses such as deductibles and coinsurance. They also help you save premium dollars—and your contributions to HSA accounts are exempt from payroll taxes.

HRA

Health Reimbursement Arrangements

Self-tailor how you reimburse your employees’ medical expenses. You control how much to contribute and which types of expenses are eligible. And if employees don’t need it, you don’t spend it.

Note: COBRA administration, FSA, and HRA services are provided by PacificSource Administrators, Inc.
Great stuff you and your employees get with our plans

<table>
<thead>
<tr>
<th>Cost savings</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>No-cost wellness programs</strong> to include biometric screenings, onsite flu shots, activity challenges, and more</td>
</tr>
<tr>
<td><strong>$0 copays</strong> on select preventive prescription drugs from in-network pharmacies</td>
</tr>
<tr>
<td><strong>Vision benefits</strong> are optional on all plans</td>
</tr>
<tr>
<td><strong>Affordable fitness center access</strong> from our partner, Active&amp;Fit Direct™</td>
</tr>
<tr>
<td><strong>24-Hour NurseLine at no cost</strong></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>
</tr>
<tr>
<td><strong>No-cost condition support</strong> for employees with chronic conditions</td>
</tr>
<tr>
<td><strong>Prenatal program</strong> with info and consultations for expectant mothers</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Convenience</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Client service and membership representatives</strong> to make things run smoothly</td>
</tr>
<tr>
<td><strong>Easy online access</strong> for you and your employees</td>
</tr>
<tr>
<td><strong>Video doctor visits</strong> through our partner, Teladoc®, and other telemedicine providers</td>
</tr>
<tr>
<td><strong>Digital member ID cards</strong> via our mobile app</td>
</tr>
<tr>
<td><strong>No referrals required by our plans</strong> for your employees to see a specialist</td>
</tr>
<tr>
<td><strong>Mail-order and retail pharmacy</strong> for up to a 90-day supply</td>
</tr>
<tr>
<td><strong>Online provider directory</strong> to easily find who’s in-network</td>
</tr>
<tr>
<td><strong>Worry-free travel</strong> with global emergency services from Assist America®</td>
</tr>
</tbody>
</table>

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

Here’s how to enroll in our products:

1. Choose a provider network or networks
2. Choose a health plan or plans
3. Decide on additional coverage options
4. Contact your broker or our team for a quote
We’re happy to help, Monday through Friday from 8:00 a.m. to 5:00 p.m.

(866) 556-1224
washingtonsales@pacificsource.com

PacificSource.com