

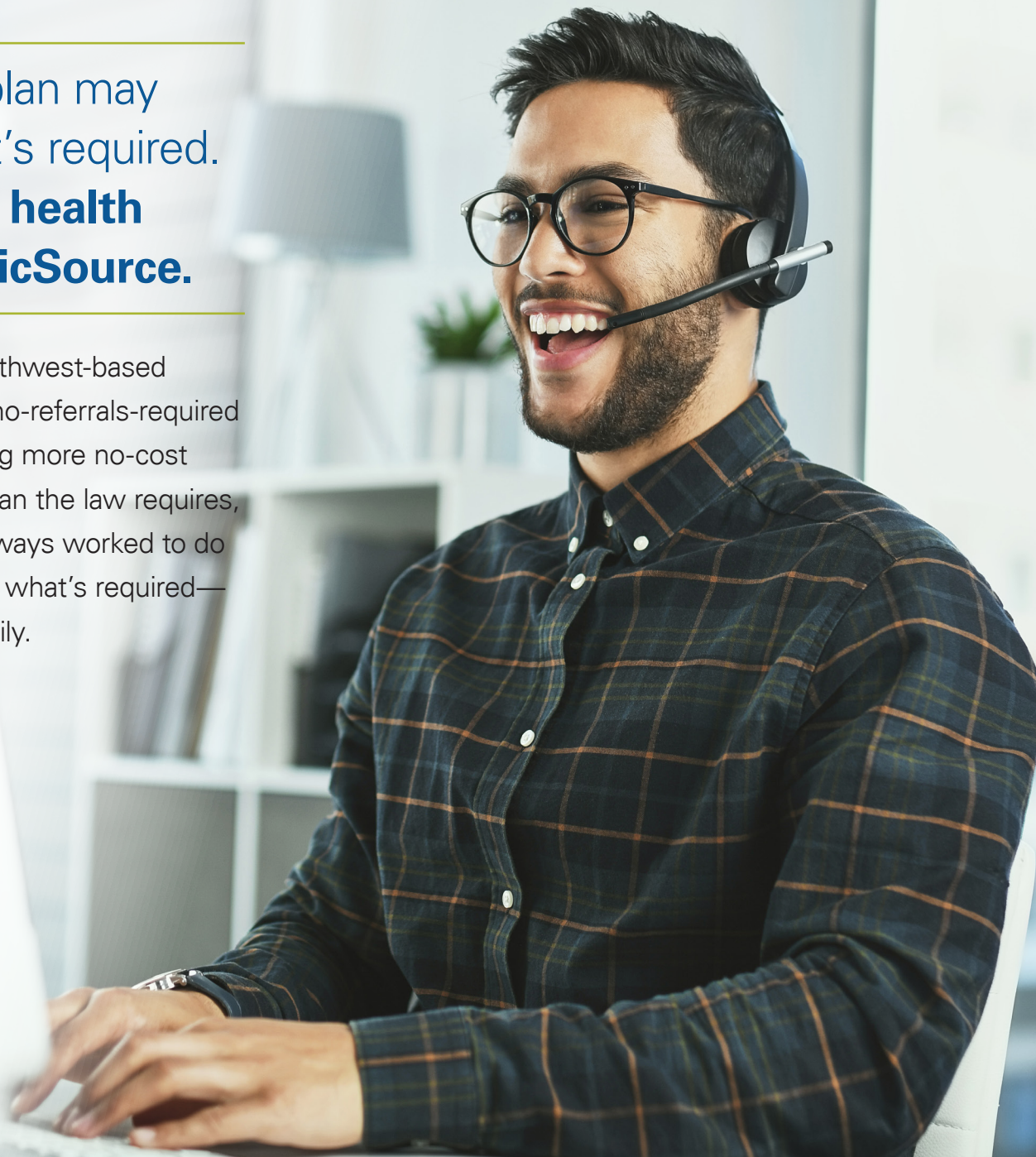


2025 Employer Health Plans

Doing what's **right**, not just what's required

Your health plan may only do what's required.
Unless your health plan is PacificSource.

Whether it's our Northwest-based human service, our no-referrals-required policy, or our covering more no-cost prescription drugs than the law requires, PacificSource has always worked to do what's right, not just what's required—for you and your family.



PacificSource is a **not-for-profit community health plan**. We don't answer to shareholders, but to members, providers, producers, and employers—the people who depend on our products and services.

Health plans that focus on the right things: members, providers, and communities



A unique, not-for-profit partnership

PacificSource is different. We're a local health insurer that works closely with highly rated providers to deliver exceptional member experience.



Integrated care that revolves around members

This patient-centered approach is enabled by close collaboration with our provider partners, supported by best-in-class data analytics.



High-value care and lower costs

We strive to compensate providers fairly, based on quality of outcomes and overall value—not volume.



Ongoing investment in community health

As a not-for-profit insurer, PacificSource continually invests in our own neighborhoods, through financial aid and access to healthcare for diverse populations and those most in need.

Benefits that go beyond what's required



Local human service

Not automated phone trees or offshore call centers.



Help beyond healthcare

All health plans help members navigate a complicated healthcare system. We help members when things get even more complicated.

When unexpected challenges arise, our Member Support Specialists help members with transportation, food, housing, utility bills, and more.



More no-cost Rx drugs than the law requires

With our Expanded No-Cost Drug List, members can get dozens of preventive drugs—including 82 more than the law requires. Included on all plans, except for the Oregon and Montana Standard Bronze, Silver, or Gold.



No referrals required with any plan

Our plans don't require members to visit a primary care doctor before seeing a specialist. (Some specialists may have their own referral requirements.)



Client service that puts you first

You'll have a dedicated representative who's focused on you, your plan details, and helping you control costs.



No-cost preventive care

\$0 copays on:

- Well-baby and well-child care
- Annual checkups
- Prenatal consultations
- Preventive mammograms and colonoscopies
- Immunizations



PacificSource Health Plans covers more than **200,000** members and their families in the Greater Northwest.

Our business clients include companies working in a variety of industries.
That's experience we can leverage to help you.

 Manufacturing	 Local Governments	 Education	 Legal
 Wholesale Supply	 Medical	 Retail	 Restaurants
 Banking	 Agriculture	 Nonprofit	 Transportation

Source: monthly enrollment report, March 2024

Quantity and quality— our networks deliver both



We know how important a robust provider network is when shopping for health insurance. That's why we contract with thousands of highly rated healthcare professionals, including 26 five-star medical facilities.*

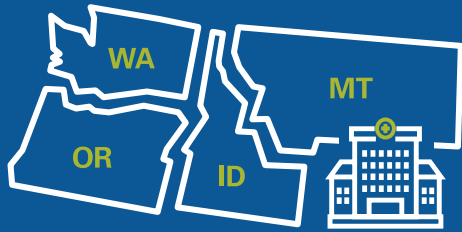
With PacificSource, your employees and their covered family members have in-network access to providers across our four-state region (Idaho, Montana, Oregon, and Washington) and nationwide.

Wherever they live, work, or travel, members can count on:

- An extensive choice of doctors and facilities
- Specialist care without a referral
- Care that focuses on quality outcomes and patient engagement
- Empowering self-management tools

*Source: Centers for Medicare & Medicaid Services, Hospital Ratings, January 1, 2024.





In-network access to doctors and hospitals across the Northwest...

Idaho



Montana



Oregon



Washington



This is not a complete list of providers for your state, and in-network availability is based on member's plan and network. To search our provider directory, visit PacificSource.com/find-a-doctor.

...and across the nation.

Your employees are covered nationwide through **Aetna Signature Administrators® PPO** (outside Idaho, Montana, Oregon, and Washington).





Dental options to make you smile



Good dental health is important to our well-being.

That's why we offer a variety of dental options to fit your organization's needs. You can combine a dental plan with your health plan, or select dental-only.

For businesses with ten or more enrolled employees* Voluntary Dental makes it easy to offer dental coverage without increasing your company's healthcare costs. Your employees pay the full premium as if they were buying their own dental plan, but they get benefits that typically come with a group plan.

For dental benefit details, please see the plan comparison chart for your state and group size. You may also contact your broker or our team. See contact information listed on the back of this brochure.

*Additional guidelines and requirements apply.

A look at vision coverage



Our vision plans focus on wellness and prevention.

We offer pediatric and adult vision plan options, including coverage for eye exams and vision hardware. Options vary depending on your group size and location, and member cost-shares vary by plan.

With many of our medical plans, vision benefits are included, and exams covered in full, when seeing an in-network provider.

Please see our vision benefits flier for details, or contact your broker or our team for assistance.



Offer one plan, or more



Our Right Fit options let your employees choose the premium and coverage that suit them best.

- Employees may choose from several different products. (The number depends on your group size.)
- There's no minimum enrollment, but the number of plans you offer can't exceed the number of enrolling employees.
- Employees can change products during open enrollment.
- If more than one provider network is offered by PacificSource in your area, your products can use different networks.
- Minimum employer contribution: 50% employee/0% dependents of your lowest-cost plan.

Underwriting guidelines apply.

Reduce healthcare costs



PacificSource Administrators, Inc. offers a broad range of complete benefits packages.

Flexible Spending Accounts (FSA)

- Employee-funded, with optional employer contributions
- Employees save via pretax payroll deductions

Health Reimbursement Arrangements (HRA)

- Employer-funded account for reimbursing employee health expenses
- Offers flexibility for employers to set the rules of the arrangement

Premium Only Plans (POP)

- Employees pay insurance premium expenses with pretax dollars
- Employees can save via payroll deductions

COBRA and Retiree Administration

- For those who no longer qualify for your health plan coverage
- We track necessary notifications, time periods, billing, premium collection, and remittance

Visit PacificSource.com/shop/employers/administrative-services for more details about these services, as well as information about transportation benefits and prepaid benefit debit cards.

Self-funded solutions



We can help you establish the right balance between control and risk.

Health plan administration

Our specialized teams are available to consult with you to find financing strategies that best suit your needs.

Pharmacy and clinical resources

PacificSource offers comprehensive pharmacy services integrated with our medical benefits that have consistently delivered low net cost, high quality, and outstanding member satisfaction.

Stop-loss insurance

Our dedicated stop-loss team provides:

- Notification of potential shock claims
 - 50 percent of specific paid claims report (or as required)
 - Specific claims reimbursement requests
 - Monthly aggregate reporting
 - Immediate funding for claims that exceed the specific stop-loss deductible
 - Expedited audits for faster aggregate reimbursements
-

Well-being is good business

We collaborate with you to create a health plan that features:

- Strategies aimed at increasing healthcare value
- Resources and best practices to ensure high-quality care
- Transparency and flexibility that enable cost savings





Easy online access



You and your employees have 24/7 access to benefit information through InTouch, our secure online portal.

Employers can:

- View current and past billing statements
- Pay their bill
- Manage enrollment status
- Run reports
- Request ID cards
- Get information on demand
- Find contact information
- Update, add, and terminate subscribers
- Add documentation when required

Members can:

- Display their member ID
- See what's covered
- Check deductible status
- Search for a doctor
- Schedule Teladoc[®] visits
- Read Explanation of Benefits statements
- Reach customer service

At a glance, your PacificSource coverage includes:



Optional vision coverage plans for children and adults



Prenatal program for expectant parents



Affordable fitness center access from our partner, Active&Fit Direct™



Education reimbursement up to \$150 for health and wellness classes



Easy online access for you and your employees



Home delivery of prescriptions—up to a 90-day supply



Telehealth care from the comfort of home



Worry-free travel with global emergency services from Assist America®



No-cost care management for chronic conditions

Additional benefits are not considered insurance.

Next steps:



1. Choose a health plan or plans



2. Decide on additional coverage options



3. Get a quote and enroll

Contact your broker or call us at
800-218-9667, TTY: 711
We accept all relay calls

Groups may also shop online at
PacificSource.com/employers



We're here to help.

We know that each step may require guidance.
Please contact us with any questions.

800-218-9667, TTY: 711

We accept all relay calls

Monday through Friday from 8:00 a.m. to 5:00 p.m.

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