



PacificSource

2023 Individual Products



Agenda

Members First

Our Medical Plans

Value Added Benefits

Our Dental Plans

Resources

PacificSource goes
**beyond
what's
required**
to put members first.



A High-Value Community Health Plan

We make our members' healthcare journey exceptional

- Because being healthy is about more than healthcare, we work with our community to:
 - Increase access to healthcare services,
 - Address social determinants of health, and
 - Improve health equity.
- Our unique approach to provider partnerships makes this possible

Partnerships

PacificSource is different. We're a high-value community health plan that works closely with highly rated providers to deliver exceptional member experience.



And many more...

Great Partnerships Become Great Networks

Innovation for Whole-Person Health



**Member-friendly
products**



**Best-in-class
analytics**

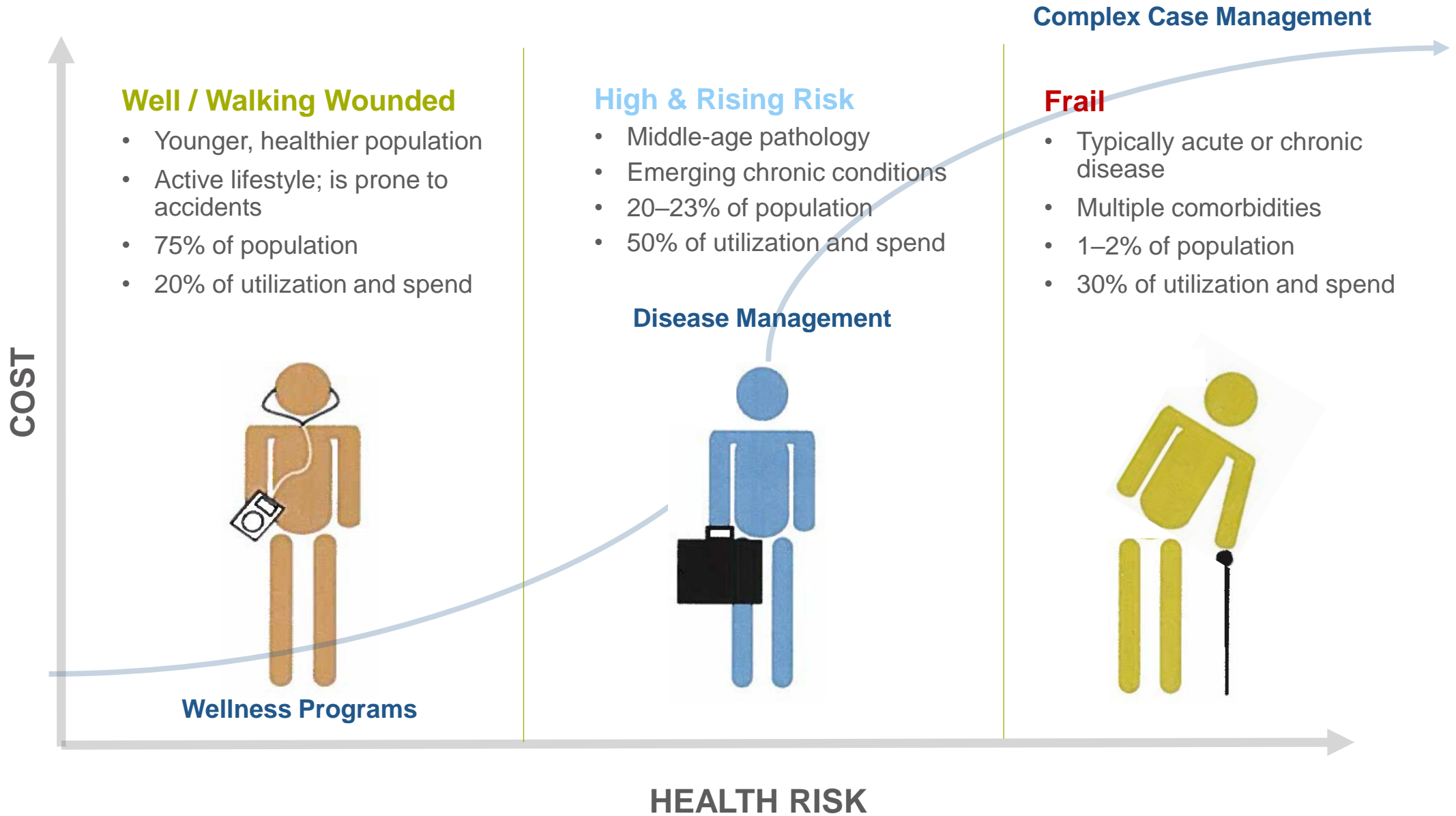


**Technologies
that bring
people together**

All in service of a better experience and better outcomes for members.

Enhancing Member Health and Wellbeing

- Emphasizing whole-person care
- Ensuring that members get the right care at the right time in the right place
- Identifying and addressing member needs, including unmet social determinants of health
- Leveraging Regional Care Teams to connect members with medical and social resources in their community



Beyond what's required, all the time

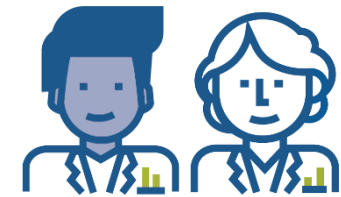
Member Support Specialists help members . . .

- Find in-network providers
- Get the medical equipment (DME) supplies they need
- Address food, utility, and other unmet social needs
- Afford care by coordinating retro prior authorizations to help cover services and procedures
- Receive the right treatment at the right location, regardless of the hurdles along the way

We are **1,700+** local people



Partnering with **thousands** of providers



Serving **600,000+** members



With one philosophy...

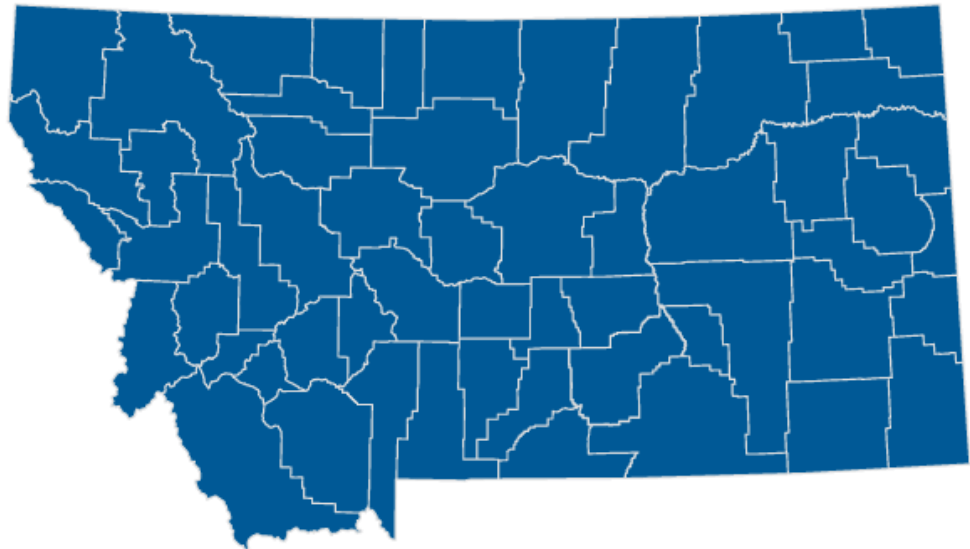
To be the lifelong trusted partner of our

members, providers, and communities



The Navigator Network – Montana

We partner with highly rated local providers, including:



The Navigator Network: In-network coverage, nationwide



On & Off Exchange Plans

Plan Name	Ded	OOP	PCP, Chiro, Naturopath, BH, Urgent OV / Spec OV	Coinsurance	Rx structure
Bronze HSA 7000 7050	\$7,000 \$7,050	\$7,000 \$7,050	After deductible 0%	After deductible, 0%	After deductible 0%
Bronze 7000	\$7,000	\$8,550	\$35 / after deductible 40%	After deductible, 40%	After deductible 40%
Bronze 8700 9100	\$8,700 \$9,100	\$8,700 \$9,100	After deductible 0%	After deductible, 0%	After deductible 0%
Silver 5000	\$5,000	\$8,150 \$7,600	\$35 / \$70	After deductible, 30%	After deductible 30%
Silver HSA 3500	\$3,500	\$6,750 \$6,700	After deductible 25%	After deductible, 25%	After deductible 25%
Gold 1500	\$1,500	\$5,000 \$7,000	After deductible, 10%	After deductible, 10%	\$15 / \$60 / \$100 / \$250

Off Exchange Only Plans

Plan Name	Deductible	OOP	PCP, Chiro, Naturopath, BH, Urgent OV / Spec OV	Coinsurance	Rx structure
Silver 4000	\$4,000	\$7,000 \$9,100	\$35 / \$70	30%	After deductible 30%
Silver 3000	\$3,000	\$8,150 \$9,100	\$35 / after deductible 40%	40%	\$15 / \$60 / \$100 / \$250

Accident Benefit

Included on most individual and all small group plans; available on large group plans per request.

- Support for an active lifestyle.
- **First \$500 of an accidental injury within 90 days.**
- Caused through external and accidental means.
- “Accident” means an unforeseen or unexpected event causing injury that requires medical attention.
- Independent of disease or infirmity.
- Does not include musculoskeletal sprains or strains obtained in the performance of physical activity.

Standard Plans On & Off Exchange

Plan Name	Deductible	OOP	PCP, Chiro, Naturopath, BH OV / Spec OV	Coinsurance	Rx Structure*
Standard Expanded Bronze^	\$7,500	\$9,000	\$50 / \$100	50%	\$25 / \$50 after deductible / \$100 after deductible / \$500 after deductible
Standard Silver^	\$5,800	\$8,900	\$40 / \$80	40%	\$20 / \$40 / \$80 after deductible / \$350 after deductible
Standard Gold^	\$2,000	\$8,700	\$30 / \$60	25%	\$15 / \$30 / \$60 / \$250

*ACA preventive drug list, not the PacificSource Preventive No-cost Extra Drug List

^No Accident Benefit

Teladoc services have a copay that varies by plan, see plan summary's Telemedicine benefit

Value-added Benefits

Offered on all Individual plans



Value-added programs

- Teladoc[®]
- Active&Fit Direct[™] program
- Assist America[®]
- 24-Hour NurseLine
- Quit For Life[®] tobacco cessation
- CaféWell
- Weight Watchers[®] (WW[®])
- HealthKicks! (wellness for kids)
- Health education classes
- PacificSource prenatal program

Teladoc[®] | additional access to care



Access Anytime

Provide 24/7, on-demand access to board-certified providers by video, phone, or mobile app.



Services Offered

Behavioral health and general medical coverage.



Treat Health Issues

Diagnose, treat, and prescribe medications (if necessary) for common health issues.

Health education classes

Members and their dependents are eligible for a **\$150 per plan year** reimbursement for taking part in a course on any of these health education topics:

- First aid
- CPR
- Prenatal classes
- Parenting
- Heart health
- Nutrition – when connected with a chronic condition



Montana Dental Plans



Dental updates

Reimbursement for posterior composite crowns will no longer be reduced to the amount that we pay for an amalgam or similar material crown.

- This benefit change applies to all of our dental plans across all market segments and applies to members of all ages.



Individual Dental

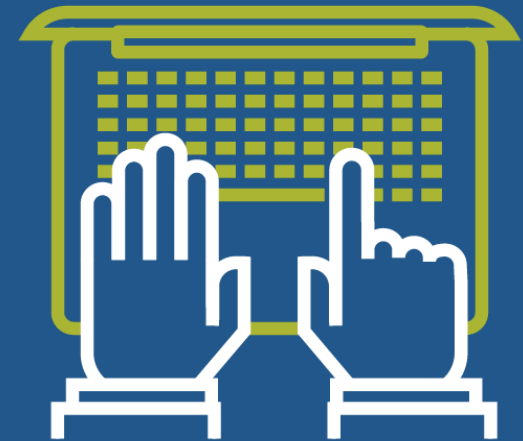
- Dental Choice
 - Deductible - \$50
 - Annual max ranges - \$500 - \$1,500
 - 6 month exclusion period on Class II services
 - 12 month exclusion period on Class III services
 - 3 cleanings per year
 - Indemnity
 - Plans pays at 90% UCR
- Kids Dental Choice
 - 3 cleanings per year
 - Meets all essential health benefit requirements
 - Indemnity
 - Plans pays at 90% UCR



Online Tools and Resources

InTouch

myPacificSource Mobile App



Secure online access, 24/7, with InTouch for Members

Members can use InTouch to:

- Review coverage and preauthorization information
- View explanation of benefits
- Request a temporary ID card
- Go paper-free
- Access CaféWell

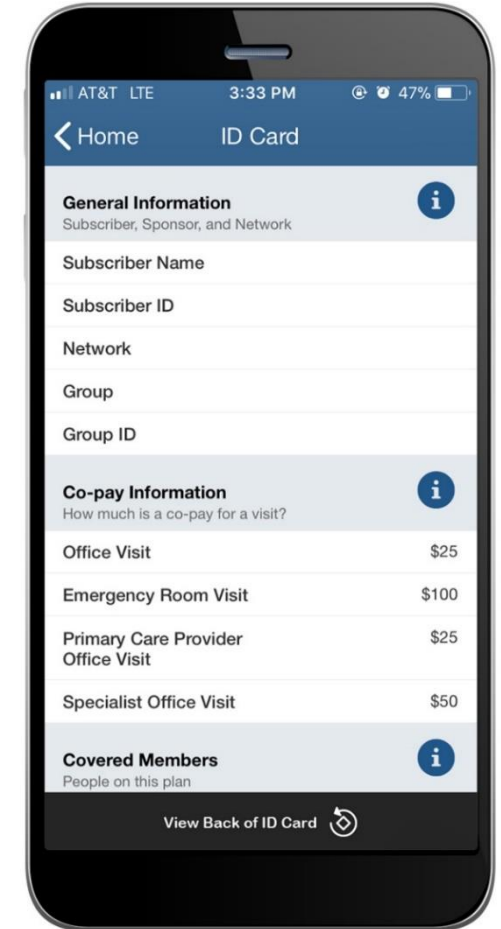
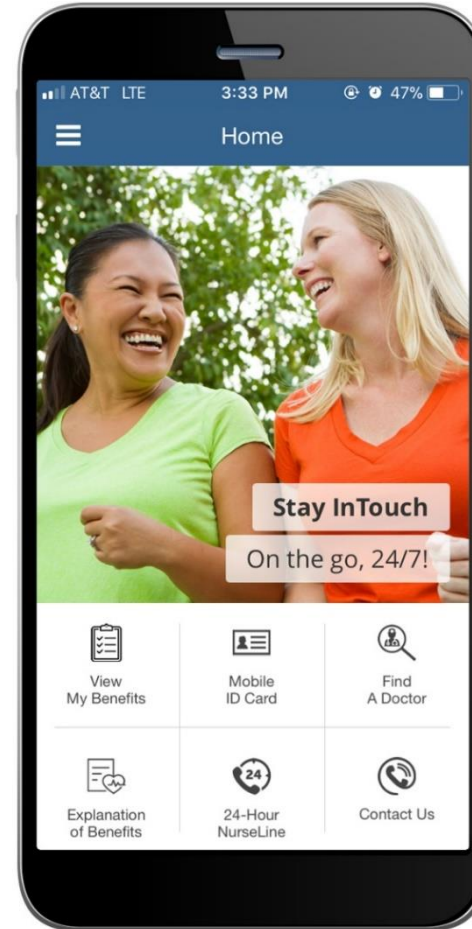
The screenshot displays the PacificSource InTouch website. At the top, there is a navigation bar with the PacificSource InTouch logo and links for HOME, BENEFITS, RECORDS, TOOLS, and SUPPORT. Below the navigation is a hero section with a background image of a woman smiling at a laptop. The text reads: "Welcome to InTouch" followed by three bullet points: "InTouch now works great on phones and tablets.", "A new menu and homepage helps you find information faster.", and "Notifications keep you up-to-date on important information." Below this is a section titled "Covered Services" with a sub-heading "Find Out What's Covered". It includes a brief description and a link to "View all of your Covered Services". To the right is a table with columns for Service, Co-pay, and Co-insurance. Below that is a section titled "Service Allowances" with a sub-heading "See Where You're At". It includes a brief description and a link to "View all of your Service Allowances".

Service	Co-pay	Co-insurance
Office and home visits	\$30	0%
Outpatient rehabilitation	\$0	20%
Specialist office visits	\$30	0%
Emergency room visits	\$100	0%
Urgent care center visits	\$30	0%

Service	Allowance	Remaining
Annual Womens Exam (visits)	1	0
Wellness Program Maximum	\$150	\$150
Outpatient Rehabilitation (visits)	30	30

24/7 Member Access with myPacificSource

- Member ID card
- Provider directory
- Benefits
- 24-Hour NurseLine



Where to go for help during open enrollment?

- Call PacificSource assistors at (855) 330-2792
- Email questions to coverageadvisors@pacificsource.com

Questions

