



PacificSource

2025 Individual / Family Plans



We believe in **Members First**

Throughout our eighty plus years in business, we've made personal human service a core value. It's earned us a reputation for taking exceptional care of people and their communities.

This, combined with our not-for-profit status, keeps our focus where it belongs: **on the well-being and satisfaction of our members.**

What “Members First” Means



Human Service

A knowledgeable person answers your call in less than 30 seconds.



Quality Care

Our network of professional providers extends throughout the U.S.



Easy Access

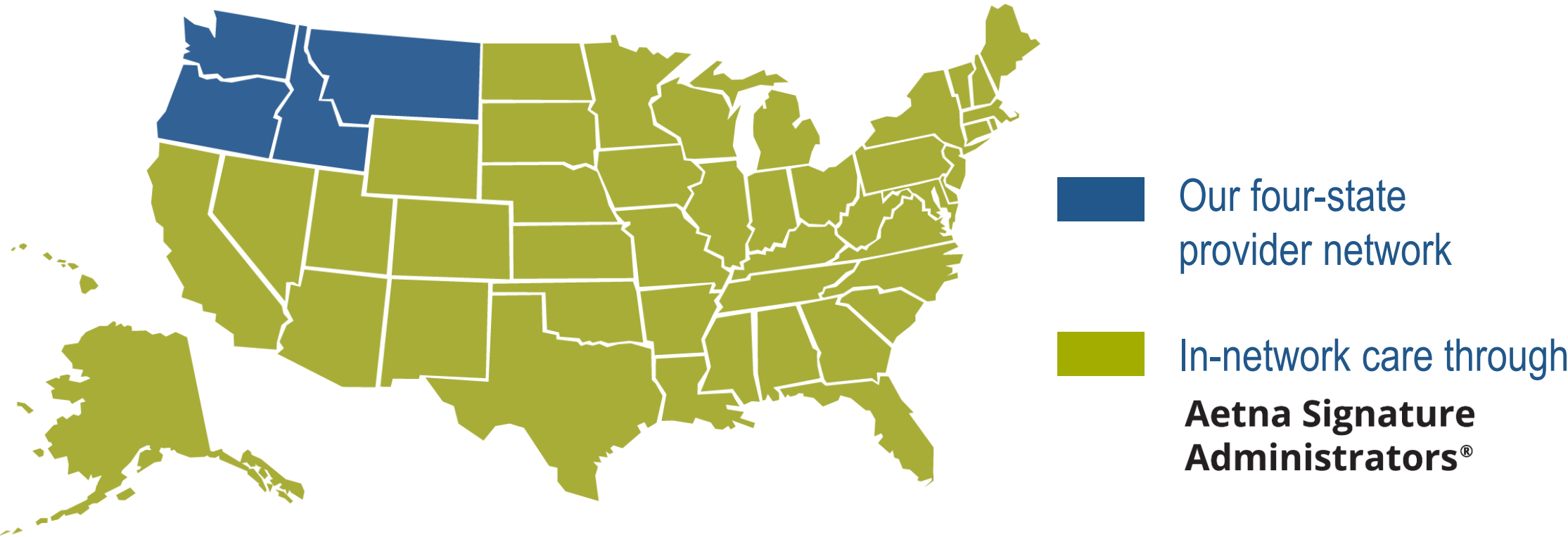
Our InTouch site and mobile app give you access to your benefits 24/7.



Condition Support

We offer programs that help members with chronic or more-intensive medical needs get cost-effective care.

Beyond the Northwest, in-network care is available through our collaboration with Aetna Signature Administrators.®

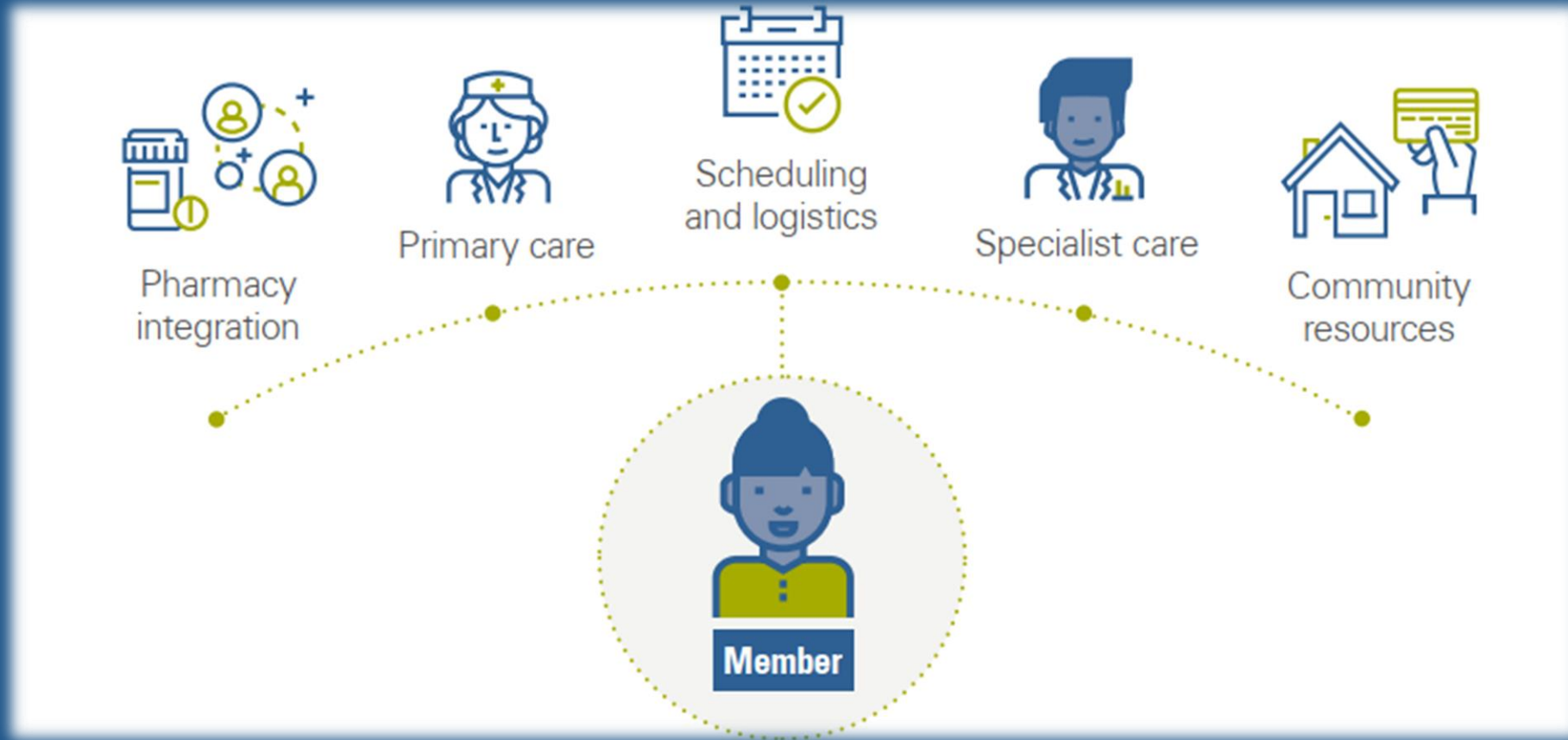


The Navigator network – Montana

We partner with highly rated local providers, including:



Montana Individual and Family



Individual Direct and Exchange Plans

Plan Name	Deductible	OOP	PCP OV / Spec	Coinsurance	Rx structure
Bronze HSA 7500 8050	\$7,500 \$8,050	\$7,500 \$8,050	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 9400 9200	\$9,400 \$9,200	\$9,400 \$9,200	After deductible 0%	After deductible, 0%	After deductible 0%
Silver 5000	\$5,000	\$7,600 \$8,200	\$35 \$25 / \$70 \$50	After deductible, 30%	After deductible 30%
Silver HSA 3500	\$3,500	\$6,700	After deductible 25%	After deductible, 25%	After deductible 25%
Gold 1500	\$1,500	\$7,000	After deductible, 10%	After deductible, 10%	\$15 / \$60 / \$100 / \$250

Bronze 7000 discontinued due to federal limitation on plan offerings outside of CMS standard plan.

Silver Cost Share Reduction plans - Exchange

Plan Name	Deductible	OOP	PCP OV / Spec	Coinsurance	Rx structure
Silver 5000	\$5,000	\$8,200	\$25/ \$50	After deductible, 30%	After deductible 30%
Silver 5000 (73)	\$3,200	\$7,300	\$25/\$50	After deductible, 30%	After deductible, 30%
Silver 5000 (87)	\$700	\$2,500	\$25/\$50	After deductible, 30%	After deductible, 30%
Silver 5000 (94)	\$300	\$675	\$25/\$50	After deductible, 30%	After deductible, 30%
Silver HSA 3500	\$3,500	\$6,700	After deductible, 25%	After deductible, 25%	After deductible, 25%
Silver 3500 (73)	\$2,550	\$6,000	After deductible, 25%	After deductible, 25%	After deductible, 25%
Silver 3500 (87)	\$1,100	\$1,800	After deductible, 20%	After deductible, 20%	After deductible, 20%
Silver 3500 (94)	\$275	\$675	After deductible, 20%	After deductible, 20%	After deductible, 20%

Cost share reduction plans for the Silver HSA 3500 are not HSA eligible

Individual Direct and Exchange Standard Plans

Plan Name	Deductible	OOP	PCP OV / Spec	Coinsurance	Rx Structure*
Standard Expanded Bronze^	\$7,500	\$9,400 \$9,200	\$50 / \$100	After deductible, 50%	\$25 / \$50 after deductible / \$100 after deductible / \$500 after deductible
Standard Silver^	\$5,900 \$5,000	\$9,100 \$8,000	\$40 / \$80	After deductible, 40%	\$20 / \$40 / \$80 after deductible / \$350 after deductible
Standard Gold^	\$1,500	\$8,700 \$7,800	\$30 / \$60	After deductible, 25%	\$15 / \$30 / \$60 / \$250

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

^No Accident Benefit

Standard Silver Cost Share Reduction Plans - Exchange

Plan Name	Deductible	OOP	PCP OV / Spec	Coinsurance	Rx structure
Standard Silver	\$5,000	\$8,000	\$40 / \$80	After deductible, 40%	\$20 / \$40 / \$80 after deductible / \$350 after deductible
Standard Silver (73)	\$3,000	\$6,400	\$40 / \$80	After deductible, 40%	\$20 / \$40 / \$80 after deductible / \$350 after deductible
Standard Silver (87)	\$500	\$3,000	\$20 / \$40	After deductible, 30%	\$10 / \$20 / \$60 after deductible / \$250 after deductible
Standard Silver (94)	\$0	\$2,000	\$10 / \$20	No deductible, 25%	No charge / \$15 / \$50 / \$150

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

^No Accident Benefit

Individual Direct ONLY Plans

Plan Name	Deductible	OOP	PCP OV / Spec	Coinsurance	Rx structure
Silver 4000	\$4,000	\$9,400 \$9,200	\$20 / \$40	30%	After deductible 30%
Silver 3000	\$3,000	\$9,400 \$9,200	\$35 \$30 / after deductible \$70 \$60	40%	\$15 / \$60 / \$100 / \$250

Pediatric and Family Dental Plans

Plan Name	Class I coinsurance	Class II coinsurance	Class III coinsurance	Deductible	Annual Max
Dental Choice 0-20-50 1000	No deductible, 0%	After deductible, 20%	After deductible, 50%	\$50 Individual \$150 Family	Adult annual Max \$1,000
Dental Choice 0-20-50 1500	No deductible, 0%	After deductible, 20%	After deductible, 50%	\$50 Individual \$150 Family	Adult annual Max \$1,500
Kids Dental Choice 0-20-50	No deductible, 0%	After deductible, 20%	After deductible, 50%	\$50 Individual \$150 Family	\$400 \$425 Individual \$800 \$850 Family









All plans offered on and off the marketplace.

Adult services: 6-month exclusion for Class II services and 12-month exclusion for Class III services



Great stuff
our members get with our plans.



Convenience

-  **Easy online access**
from desktop, tablet, or mobile app
-  **Access to nearby care**
from doctors, hospitals, and urgent care centers
-  **Phone or video doctor visits**
including behavioral visits, through local providers, and nationally through our partner, Teladoc®
-  **Digital member ID cards**
via our website and mobile app
-  **No referrals required by our plans**
to see a specialist
-  **Mail-order and retail pharmacy**
for up to a 90-day supply
-  **Online provider directory**
to easily find who's in-network
-  **Worry-free travel**
with global emergency services from Assist America®

Savings

-  **\$0 copays**
on select preventive prescriptions from in-network pharmacies
-  **Affordable fitness center membership**
from our partner, Active&Fit Direct™
-  **Weight Watchers®**
weight-management program discounts
-  **24-Hour NurseLine**
at no cost to members
-  **Health education allowance**
reimbursement up to \$150 for health and wellness classes
-  **No-cost condition support**
for members with chronic conditions
-  **Prenatal program**
with information and consultations for expectant mothers

Teladoc | telehealth 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 available.



Treat Health Issues

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

InTouch for Members (ITM)

Access Your Plan Info from **Your Computer, Tablet, or Phone**

We know your busy schedule doesn't always coincide with our customer service hours. To help, we offer InTouch for Members, a secure website available 24/7 from any computer or mobile device.



ITM and ITM Mobile App

Access Your Benefits and Wellness Resources Online

Once you've registered for InTouch, you can review your covered services, services you've received, deductibles, co-insurance, co-pays, explanation of benefits, and more.



InTouch lets you manage your benefits whenever, wherever



MyPacificSource puts InTouch in your pocket

Our smartphone app makes it easy to find in-network doctors and hospitals wherever you are. Search for primary care doctors, specialists, alternative care providers, and more.

You can also:

- View your digital member ID card
- Call our 24-hour NurseLine
- See if you've met your deductible and out-of-pocket max
- Find out which services are covered
- View your Explanation of Benefits statements

First create your InTouch account, then download the app and log in.

Questions

Please contact me at:

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