

# Top Reasons to Sell

## Individual and Family Plans



### 1 We offer a variety of plans

All plans cover treatment for preventive care, illness and injury, maternity care, and prescription drugs. Each of our different plan designs offers various deductibles.

- **Preferred** plans feature preventive care, illness, accident, vision, \$1,000 accident benefit, and prescription drug coverage. Plans provide coverage with a \$30 copay and deductible choices ranging from \$1,500 to \$5,000.
- **Value** plans offer catastrophic coverage. Plans provide preventive care, treatment for illness and injury, maternity care, \$500 accident benefit, and prescription drug coverage, and deductible choices ranging from \$5,000, to \$10,000.
- **HSA** plans are health savings account (HSA) qualified. Plans feature preventive care, \$500 accident benefit, and prescription drug coverage. Annual deductible choices are \$3,000 and \$6,050.

### 2 Our Accident Benefit

If a member covered by our Preferred, Value, or HSA plans has an accident, we waive the deductible per accident—up to \$1,000 on Preferred plans and \$500 on Value and HSA plans within 90 days.

### 3 Chiropractic and naturopathic care options

Our Preferred plans include coverage for naturopathic and chiropractic care with a \$30 copay. There is no deductible for these services when obtained from a participating provider.

### 4 Copays and deductibles apply toward out-of-pocket

We allow copays and deductibles to be applied toward a member's out-of-pocket limit. This means that members will be able to reach their limit sooner.

### 5 Global Emergency Services

Members can travel with confidence! Should they experience a medical emergency when traveling 100 or more miles from home or in a foreign country, they can contact Assist America for a wide range of services.

### 6 We make it easy for you

With policy effective dates the first or the 15th of the month, getting your clients application to us in time is a breeze. We accept applications by fax, email, or regular mail. Just email [montanaindividual@pacificsource.com](mailto:montanaindividual@pacificsource.com) or fax (541) 225-3647. Remember, we accept applications through the last day of the month.

### 7 Our individual sales team

When you call our Individual Department, you can talk directly with a real person who can provide you with immediate answers.

### 8 Our provider network

The PacificSource participating provider network includes more than 34,000 participating practitioners and facilities in the Pacific Northwest.

### 9 Our value-added programs

We offer value-added programs and services, which give our members more options and increased value, such as:

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## Online Tools at PacificSource.com

*InTouch for Members.* Members can view their claims, the status of preauthorizations and referrals, the accumulated expenses towards their plan's deductible, and more.

*Health Manager* is an online health and wellness center available through InTouch. Powered by WebMD®, it offers personalized wellness information and helpful, easy-to-use tools, including a health risk assessment.

## Wellness and Health Management

*Hospital-based education classes.* Members can receive a reimbursement of up to \$150 annually for eligible health and wellness class or series offered by hospitals. Some limitations apply.

*Prenatal program.* This no-cost program helps expectant mothers reduce their risk of premature birth through educational materials and toll-free telephone access to a nurse consultant.

*Tobacco cessation.* The Quit for Life™ program offers nicotine replacement therapy and one-on-one phone support from expert Quit Coaches™ and increases the chance for success.

*Caremark® Prescription Discount Program.* With our prescription discount program, members simply present their PacificSource Member ID card at any Caremark network pharmacy to receive a discount on the cash price of drugs not covered by their plan.

## 10 Our exceptional customer service rating

PacificSource's level of service is consistently among the best in the industry. Each month we survey a random sample of our members, agents, group plan administrators, and providers on matters such as our telephone service, the clarity of our written information, and overall satisfaction with PacificSource. Our customer satisfaction rating averages for the past 6 months are:

Members: 94%      Providers: 97%      Agents: 90%

## 11 We help people get the healthcare they need

We help people achieve their greatest health potential by promoting healthy behaviors, providing decision support tools, and helping them get the healthcare they need.

## Questions?

If you have specific questions about our programs or services, contact your Individual Sales Representative or our Individual Sales Department.

### Your Individual Sales Team:

Frank Mayo, Regional Sales Manager  
fmayo@pacificsource.com  
541.330.4915

Beth Swedberg, Marketing Administration Manager  
bswedberg@pacificsource.com  
208.333.1536

Individual Sales Department  
montanaindividual@pacificsource.com  
toll-free 888.684.5585, fax 541.225.3647

