

# Manage Premiums and Encourage Good Health

## Incentive Care Package



### A Focused Approach

Our Incentive Care Package pairs our Value-Based Benefit (VBB) Plan with our Incentive Drug Plan. When purchased together, these plans focus benefits where they provide the most value for you and your employees—wellness and prevention. Focusing on prevention and making routine care more affordable helps your employees stay healthy and working. It can reduce reliance on more expensive care, such as trips to the emergency room, which can drive up premium costs.

Our **Value-Based Benefit Plan** is designed to promote wellness and support prevention by motivating members to take a more active role in their health. Starting with a health risk assessment, members can learn more about their overall health and risks. Members are encouraged to work closely with their healthcare providers to make informed decisions about their ongoing care. To make access affordable, benefits are structured so preventive and routine care are covered with little or no out-of-pocket costs.

Our **Incentive Drug Plan** is the perfect partner to a VBB plan. This pharmacy plan helps make medications needed to manage chronic conditions more affordable through lower copays. It also provides incentive for purchasing generic brands and proven alternatives to more expensive name brands where they are available.

### What's covered through our Incentive Care Package?

#### Preventive Care and Chronic Disease Management

Preventive care and chronic disease management includes services that facilitate wellness and prevention. These benefits are covered at little or no out-of-pocket cost to members. This level of coverage includes:

- Primary care office visits (fully covered)
- Chronic conditions, including coronary artery disease, congestive heart failure, chronic obstructive pulmonary disorder (COPD), diabetes, asthma, back pain, depression, and bipolar disorder with depression
- Specific drugs and diagnostic testing procedures proven to be effective in managing the treatment of the chronic conditions noted above will be fully covered

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*Keep premiums low and provide your employees with the care they need to stay healthy with our Incentive Care Package.*

### Preference-Sensitive Care

Preference-sensitive care includes services that often have varied treatment options available. As members pay a higher share of the cost for these services, they are encouraged to work closely with their doctors to select cost-effective treatment options with proven results. This level of coverage includes:

- Spine surgery for pain
- Orthopedic joint procedures (hip, knee, and shoulder)
- Hysterectomy
- Emergency room visits
- Upper endoscopy (outpatient)
- Advanced imaging and SPECT (outpatient)
- Blepharoplasty (eye lid surgery)
- Varicose vein procedures

### The Right Combination

With three VBB plans and two Incentive Drug plans to choose from, you can select the right Incentive Care Package combination to meet your organization's needs.

#### Value-Based Benefit Plans (Medical):

- 1000+35/80
- 1500+35/80
- 2000+35/80

#### Incentive Drug Plans (Pharmacy):

- 0/10/35/60
- 4/10/35/60

If you would like to view a complete summary of benefits for any of our plans, visit [PacificSource.com](http://PacificSource.com) > For Agents > Plan Summaries > Oregon.

**Questions? For rates or to learn more about our Incentive Care Package, please contact your PacificSource Sales Representative.**

#### Requirements

- Employer size eligibility: large groups, 250+ when offering dual choice; groups 100+ may also be eligible if VBB is the only medical plan offered.
- Employers must meet our minimum contribution requirements on both plans. Rates will be based on the minimum employer contribution of the base plan.
- Copay, deductible, coinsurance, and out-of-pocket amounts are customizable.



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