

Give Your Employees the Right Fit

Right Fit Healthcare Options for Groups with 2 to 50 Employees



Give Your Employees a Choice

Give your employees the opportunity to choose their health plan with our Right Fit options. Employees appreciate having choices, especially when it comes to their healthcare. Our Right Fit options let them decide the premium and coverage that best suits their needs. Offer your employees from two to ten different plans.

Requirements

- Minimum employer size: two employees
- Minimum enrollment in each plan offered: one employee
- Minimum employer contribution requirement: 50% employee / 0% dependents
- Employees may change their plan choice only during your annual open enrollment period.

Optional Benefits

Additional benefits may be added to medical plans as long as the same benefits are offered to all employees. Options include:

- Prescription
- Alternative Care and Chiropractic Care
- Dental
- Vision

Note: If you offer a combination of HSA plans, which include prescription coverage, and non-HSA plans, then separate prescription coverage must be offered to those who are on the non-HSA plans. For this coverage, you may select from the following prescription drug plans:

- Tiered 10/20/40
- Tiered 10/35/60
- Tiered 15/30/50 (offered with and without a \$200 brand name prescription deductible)
- Tiered Incentive 4/10/35/60

If you only offer non-HSA plans, you may choose any of our available prescription drug plans. Or you may choose not to offer prescription drug coverage.

Consumer-Directed Plans Offer Additional Choice

Interested in offering additional incentives to help employees manage their own healthcare decisions? Consider adding a flexible spending account (FSA) or health reimbursement arrangement (HRA) to your benefits package. These plans are affordable and help employees take full advantage of all potential tax savings.

For rate information, please refer to your proposal or renewal rate sheet.

For more information about Right Fit options, you are welcome to contact your PacificSource Sales Representative.

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Right Fit Plan Options

Plan	Deductible		Copay	Participating Provider Benefit*		Participating OOP Limit		Nonparticipating OOP Limit
	Individual	Family	Office Visit	Office Visits	Major Medical	Individual	Family	Individual
Preferred CoDeduct Value Plans								
500+35/80	\$500	\$1,500	\$35	100%	80%	\$3,000	\$6,000	\$5,000
1000+35/80	\$1,000	\$3,000				\$4,000	\$8,000	\$6,000
1500+35/80	\$1,500	\$4,500				\$4,000	\$8,000	\$6,000
2000+35/70	\$2,000	\$6,000	\$35	100%	70%	\$5,000	\$10,000	\$7,000
2500+35/70	\$2,500	\$7,500						\$8,000
3000+35/70	\$3,000	\$9,000						\$8,000
3000+50/70	\$3,000	\$9,000	\$50	100%	70%	\$6,000	\$12,000	\$8,000
5000+35/70	\$5,000	\$15,000	\$35					
Preferred HSA Plans								
80+1500+RX	\$1,500	\$3,000	—	80%	80%	\$5,000	\$10,000	\$10,000
80+3000+RX	\$3,000	\$6,000				\$5,800	\$11,600	\$11,600

* **Participating Provider Benefit for Major Medical Services for all plans:** Some services are reimbursed at a different percentage. Please see the proposal summary of benefits for all benefit reimbursement percentages.

Manley Services can assist you with all options. If you are not currently a Manley Services client, consider adopting a cafeteria plan (also known as an FSA or Section 125 plan) to allow employees' HSA contributions to be made on a pre-tax basis.

If you already have a flex plan through Manley, they can easily update your plan document or set up a limited purpose FSA. Limited purpose FSAs in conjunction with HSA-style plans are very popular with employees because the FSA can be used for dental and vision expenses, leaving the HSA to build for future healthcare needs.

With an HRA, there are no requirements about what health plans qualify, so you are free to choose which Right Fit options will best meet the needs of your organization.

Questions?

For more information about our Right Fit options, HSAs, FSAs, or HRAs, you are welcome to contact your PacificSource Sales Representative.

For more information on consumer directed healthcare, please contact Manley Services at (541) 485-7488 or toll-free at (800) 422-7038, or by email at sales@manleyserv.com.

Flexible spending accounts (FSAs), health savings accounts (HSAs) and health reimbursement arrangements (HRAs) are affordable plans that help employees take full advantage of potential tax savings.

MANLEY SERVICES
A PacificSource Company


PacificSource
HEALTH PLANS

Bend: 541.330.8896 • 888.877.7996
Eugene: 541.686.1242 • 800.624.6052
Medford: 541.858.0381 • 800.899.5866
Portland: 503.699.6561 • 866.540.1191

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