

Top Reasons to Sell



Elect Individual and Family Plans

1 We offer a variety of plans

All Elect plans cover treatment for preventive care, illness and injury, maternity care, and prescription drugs. Each of our different plan designs offers various deductibles. Plan designs effective January 1, 2012:

- **Elect Premiere** plans feature preventive care, illness, vision, \$5,000 accident benefit, and prescription drug coverage. Plans provide coverage with a \$25 copay and deductible choices ranging from \$1,000 to \$10,000.
- **Elect Preferred** plans feature preventive care, illness, \$2,500 accident benefit, and prescription drug coverage. Plans provide coverage with a \$30 copay and deductible choices ranging from \$500 to \$10,000.
- **Elect Value Option** plans offer catastrophic coverage. Plans provide preventive care, treatment for illness and injury, maternity care, \$1,000 accident benefit, and prescription drug coverage, and deductible choices ranging from \$2,500, to \$10,000.
- **Elect HSA** plans are health savings account (HSA) qualified. Plans feature preventive care, \$1,000 accident benefit, and prescription drug coverage. Annual deductibles range from \$1,500 to \$5,000.

2 Our Accident Benefit

If a member covered by our or Elect Premiere, Preferred, Value Option, or HSA plans has an accident, we waive the deductible per accident—up to \$1,000 for Value Option and HSA plans, up to \$2,500 for Elect Preferred plans, and up to \$5,000 for Elect Premiere within 90 days.

3 Chiropractic, naturopathic, and acupuncture care options

Our Elect Preferred and Premiere plans include coverage for naturopathic, acupuncture, and chiropractic care with a \$30 or \$25 copay, respectively. 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 for preventive care and regular office visits 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 Elect moves with you

If Elect policyholders move outside of Oregon, their Elect policy can move with them. They can use the First Health Network™ to access their plan's participating provider benefits.

7 We make it easy for you

Your clients can apply online using the PacificSource Agent iStore link on your Web site, e-mail a scanned Elect policy application, or fax us for a quick turnaround. Just e-mail individual@pacificsource.com or fax (541) 225-3647. As soon as the application has been underwritten, we'll e-mail you. The policy is effective the first or the 15th of the month. Remember, we accept applications through the last day of the month.

8 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.

continued on reverse



9 We present alternative plan offerings

Qualifying Elect applicants may be offered an alternative plan if their original request is denied. All offers will be within the same plan design, but with a higher deductible.

10 Our provider network

The PacificSource participating provider network includes more than 34,000 participating practitioners and facilities in the Pacific Northwest, including every hospital in Oregon. Since our network includes OHSU, Legacy Health Systems, and Providence Health System hospitals and physician groups, our network coverage is a Northwest leader.

11 Our value-added programs

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

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 Free & Clear™ 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.

12 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%

13 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:

Kelly Walker, Individual Sales Representative
kwalker@pacificsource.com
Portland 503.867.6828, toll-free 866.540.1191

John Wright, Regional Manager
jwright@pacificsource.com
Bend 541.706.5012

Susie Chun, Individual Sales Representative
schun@pacificsource.com
Medford 541.858.0381, toll-free 800.899.5866

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

Individual Sales Department
individual@pacificsource.com
Eugene 541.684.5585
toll-free 866.695.8684, fax 541.225.3647

