



NAVIGATOR



2023 Medical Plans for **Oregon Small Groups** | 1–50



2023 Oregon | Navigator Small Group Medical Plans

	HSA-QUALIFIED PLANS																												OREGON STANDARD PLANS									
	Platinum 500 [^]		Gold 1000 [^]		Gold 2000 [^]		Gold 2500 [^]		Gold 3500 [^]		Silver 3500		Silver 4500 [^]		Silver 5500 [^]		Silver 6500 [^]		Bronze 8150		Bronze 9100		Gold HSA 3000		Silver HSA 3000		Silver HSA 4800		Silver HSA 5500		Bronze HSA 7050		Standard Gold		Standard Silver		Standard Bronze	
	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK
Deductible Individual / Family	\$500 / \$1,000	\$5,000 / \$10,000	\$1,000 / \$2,000	\$5,000 / \$10,000	\$2,000 / \$4,000	\$5,000 / \$10,000	\$2,500 / \$5,000	\$5,000 / \$10,000	\$3,500 / \$7,000	\$5,000 / \$10,000	\$3,500 / \$7,000	\$10,000 / \$20,000	\$4,500 / \$9,000	\$7,500 / \$15,000	\$5,500 / \$11,000	\$7,500 / \$15,000	\$6,500 / \$13,000	\$10,000 / \$20,000	\$8,150 / \$16,300	\$10,000 / \$20,000	\$9,100 / \$18,200	\$10,000 / \$20,000	\$3,000 / \$6,000	\$5,000 / \$10,000	\$3,000 / \$6,000	\$5,000 / \$10,000	\$4,800 / \$9,600	\$7,500 / \$15,000	\$5,500 / \$11,000	\$7,500 / \$15,000	\$7,050 / \$14,100	\$10,000 / \$20,000	\$1,800 / \$3,600	\$5,000 / \$10,000	\$4,800 / \$9,600	\$7,500 / \$15,000	\$8,800 / \$17,600	\$10,000 / \$20,000
Out-of-Pocket Maximum Individual / Family	\$4,000 / \$8,000	\$7,500 / \$15,000	\$7,000 / \$14,000	\$7,500 / \$15,000	\$6,500 / \$13,000	\$7,500 / \$15,000	\$6,500 / \$13,000	\$7,500 / \$15,000	\$6,500 / \$13,000	\$7,500 / \$15,000	\$9,100 / \$18,200	\$15,000 / \$30,000	\$9,100 / \$18,200	\$11,250 / \$22,500	\$9,100 / \$18,200	\$11,250 / \$22,500	\$9,100 / \$18,200	\$15,000 / \$30,000	\$8,150 / \$16,300	\$15,000 / \$30,000	\$9,100 / \$18,200	\$15,000 / \$30,000	\$3,000 / \$6,000	\$7,500 / \$15,000	\$7,050 / \$14,100	\$10,000 / \$20,000	\$4,800 / \$9,600	\$11,250 / \$22,500	\$5,500 / \$11,000	\$11,250 / \$22,500	\$7,050 / \$14,100	\$15,000 / \$30,000	\$7,300 / \$14,600	\$7,500 / \$15,000	\$9,100 / \$18,200	\$11,250 / \$22,500	\$8,800 / \$17,600	\$15,000 / \$30,000

Preventive Services	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible																														
Preventive Drug Coverage	Covered in full	90% after deductible	Covered in full	90% after deductible	Only for drugs on the Standard Preventive No-Cost Drug List (Affordable Care Act) In Network: Covered in Full. Out of Network: 90% after deductible.																																	
Accident Benefit	Covered in full up to \$500, within 90 days of accident		Covered in full up to \$500, within 90 days of accident		Covered in full up to \$500, within 90 days of accident		Covered in full up to \$500, within 90 days of accident		Covered in full up to \$500, within 90 days of accident		Covered in full up to \$500, within 90 days of accident		Covered in full up to \$500, within 90 days of accident		Covered in full up to \$500, within 90 days of accident		Covered in full up to \$500, within 90 days of accident		Covered in full up to \$500, within 90 days of accident		Covered in full up to \$500, within 90 days of accident		Covered in full up to \$500, within 90 days of accident		Covered in full up to \$500, within 90 days of accident		Covered in full up to \$500, within 90 days of accident		Covered in full up to \$500, within 90 days of accident		Not Covered		Not Covered		Not Covered			

Office Visits Primary (including behavioral health), Urgent Care, and Specialist	Primary/ Urgent: \$10 no deductible Specialist: \$20 no deductible	50% after deductible	Primary/ Urgent: \$25 no deductible Specialist: \$75 no deductible	50% after deductible	Primary/ Urgent: \$25 no deductible Specialist: \$75 no deductible	50% after deductible	Primary/ Urgent: \$25 no deductible Specialist: \$75 no deductible	50% after deductible	Primary/ Urgent: \$25 no deductible Specialist: \$75 no deductible	50% after deductible	Primary/ Urgent: \$50 no deductible Specialist: \$100 no deductible	50% after deductible	Primary/ Urgent: \$40 no deductible Specialist: \$80 no deductible	50% after deductible	Primary/ Urgent: \$35 no deductible Specialist: \$70 no deductible	50% after deductible	Primary/ Urgent: \$30 no deductible Specialist: \$60 no deductible	50% after deductible	Primary/ Urgent: \$35 no deductible Specialist: 0% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	20% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	Primary: \$20 no deductible Urgent: \$60 no deductible Specialist: \$40 no deductible	50% after deductible	Primary: \$40 no deductible Urgent: \$70 no deductible Specialist: \$80 no deductible	50% after deductible	Primary: \$50 no deductible Urgent: \$100 no deductible Specialist: \$100 no deductible	50% after deductible		
Telehealth	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	20% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	\$20 no deductible	50% after deductible	\$40 no deductible	50% after deductible	\$50 no deductible	50% after deductible		
Inpatient Hospital	20% after deductible	50% after deductible	30% after deductible	50% after deductible	30% after deductible	50% after deductible	30% after deductible	50% after deductible	30% after deductible	50% after deductible	40% after deductible	50% after deductible	35% after deductible	50% after deductible	30% after deductible	50% after deductible	30% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	20% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	20% after deductible	50% after deductible	30% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible		
Lab / X-ray	20% no deductible	50% after deductible	30% no deductible	50% after deductible	30% no deductible	50% after deductible	30% no deductible	50% after deductible	30% no deductible	50% after deductible	40% after deductible	50% after deductible	35% after deductible	50% after deductible	30% after deductible	50% after deductible	30% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	20% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	20% after deductible	50% after deductible	30% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible		
Physical, Occupational, and Speech Therapy Combined 30 visits per year	\$10 no deductible	50% after deductible	\$25 no deductible	50% after deductible	\$25 no deductible	50% after deductible	\$25 no deductible	50% after deductible	\$25 no deductible	50% after deductible	40% after deductible	50% after deductible	35% after deductible	50% after deductible	30% after deductible	50% after deductible	30% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	20% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	\$20 no deductible if provided in an office setting	50% after deductible	\$40 no deductible if provided in an office setting	50% after deductible	\$50 no deductible if provided in an office setting	50% after deductible				
Outpatient Surgery	20% after deductible	50% after deductible	30% after deductible	50% after deductible	30% after deductible	50% after deductible	30% after deductible	50% after deductible	30% after deductible	50% after deductible	40% after deductible	50% after deductible	35% after deductible	50% after deductible	30% after deductible	50% after deductible	30% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	20% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	20% after deductible	50% after deductible	30% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible		
Emergency Services	\$250 plus 20% after deductible	\$250 plus 20% after deductible	\$250 plus 20% after deductible	\$250 plus 20% after deductible	\$250 plus 20% after deductible	\$250 plus 20% after deductible	\$250 plus 20% after deductible	\$250 plus 20% after deductible	\$250 plus 20% after deductible	\$250 plus 20% after deductible	40% after deductible	40% after deductible	\$250 plus 30% after deductible	\$250 plus 30% after deductible	\$250 plus 30% after deductible	\$250 plus 30% after deductible	\$250 plus 30% after deductible	\$250 plus 30% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	20% after deductible	20% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible
Chiropractic / Acupuncture Visits per benefit period: Chiro: 20 / Acu: 12	\$10 no deductible	50% after deductible	\$25 no deductible	50% after deductible	\$25 no deductible	50% after deductible	\$25 no deductible	50% after deductible	\$25 no deductible	50% after deductible	\$50 no deductible	50% after deductible	\$40 no deductible	50% after deductible	\$35 no deductible	50% after deductible	\$30 no deductible	50% after deductible	\$35 no deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	20% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible	\$20 no deductible	50% after deductible	\$40 no deductible	50% after deductible	\$50 no deductible	50% after deductible				
Prescription (Rx) Drug Coverage Out-of-network: 30-day max fill, no more than 3 per year	Tier 1: \$5 no deductible Tier 2: \$15 no deductible Tier 3 & 4: 20% no deductible	90% after deductible	Tier 1: \$15 no deductible Tier 2: \$45 no deductible Tier 3 & 4: 30% no deductible	90% after deductible	Tier 1: \$15 no deductible Tier 2: \$45 no deductible Tier 3 & 4: 30% no deductible	90% after deductible	Tier 1: \$15 no deductible Tier 2: \$45 no deductible Tier 3 & 4: 30% no deductible	90% after deductible	Tier 1: \$15 no deductible Tier 2: \$45 no deductible Tier 3 & 4: 30% no deductible	90% after deductible	Tier 1: \$20 no deductible Tier 2: \$50 no deductible Tier 3 & 4: 40% no deductible	90% after deductible	Tier 1: \$20 no deductible Tier 2: \$50 no deductible Tier 3 & 4: 35% no deductible	90% after deductible	Tier 1: \$20 no deductible Tier 2: \$50 no deductible Tier 3 & 4: 30% no deductible	90% after deductible	Tier 1: \$20 no deductible Tier 2: \$50 no deductible Tier 3 & 4: 30% no deductible	90% after deductible	Tier 1: \$20 no deductible Tier 2: \$50 no deductible Tier 3 & 4: 30% no deductible	0% after deductible	90% after deductible	0% after deductible	90% after deductible	20% after deductible	90% after deductible	0% after deductible	90% after deductible	0% after deductible	90% after deductible	0% after deductible	90% after deductible	0% after deductible	90% after deductible	Tier 1: \$10 no deductible Tier 2: \$30 no deductible Tier 3: 50% no deductible Tier 4: 50% no deductible, \$500 max per script	90% after deductible	Tier 1: \$15 no deductible Tier 2: \$60 no deductible Tier 3 & 4: 50% no deductible	90% after deductible	Tier 1: \$20 no deductible Tier 2, 3, & 4: 0% after deductible	90% after deductible			

[^]Adult vision included on this plan.
Out-of-network services are covered up to an allowed amount. After that amount is reached, members may be subject to balance billing. This is a brief summary. Contact us at OregonSales@PacificSource.com or go to PacificSource.com for details or to see a plan's Summary of Benefits.
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Availability map **by county**



More for less from our **Navigator** products

Navigator is a coordinated care product designed to advance the ideal member experience. Each member's care is managed within a network of local, highly rated healthcare providers focused on quality outcomes.

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- Provides empowering self-management tools
- Employs cost controlling measures
- Emphasizes shared decision-making with providers

Navigator is available for purchase by businesses located in any Oregon county.

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