

Student Health Insurance Update 2014-15

Details can be found on the Student Health Insurance Information Webpage:

http://www.lclark.edu/offices/student_health_services/insurance/

IMPORTANT: Waiver Deadline is September 16, 2014 ([Link will be live July 3rd](#))

Lewis & Clark wants to set our students up for success. We require health insurance for all degree-seeking or visiting undergraduate students so that students can access the health care they need to be successful.

Students are free to select the policy that is right for them. Below is some basic information about student health insurance options at Lewis & Clark, along with some important program changes for 2014-2015.

(Please note that the Lewis & Clark [Student Health Service](#) provides primary care, urgent care, women's health care, and some other services right on campus. As always, students do **not** need to enroll in the Student Health Insurance program to utilize the Health Service or the services at the Counseling Service. All students--regardless of their insurance--can use both of those clinics, and many of the services provided there are free.)

Automatic enrollment & waivers (WAIVER DEADLINE IS SEPTEMBER 16 and will be available July 3)

All undergraduate students are automatically enrolled in and billed for the College's [Student Health Insurance](#) program, which is offered in partnership with Regence BlueCross BlueShield of Oregon for 2014-15. If a student has coverage that is [comparable](#) to the coverage offered by the school sponsored health insurance plan, they have one chance each year to waive out of the College's health insurance program. Here is our definition of "comparable":

- The plan offers a policy maximum of at least \$500,000 in coverage per year.
- The plan provides access to health care providers in the Portland area for emergency and non-emergency conditions. (*Note: Plans that provide benefits only for emergency and/or urgent care do not satisfy this criteria.*)
- The plan covers inpatient and outpatient mental health care within the Portland, OR, area (*Emergency only coverage does not satisfy this requirement.*)
- The plan is currently active and you agree to maintain health insurance coverage throughout the entire 2014-2015 academic year.

So, if your student is enrolled in another insurance plan that meets all of the above criteria, you can choose to [waive out of the college's insurance plan by September 16.](#)

IMPORTANT: Students who want to waive out of enrollment in the Student Health Insurance plan must go online and do so each year. To waive out of student health insurance for this year, visit our [waiver website](#) beginning July 3. Please be aware that the waiver period closes on September 16. If students want to waive coverage for this year, they must do so by that date. Otherwise, students will be enrolled in and billed for enrollment in the Student Health Insurance program.

Continued on page two.

2014-2015 Summary of Benefits

Each year, Lewis & Clark reviews its student health insurance program to ensure that the program offers effective and affordable coverage for students. Program reviews in the last two years have also had to ensure that our insurance program meets the requirements of health care reform.

For 2014-2015, Lewis & Clark has selected Regence BlueCross BlueShield of Oregon to provide its student health insurance program. This 2014-15 insurance program contains important new benefits for students including:

- Maximum benefit is now unlimited per academic year.
- The new policy will include an out-of-pocket maximum of \$2,600 with a \$100 deductible.
- Eligible fees incurred at our Student Health Service or Counseling Service will be covered at 100% with no deductible.
- MDLIVE Telemedicine Service with 24/7/365 provides access to licensed, board-certified U.S. physicians via phone, secure web video or secure email.
- The BlueCard Program – With coverage from Regence across the country and the around the world.
- Includes coverage for naturopathic, chiropractic and acupuncture.
- No pre-existing condition limitations.

As with any health insurance policy, we encourage students and families to read the fine print about these benefits to make sure the [Regency BlueCross BlueShield](#) policy is right for them. For additional information, please also see the FAQs at the bottom of the [Student Health Insurance web page](#).

Got questions? Or experience a loss in coverage?

Insurance can be confusing. If you cannot find the answers to your questions about our student health insurance program on our website or on the Frequently Asked Questions, the follow contact can help:

- Regence Customer Service at 1 (888) 367-2116 between 6am – 6pm (PST);
- Our local representative at USI NorthWest, Patricia Wylie at patricia.wylie@usi.biz or 1 (800) 251-4246
- For Waiver Questions, Student and Departmental Acct Services (503) 768-7829
- Moira Domann at domann@lclark.edu or (503) 768-7878

In the event that a student has waived coverage but then later experiences a loss of their private insurance, Moira can also assist in getting students onto the college's Student Health Insurance plan.

Full details of the 2014-15 program are posted on the [Student Health Insurance Plan](#) web page.