

Lewis & Clark 2019/20 Student Health Insurance

for Graduate Students



Your Student Health Insurance Plan offers:

- Coverage at an affordable rate
- Access to engaged providers locally and across the nation
- Wellness-focused coverage
- Outstanding customer service

To learn more about PacificSource, visit PacificSource.com/why-pacificsource.

Eligibility and Cost

All graduate students are strongly encouraged, but not required, to purchase Student Health Insurance. Purchase coverage by contacting Heather Gatto or Mike Pigou with **USI Insurance Services at (800) 251-4246** prior to the applicable enrollment deadline below.

Please note: Graduates must enroll each semester. Premium is to be paid directly to PacificSource via credit card.

How much does it cost?

Graduate Student Coverage Period	Fall 9/1/19 – 12/31/19	Spring (with Summer) 1/1/20 – 8/31/20
Cost	\$1,873.50	\$1,873.50
Enrollment Deadline	10/1/19	2/1/20

New Graduate Student Coverage Period	Summer A 5/4/20 – 8/31/20	Summer B 6/15/20 – 8/31/20	Summer C 7/20/20 – 8/31/20
Cost	\$1,228.50	\$798.50	\$440.50
Enrollment Deadline	6/4/20	7/15/20	8/20/20

Learn More

PacificSource.com/StudentHealth

Phone

Direct: (541) 225-2741
Toll-free: (855) 274-9814

TTY

Toll-free: (800) 735-2900

Email

StudentHealth@pacificsource.com

Group No.

G0035861



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Online Tools Available at PacificSource.com

- Through **InTouch**, our secure website for members, you can view your claims, status of preauthorizations, accumulated expenses toward your plan's deductibles, and more.
- **CaféWell** is a secure, online health engagement portal with personalized guidance and support to live a healthier life. Access CaféWell via InTouch.
- **Our Provider Directory** will help you locate healthcare providers and facilities. Visit PacificSource.com/StudentHealth to access the directory of nationwide providers.
- **Print an insurance ID card** by visiting PacificSource.com/idcard.

Benefits at a Glance

	In-network Providers	Out-of-network Providers
Contract-year deductible	\$500	\$900
Out-of-pocket limit	\$3,500	\$10,500
Plan maximum	Unlimited	

In-network and out-of-network provider charges accumulate separately.

Examples of Your Share of Costs

Service	In-network Providers	Out-of-network Providers
Routine physicals		
Well woman visits	No deductible, member pays \$0	After deductible, 40%
Immunizations		
Office and naturopath visits		
Urgent care visits	No deductible, \$20	After deductible, 40%
Specialist office visits	No deductible, \$40	After deductible, 40%
Mental health/chemical dependency (MHCD) office visits	No deductible, \$20	
Outpatient rehabilitation services	No deductible, \$20	After deductible, 40%
Inpatient or outpatient surgery/services	After deductible, 20%	After deductible, 40%
Advanced Diagnostic Imaging		
Diagnostic and therapeutic radiology and lab	Member pays \$0 up to the first \$400, then 20% after deductible	After deductible, 40%
Emergency room visits	No deductible, \$200*	
Ambulance	After deductible, 20%	
Chiropractic manipulations and acupuncture care (24 visits/contract year maximum)	No deductible, \$20	After deductible, 40%
Prescription drugs (up to a 30-day supply at retail)	Tier 1: No deductible, \$15 Tier 2: No deductible, \$30 Tier 3: No deductible, \$50 Specialty Drugs Tier 4: No deductible, \$75 (Drugs on the PacificSource Preventive Drug List have \$0 co-pay and are not subject to contract-year deductible)	
Lewis & Clark Student Health Service	Eligible expenses incurred at the health center are covered at 100%, no deductible.	

Dental and vision included for members through age 18 only. Visit pacificsource.com/studenthealth for benefit information.

This is a brief summary of benefits. Refer to the Student Policy for additional information or a further explanation of benefits, limitations, and exclusions.

Insurance Term Glossary

Deductible: The amount you owe for healthcare services your health insurance or plan covers before your health insurance or plan begins to pay.

Contract Year: The 12-month period on which your insurance plan operates.

Co-insurance: Your share of the cost of a covered service (in addition to co-pays), calculated as a percentage of the service cost.

For more definitions, visit PacificSource.com/glossary.aspx.

myPacificSource Mobile App

Stay "InTouch" with your PacificSource coverage, no matter where you are, with our free app. Download our free app from the Amazon, Android™, or Apple® app stores. For more information, visit PacificSource.com/mobile.

^Co-pay applies to ER physician and facility charges only. Co-pay waived if admitted into hospital. For emergency medical conditions, out-of-network providers are paid at the in-network provider level.

Student Health Insurance brokered by USI Insurance Services, (800) 251-4246.

