



Lewis & Clark

2020/21 Student Health Insurance

for Graduate Students

Your Student Health Insurance Plan Offers:

- Coverage at an affordable rate
- Access to a wide network of providers locally and across the nation
- Wellness-focused coverage
- Member-focused customer service

Eligibility and Cost

All graduate students are strongly encouraged, but not required, to purchase Student Health Insurance. To enroll, visit enroll.PacificSource.com/lclark. Payment is due at time of enrollment. Enrollment periods are listed in the table below. The Fall enrollment deadline is **October 1, 2020** and the Spring enrollment deadline is **February 1, 2021**. Graduate students must be actively enrolled in courses to be eligible to purchase the student health insurance.

Please note: Graduate students must re-enroll each semester. Premium is to be paid directly to PacificSource at time of enrollment via credit card, debit card or by bank withdrawal.

How much does it cost?

Graduate Student Coverage Period	Fall Semester 9/1/20–12/31/20	Spring Semester (with summer) 1/1/21–8/31/21
Cost	\$2,151	\$2,151
Enrollment Period	8/1/20–10/1/20	12/1/20–2/1/21

New Graduate Student Coverage Period	Summer A 5/9/21–8/31/21	Summer B 6/13/21–8/31/21	Summer C 7/18/21–8/31/21
Cost	\$1,355	\$943	\$530
Enrollment Period	4/9/21–6/9/21	5/13/21–7/13/21	6/18/21–8/18/21

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 ID card, 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 your insurance ID card** by visiting **InTouch.PacificSource.com/Members/IdCard/Printable**.

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.

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		
Advanced Diagnostic Imaging	After deductible, 20%	After deductible, 40%
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 copay and are not subject to contract-year deductible)	
Lewis & Clark 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.

Coinsurance: Your share of the cost of a covered service (in addition to copays), 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**.

[^]Copay applies to ER physician and facility charges only. Copay 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.

