



Lewis & Clark

2022/23 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, 2022** and the Spring enrollment deadline is **February 1, 2023**. 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 9/1/22–12/31/22	Spring Semester (with summer) 1/1/23–8/31/23
Cost	\$2,392	\$2,392
Enrollment Period	8/1/22–10/1/22	12/1/22–2/1/23

New Graduate Student Coverage Period	Summer A 5/9/23–8/31/23	Summer B 6/13/23–8/31/23	Summer C 7/18/23–8/31/23
Cost	\$1,507	\$1,049	\$590
Enrollment Period	4/9/23–6/9/23	5/13/23–7/13/23	6/18/23–7/31/23

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Learn more

PacificSource.com/StudentHealth

Phone

855-274-9814
TTY: 711
We accept all relay calls.

Email

StudentHealth@PacificSource.com

Group No.

G0035861



Online tools available at PacificSource.com

- Through **InTouch**, our secure website for members, you can view your ID card, claims, status of prior authorizations, 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 – Voyager network

	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

	In-network Providers	Out-of-network Providers
Routine physicals	No deductible, member pays \$0	After deductible, 40%
Well woman visits		
Immunizations		
Office and naturopath visits	No deductible, \$20	After deductible, 40%
Urgent care visits		
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 (20 visits chiropractic, 12 visits acupuncture)	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.

Joyages

Let Joyages address the things in life that are hard to talk about – loneliness, stress, depression, anxiety, and suicide – through a confidential, on-demand app that delivers self-directed guidance through a robust offering of videos, training, and habit tracking.

Scan below to learn more about Joyages and how to handle life's toughest moments.



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.

Coinurance: 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.

^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.