

Lewis & Clark 2016/17 Student Health Insurance

Coverage for
Undergraduate and
Law Students

Group number: G0035861

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*

Eligibility and Cost

All degree-seeking and visiting undergraduate and law students are required to carry medical insurance coverage comparable to that offered through the school's Student Health Insurance Plan. Unless specifically waived with proof of coverage with another plan, students will automatically be covered under the Student Health Insurance Plan, and the premiums charged to their account with the school for the fall and spring semesters (summer coverage is included with spring semester coverage).

Any student who wishes to waive coverage MUST complete a waiver annually providing proof of current insurance coverage. Coverage may be waived online through InTouch.PacificSource.com/Student/LC, by the **waiver deadline of September 12, 2016**.

How much does it cost?

Coverage Period:	Fall 8/15/16 – 12/31/16	Spring (with Summer) 1/1/17 – 8/14/17
Undergraduate and Law Student Cost:	\$1,201	\$1,201

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 and nationwide providers.

Print a temporary Insurance ID card if you need to order prescriptions or access medical services before your new ID card arrives. Visit PacificSource.com/idcard.

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*To view current customer satisfaction data, visit PacificSource.com/performance.



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Benefits at a Glance

	Participating Providers	Non-participating Providers
Contract-year Deductible	\$300	\$900
Out-of-Pocket Limit	\$3,500	\$10,500
Plan Maximum	Unlimited	

Participating and non-participating provider charges accumulate separately.

Examples of Your Share of Costs

Service	Participating Providers	Non-participating Providers
Routine physicals	No charge*	Deductible then 40% co-insurance
Well woman visits	No charge*	Deductible then 40% co-insurance
Immunizations	No charge*	Deductible then 40% co-insurance
Office and naturopath visits	\$20 co-pay/visit*	Deductible then 40% co-insurance
Urgent care visits	\$20 co-pay/visit*	Deductible then 40% co-insurance
Specialist office visits	\$40 co-pay/visit*	Deductible then 40% co-insurance
Mental health/chemical dependency (MHCD) office visits	\$20 co-pay/visit*	\$20 co-pay/visit*
Outpatient rehabilitation services	\$20 co-pay/visit*	Deductible then 40% co-insurance
Inpatient or outpatient surgery/ services	Deductible then 20% co-insurance	Deductible then 40% co-insurance
Advanced Diagnostic Imaging	Deductible then 20% co-insurance	Deductible then 40% co-insurance
Diagnostic and therapeutic radiology and lab	No charge up to the first \$400*, then deductible then 20% co-insurance	Deductible then 40% co-insurance
Emergency room visits	\$200 co-pay/visit*^	\$200 co-pay/visit*^
Ambulance	Deductible then 20% co-insurance^	Deductible then 20% co-insurance^
Chiropractic manipulations and acupuncture care (24 visits/contract year maximum)	\$20 co-pay/visit*	Deductible then 40% co-insurance
Prescription Drug (up to a 30-day supply at retail)	Generic Tier 1: \$15 co-pay* Preferred Tier 2: \$30 co-pay* Non-preferred Tier 3: \$50 co-pay* Specialty Drugs Tier 4: \$75 co-pay* (Drugs on the PacificSource Preventive Drug List have \$0 co-pay*)	
Lewis & Clark Student Health Service	Eligible expenses incurred at the health center are covered at 100%, with deductibles waived.	

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

* Not subject to contract-year deductible.

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

Student Health Insurance brokered by USI Northwest (800) 251-4246



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.

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.

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

Learn more at
PacificSource.com/StudentHealth

Or contact:

StudentHealth@pacificsource.com

(541) 225-2741

(855) 274-9814

7:00 a.m. to 5:00 p.m. (M–F)

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