



# Lewis & Clark

## 2021/22 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](https://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, 2021** and the Spring enrollment deadline is **February 1, 2022**. 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 9/1/21–12/31/21	Spring Semester (with summer) 1/1/22–8/31/22
Cost	\$2,258.50	\$2,258.50
Enrollment Period	8/1/21–10/1/21	12/1/21–2/1/22

New Graduate Student Coverage Period	Summer A 5/9/22–8/31/22	Summer B 6/13/22–8/31/22	Summer C 7/18/22–8/31/22
Cost	\$1,423	\$990	\$557
Enrollment Period	4/9/22–6/9/22	5/13/22–7/13/22	6/18/22–8/18/22

### Learn More

[PacificSource.com/StudentHealth](https://PacificSource.com/StudentHealth)

### Phone

Direct: 541-225-2741  
Toll-free: 855-274-9814  
TTY: 711

### Email

[StudentHealth@PacificSource.com](mailto: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](https://PacificSource.com/StudentHealth) to access the directory of nationwide providers.
- Print your insurance ID card** by visiting [InTouch.PacificSource.com/Members/IDCard/Printable](https://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	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 <sup>^</sup>	
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](https://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](https://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](https://PacificSource.com/mobile).

<sup>^</sup>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.

