



# Lewis & Clark

## 2021/22 Student Health Insurance

*for First Year Law, Undergraduate, and Returning Law 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 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 student 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 [Waive.PacificSource.com/LEWI](https://Waive.PacificSource.com/LEWI), by the waiver deadline of **September 13, 2021**.

### How much does it cost?

Coverage Period First Year Law Students*	Fall Semester 8/13/21–12/31/21	Spring Semester (with summer) 1/1/22–8/14/22
Cost	\$1,784	\$1,760
*First year JD and LLM students begin their programs one day earlier than returning students, and their insurance period/premium reflects this.		
Coverage Period Undergraduate and Returning Law Students	Fall Semester 8/15/21–12/31/21	Spring Semester (with summer) 1/1/22–8/14/22
Cost	\$1,760	\$1,760

Premiums include a \$55 administration fee, per semester.

### 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.