



# Reed College

## 2022/23 Student health insurance

*for international undergraduate 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 undergraduate students are required to carry medical insurance coverage. They will be billed for the premium each semester during the academic year. Students can waive the insurance charge by completing an insurance waiver form online through IRIS or by downloading the form at [Reed.edu/business/assets/forms/health-insurance-waiver.pdf](https://reed.edu/business/assets/forms/health-insurance-waiver.pdf) and faxing it to the business office.

**Coverage must be waived by August 30, 2022.**

### How much does it cost?

| Coverage Period                          | Fall Semester<br>8/15/22–12/31/22 | Spring Semester<br>1/1/23–8/14/23 |
|--|-----------------------------------|-----------------------------------|
| International Undergraduate Student Cost | \$1,311                           | \$1,311                           |

### 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](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).

### 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).

### Learn more

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

### Phone

855-274-9814

TTY: 711

We accept all relay calls.

### Email

[StudentHealth@PacificSource.com](mailto:StudentHealth@PacificSource.com)

### Group No.

G0035865



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## Benefits at a glance – Voyager network

|                          | In-network Providers | Out-of-network Providers |
|--------------------------|----------------------|--------------------------|
| Contract-year deductible | \$300                | \$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, 50%    |
| Well woman visits  |  |                          |
| Immunizations  |  |                          |
| Office and naturopath visits   | No deductible, \$25  | After deductible, 50%    |
| Urgent care visits   |  |                          |
| Specialist office visits   | No deductible, \$50  | After deductible, 50%    |
| Mental health/chemical dependency (MHCD) office visits   | No deductible, \$20  |                          |
| Outpatient rehabilitation services   | No deductible, \$25  | After deductible, 50%    |
| Inpatient or outpatient surgery/services   | After deductible, 20%  | After deductible, 50%    |
| Advanced Diagnostic Imaging  |  |                          |
| Diagnostic and therapeutic radiology and lab   | Member pays \$0 up to the first \$400, then 20% after deductible   | After deductible, 50%    |
| Emergency room visits  | No deductible, \$200 <sup>A</sup>  |                          |
| Ambulance  | After deductible, 20%  |                          |
| Chiropractic manipulations and acupuncture care<br>(20 visits chiropractic, 12 visits acupuncture) | No deductible, \$25  | After deductible, 50%    |
| Prescription drugs<br>(up to a 30-day supply at retail)  | Tier 1: No deductible, \$20<br>Tier 2: No deductible, \$35<br>Tier 3: No deductible, \$55<br>Specialty Drugs Tier 4: No deductible, \$80<br>(Drugs on the PacificSource Preventive Drug List have \$0 copay and are not subject to contract-year 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.

### 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](https://PacificSource.com/glossary.aspx).

<sup>A</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.