



George Fox University

2022/23 Student health insurance

for domestic and international graduate students

Your student health insurance plan offers:

- Gold-level 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

All full-time (8 credits or more) in-person graduate students (PsyD, DPT, PA, FT MBA, and MSW) are automatically enrolled in this insurance plan at registration, unless proof of comparable coverage is provided. All other graduate programs, online programs, ADP, and special students are excluded. Please visit PacificSource.com/GeorgeFox to learn more about this health plan.

How much does it cost?

Coverage Period	Fall 08/16/2022 – 12/31/2022	Spring & Summer 01/01/2023 – 08/15/2023
Graduate student cost	\$ 1,626	\$2,667

Note: The amounts stated above include certain fees charged by your school. For example, the fees may include your school's administrative costs associated with offering this health plan.

Online tools available at PacificSource.com

- Through **InTouch**, our secure website for members, you can view your member 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/GeorgeFox to access the directory of nationwide providers.
- **Print an insurance ID card** by visiting PacificSource.com/IDCard.

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myPacificSource mobile app

Stay "InTouch" with your PacificSource coverage, no matter where you are, with our free app. Download the app from the Amazon, Android™, or Apple® app stores. For more information, visit 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.

G0035885



Benefits at a glance – Navigator network

	Health and Counseling Center and PacificSource	
	In-network Providers	Out-of-network Providers
Contract-year deductible	\$500	\$1,000
Out-of-pocket limit	\$4,000	\$8,000
Plan maximum	Unlimited	

In-network and out-of-network provider charges accumulate separately.

Your share of costs

	In-network Providers	Out-of-network Providers
Preventive care (routine physicals, well woman visits, immunizations)	No deductible, member pays \$0	Not covered
Office visits (primary care, naturopath, specialist, urgent care, and mental health/chemical dependency)	After deductible, 20%	After deductible, 40%
Outpatient rehabilitation services	After deductible, 20%	After deductible, 40%
Inpatient or outpatient surgery/services	After deductible, 20%	After deductible, 40%
Advanced diagnostic imaging	After deductible, 20%	After deductible, 40%
Diagnostic and therapeutic radiology and lab	After deductible, 20%	After deductible, 40%
Emergency room visits	After deductible, \$100 plus 20%^	
Ambulance	After deductible, 20%	
Chiropractic care (20 visits per school year), acupuncture (12 visits per school year)	After deductible, 20%	After deductible, 40%
Prescription drugs (up to a 30-day supply at retail, 31- to 90-day supply through mail order)	Retail pharmacy: Tier 1: No deductible, \$20 Tier 2: No deductible, \$40 Tier 3: No deductible, \$60 Tier 4: No deductible, \$60 Mail order: (31- to 90-day supply): Tier 1: No deductible, \$50 Tier 2: No deductible, \$100 Tier 3: No deductible, \$150	No deductible, 90%
Health and Counseling Center	Eligible expenses incurred at the Health and Counseling Center are covered at 100%.	

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

^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.

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/resources/learning-center/glossary.