



# Reed College

## 2023/24 Student health insurance

for MALS 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/ReedMALS](https://Enroll.PacificSource.com/ReedMALS). Payment is due at time of enrollment. Enrollment periods are stated in the table below.

Please note: Graduate students must re-enroll each semester. Premium is paid directly to PacificSource at time of enrollment via credit card, debit card, or bank withdrawal.

### How much does it cost?

Coverage Period	Fall Semester 8/15/23–12/31/23	Spring Semester 1/1/24–5/31/24	Summer Semester 6/1/24–8/14/24
Cost	\$1,931	\$2,112	\$1,042
Enrollment Period	7/15/23–9/15/23	12/1/23–2/1/24	5/1/24–7/1/24

### 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.
- **Use our health and wellness portal** to work toward health goals. Access the portal 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).

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### myPacificSource mobile app

View your PacificSource member ID and coverage info any time you need it. 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



# Benefits at a glance – Navigator network



For more information, visit [InTouch.PacificSource.com/members](http://InTouch.PacificSource.com/members)

	In-network Providers	Out-of-network Providers
<b>Contract-year deductible</b>	\$300	\$900
<b>Out-of-pocket limit</b>	\$3,500	\$10,500
<b>Plan maximum</b>	Unlimited	

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

## Your share of costs

	In-network Providers	Out-of-network Providers
<b>Routine physicals</b>		
<b>Well woman visits</b>	No deductible, member pays \$0	After deductible, 50%
<b>Immunizations</b>		
<b>Office and naturopath visits</b>		
<b>Urgent care visits</b>	No deductible, \$25	After deductible, 50%
<b>Specialist office visits</b>	No deductible, \$50	After deductible, 50%
<b>Mental health/chemical dependency (MHCD) office visits</b>	No deductible, \$20	
<b>Outpatient rehabilitation services</b>	No deductible, \$25	After deductible, 50%
<b>Inpatient or outpatient surgery/services</b>		
<b>Advanced Diagnostic Imaging</b>	After deductible, 20%	After deductible, 50%
<b>Diagnostic and therapeutic radiology and lab</b>	Member pays \$0 up to the first \$400, then 20% after deductible	After deductible, 50%
<b>Emergency room visits</b>	No deductible, \$200 <sup>^</sup>	
<b>Ambulance</b>	After deductible, 20%	
<b>Chiropractic manipulations and acupuncture care</b> (20 visits chiropractic, 12 visits acupuncture)	No deductible, \$25	After deductible, 50%
<b>Prescription drugs</b> (up to a 30-day supply at retail)	Tier 1: No deductible, \$20 Tier 2: No deductible, \$35 Tier 3: No deductible, \$55 Specialty Drugs Tier 4: No deductible, \$80 (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](http://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.

**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](http://PacificSource.com/glossary.aspx).

<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.

