



Multnomah University

2023/24 Student health insurance

for international 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 traditional undergraduate students registered for six or more credits at MU and all international students are required to carry health insurance and are automatically enrolled in the student health insurance upon class registration.

Students who already carry comparable health insurance can waive the student health insurance if they are registered for classes and their current coverage meets or exceeds the following requirements:

1. Provides coverage for medically necessary care (accident and sickness) in the Portland, Oregon, area. (HMOs providing emergency coverage only or accident only plans do not meet this requirement.)
2. Will remain in force throughout the academic year.
3. Provides coverage for prescription drugs.
4. Provides inpatient and outpatient mental health coverage.

Students who do not waive the coverage by the waiver deadline will be automatically enrolled on the plan, and the premiums will be charged to the student's tuition billing account at Multnomah University each semester, fall and spring.

For new and returning traditional undergraduate and international students in the fall 2023 semester, you must waive the coverage by the deadline or you will be automatically enrolled in the coverage and the insurance premium will be charged to your student account. **The fall waiver deadline is September 6, 2023.** The waiver form can be submitted online at Multnomah.Formstack.com/forms/waiver. Contact Student Life with questions.

All graduate, seminary, and DCP students are strongly encouraged, but not required, to purchase Student Health Insurance. To enroll visit Enroll.PacificSource.com/MyMultnomah. Payment is due at time of enrollment. Enrollment deadlines are listed in the table below.

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

How much does it cost?

Coverage Period	Fall 8/15/23–12/31/23	Spring (with Summer) 1/1/24–8/14/24
Traditional Undergraduate International Student Cost	\$1,273.50	\$2,079.50
Graduate, Seminary, DCP Student Cost	\$1,687	\$2,755
Graduate, Seminary, DCP Student Enrollment Period	7/15/23–9/15/23	12/1/23–2/1/24

Continued >

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.

Learn more

PacificSource.com/StudentHealth

Phone

855-274-9814
TTY: 711
We accept all relay calls.

Email

StudentHealth@PacificSource.com

Group No.

G0035863



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 to access the directory of nationwide providers.
- **Print your insurance ID card** by visiting InTouch.PacificSource.com/Members/IDCard/Printable.



For more information, visit InTouch.PacificSource.com/members

Benefits at a glance – Navigator network

	In-network Providers	Out-of-network Providers
Contract-year deductible	\$500	\$2,250
Out-of-pocket limit	\$6,000	\$18,000
Plan maximum	Unlimited	

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

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.



Get Joyages at OneLink.to/gw38xa

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, \$30	After deductible, 50%
Urgent care visits	No deductible, \$60	After deductible, 50%
Specialist office visits		
Mental health/chemical dependency (MHCD) office visits	No deductible, \$25	
Outpatient rehabilitation services	No deductible, \$30	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 [^]	
Ambulance	After deductible, 20%	
Chiropractic manipulations and acupuncture care (20 visits chiropractic, 12 visits acupuncture)	No deductible, \$30	After deductible, 50%
Prescription drugs (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)	
Vision and dental	Included for members through age 18 only. Visit PacificSource.com/StudentHealth for benefit information.	

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.

[^]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.

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