



# Reed College

## 2024/25 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. The 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 8/15/24–12/31/24	Spring Semester 1/1/25–5/31/25	Summer Semester 6/1/25–8/14/25
Cost	\$1,897.50	\$2,061.50	\$1,024
Enrollment Period	7/15/24–9/15/24	12/1/24–2/1/25	5/1/25–7/1/25

### 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 your 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 our directory of nationwide providers.
- **Print your insurance ID card** by visiting [InTouch.PacificSource.com/Members/IDCard/Printable](https://InTouch.PacificSource.com/Members/IDCard/Printable).

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](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

## Provider Network: Navigator

	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>	No deductible, member pays \$0	After deductible, 50%
<b>Well woman visits</b>		
<b>Immunizations</b>		
<b>Office and naturopath visits</b>	<b>First 3 visits:</b> No deductible, \$5 <b>Subsequent visits:</b> No deductible, \$25*	After deductible, 50%
<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>	<b>First 3 visits:</b> No deductible, \$5 <b>Subsequent visits:</b> No deductible, \$20*	No deductible, \$20
<b>Outpatient rehabilitation services</b>	No deductible, \$25	After deductible, 50%
<b>Inpatient or outpatient surgery/services</b>	After deductible, 20%	After deductible, 50%
<b>Advanced diagnostic imaging</b>		
<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**	
<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.

\*The combined first three visits are for each benefit year and apply to professional services office and home visits, telehealth visits, and mental health and substance use disorder services visits.

\*\*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.



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

## 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).

Student Health Insurance brokered by USI Insurance Services, 800-251-4246.

