



G0038976 Oregon State University
 Oregon Fully Insured Student Health Coverage
**Notice of Change to Your Medical and Dental
 Benefits**

Your Plan may change in 2024 to comply with the Affordable Care Act (ACA), state legislation or PacificSource best practices. The following outline summarizes the changes and the reasons they are occurring.

Member Handbook Changes		
Section	Summary of Change	Why are these changes occurring?
Professional Services - Dietary or Nutritional Counseling	This plan covers services for prediabetes education via National Diabetes Prevention Programs.	Core benefit change.
Professional Services - Dietary or Nutritional Counseling	Nutritional counseling is available to women 40 to 60 years of age with normal or overweight body mass to maintain weight and limit weight gain to prevent obesity.	Updated to meet federal guidelines.
Diagnostic and Therapeutic Radiology/Laboratory and Dialysis - Non-Advanced	A mammogram, MRI, and/or ultrasound for a Diagnostic Breast Examination or Supplemental Breast Examination are paid at 100% when provided by an in-network provider. If this is an HSA-qualified plan or if the services are provided by an out-of-network provider, the services will be covered under the diagnostic benefit and are subject to cost sharing.	Updated to meet state requirements.
Throughout Handbook	PacificSource contracted with Aetna Signature Administrators as our national network for members who travel or reside outside our four-state service area (Idaho, Montana, Oregon, and Washington).	PacificSource's new National Network for members.
Durable Medical Equipment	The in and out-of-network pediatric hearing aid hardware benefit has been changed to waive the deductible on non-HSA qualified plans.	Updated to meet state requirements.

Medical Benefit Summary Changes		
Section	Summary of Change	Why are these changes occurring?
Benefit Summary	Before the deductible has been met the first 3 combined PCP, telehealth, and behavioral health visits are covered at \$0. Subsequent visits are subject to the plan's deductible and coinsurance.	Updated to meet state requirement.

Pharmacy Changes		
Section	Summary of Change	Why are these changes occurring?
Summary	Formulary prescription insulin copay amount is increasing from \$80 to \$85 for a 30-day supply.	Updated to meet state requirement.

Vision Changes

Section	Summary of Change	Why are these changes occurring?
Plan Design	The vision plan benefit will change from Vision 10-150 S2, which is offered to students of all ages, to Pediatric Vision S2 which is offered to students through age 18.	School initiated benefit change.

Administrative Changes

Section	Summary of Change	Why are these changes occurring?
Term and Termination	If the student policy is terminated for premium non-payment, the policy holder may reapply once reinstatement period expires.	Core update.
Term and Termination	Written notice required for students who request to terminate coverage prior to the end of the benefit year.	Core update.

Dental Handbook Changes

Section	Summary of Change	Why are these changes occurring?
Covered Services – Pediatric Dental Class III Services	Occlusal guards (night guards) are covered once per lifetime.	Core benefit change.
Covered Services – Dental Class III Services	Occlusal guards (night guards) are covered once per lifetime.	Core benefit change.
Benefit Exclusions – Excluded Services	Comprehensive periodontal exams are now a covered benefit.	Core benefit change.

Member Materials

After your renewal changes have been processed, **new ID cards will be mailed as determined to be appropriate for each school.** You will have 24/7 access to your new benefit handbook document through InTouch for Members at PacificSource.com, as well as access to our **provider directory, mobile ID card,** and other information.

Questions? We're here to help.

As always, PacificSource is here to assist you if you have questions about your health plan. Or if you need help finding other health insurance coverage, see the resources below:

- Call us toll-free at (855) 274-9814, TTY (800) 735-2900, Monday through Friday, 7:00 a.m. to 5:00 p.m., email us at studenthealth@pacificsource.com, or visit PacificSource.com if you have questions about our health insurance plans and enrollment.
- Visit Healthcare.gov or call toll-free (800) 318-2596, TTY (855) 889-4325 for help enrolling in a plan or lowering monthly premium and out-of-pocket costs.
- Contact your health insurance agent or broker, if you worked with one.

