



Linfield College

2019/20 Student Health Insurance

for Portland Campus Students

Your Student Health Insurance Plan offers:

- Coverage at an affordable rate
- Access to engaged providers locally and across the nation
- Wellness-focused coverage
- Outstanding customer service

Eligibility and Cost

All registered Portland Campus students taking credit hours are required to carry medical insurance coverage comparable to that offered through the school's Student Health Insurance Plan. All Portland Campus students will automatically be charged and covered under the Student Health Insurance Plan unless the student specifically waives the coverage as follows:

- Online through Web Advisor at WebAdvisor.Linfield.edu by no later than the following waiver deadlines:

Fall Term 2019 Deadline: September 15, 2019
Spring Term 2020 Deadline: February 23, 2020
Summer Term 2020 Deadline: June 23, 2020

Note: All international students taking credit hours are required to be enrolled in the school's Student Health Insurance Plan, and will not have the option to waive.

How much does it cost?

	Fall	Winter	Spring	Summer
Coverage Period	8/24/19 – 1/31/20	1/1/20 – 8/23/20	2/1/20 – 8/23/20	6/1/20 – 8/23/20
Student Cost	\$1,437.50	\$1,854	\$1,437.50	\$660

Continued >

Learn More

PacificSource.com/StudentHealth

Phone

Direct: (541) 225-2741
Toll-free: (855) 274-9814

TTY

Toll-free: (800) 735-2900

Email

StudentHealth@pacificsource.com

Group No.

G0035862

PacificSource.com



Online Tools Available at **PacificSource.com**

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

Benefits at a Glance

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

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

Examples of Your Share of Costs

Service	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, \$25	After deductible, 50%
Urgent care visits		
Specialist office visits	No deductible, \$50	After deductible, 50%
Mental health/chemical dependency (MHCD) office visits	No deductible, \$20	
Outpatient rehabilitation services	No deductible, \$25	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 (24 visits/contract year maximum)	No deductible, \$25	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 co-pay and are not subject to contract-year deductible)	
Linfield Health Center	Office visits are covered at 100%, up to \$15 maximum per visit, no deductible	

Dental and vision included for member through age 18 only. Visit 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.

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.

Contract Year: The 12-month period on which your insurance plan operates.

Co-insurance: Your share of the cost of a covered service (in addition to co-pays), calculated as a percentage of the service cost.

For more definitions, visit **PacificSource.com/glossary.aspx**.

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

[^]Co-pay applies to ER physician and facility charges only. Co-pay 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.

