

# Multnomah 2019/20 Student Health Insurance

## for International 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 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 2019 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 4, 2019.** The waiver form can be submitted online at [Multnomah.formstack.com/forms/waiver](http://Multnomah.formstack.com/forms/waiver). Contact Student Life with questions.

For graduate, seminary, and DCP students, coverage is voluntary. Contact Heather Gatto or Mike Pigou with USI Insurance Services at (800) 251-4246 if you would like to purchase student health insurance. Please note: You must enroll each semester. Pay your premium directly to PacificSource via credit card.

## How much does it cost?

Coverage Period	Fall 8/15/19 – 12/31/19	Spring (with Summer) 1/1/20 – 8/14/20
Traditional Undergraduate International Student Cost	\$954	\$1,557
Graduate, Seminary, DCP Student Cost	\$1,263.50	\$2,063.50



To learn more about PacificSource, visit [PacificSource.com/why-pacificsource](http://PacificSource.com/why-pacificsource).

### Learn More

[PacificSource.com/StudentHealth](http://PacificSource.com/StudentHealth)

### Phone

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

### TTY

Toll-free: (800) 735-2900

### Email

[StudentHealth@pacificsource.com](mailto:StudentHealth@pacificsource.com)

### Group No.

G0035863



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## 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](https://PacificSource.com/StudentHealth) to access the directory of nationwide providers.
- **Print an insurance ID card** by visiting [PacificSource.com/idcard](https://PacificSource.com/idcard).

## Benefits at a Glance

	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.

## Examples of Your Share of Costs

Service	In-network Providers	Out-of-network Providers
Routine physicals		
Well woman visits	No deductible, member pays \$0	After deductible, 50%
Immunizations		
Office and naturopath visits		
Urgent care visits	No deductible, \$30	After deductible, 50%
Specialist office visits	No deductible, \$60	After deductible, 50%
Mental health/chemical dependency (MHCD) office visits	No deductible, \$25	
Outpatient rehabilitation services	No deductible, \$30	After deductible, 50%
Inpatient or outpatient surgery/services		
Advanced Diagnostic Imaging	After deductible, 20%	After deductible, 50%
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 <sup>^</sup>
Ambulance		After deductible, 20%
Chiropractic manipulations and acupuncture care (24 visits/contract year maximum)		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 <a href="https://PacificSource.com/StudentHealth">PacificSource.com/StudentHealth</a> 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.

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

## myPacificSource Mobile App

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](https://PacificSource.com/mobile).

<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.**

