

# Pacific University 2019/20 Student Health Insurance

**for Education 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 domestic students enrolled in 3 or more credit hours and Psychology Graduate students enrolled in 1 or more credit hours are required to participate in the Student Health Insurance Plan. All international students and exchange visitors in F-1 or J-1 status are required to have health insurance at Pacific University. The premium is automatically billed on the tuition billing statement. **If a student has comparable coverage, a waiver may be completed online prior to the deadline. If you'd like to waive the Pacific University Student Insurance please visit [Waive.PacificSource.com/PACU](http://Waive.PacificSource.com/PACU).**

Please view a complete brochure at [pacificsource.com/pacificu](http://pacificsource.com/pacificu) for full details on participating.

## How much does it cost?

Program	Coverage Dates	Waiver Deadline	Cost for Student
Undergrad/Graduate - Annual	8/1/19–7/31/20	8/13/19	\$2,540
EDUC (May Start)	5/1/19–7/31/19	5/1/19	\$695
EDUC (June Start)	6/1/19–7/31/19	7/1/19	\$486
EDUC (Fall Only)	8/1/19–12/31/19	8/13/19	\$1,105
EDUC (Spring Only)	1/1/20–7/31/20	1/13/20	\$1,509
Mat.Trad.Sped EUG (Graduating)	5/1/19–8/31/19	5/1/19	\$903
MAT5Y EUG/Flex EUG (Graduating)	8/1/19–1/31/20	8/13/19	\$1,314
MAT5Y FG & WDB (New Starts)	6/17/19–6/16/20	7/1/19	\$2,540

*Late waiver submissions are subject to a \$75 late fee and will automatically be applied to your student account.*



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

**Learn More**  
[PacificSource.com/PacificU](http://PacificSource.com/PacificU)

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**Group No.**  
G0036894

  
**PacificSource**  
HEALTH PLANS

# 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/pacificu](http://pacificsource.com/pacificu) to access the directory and nationwide providers.
- **Print a temporary Insurance ID card** if you need to order prescriptions or access medical services before your new ID card arrives. Visit [pacificsource.com/IDcard](http://pacificsource.com/IDcard).

## Benefits at a Glance

	Pacific Student Health Ctr/ Pacific Physical Therapists	In-network Providers	Out-of-network Providers
Contract-year deductible	NA	\$300	\$550
Out-of-pocket limit	NA	\$5,000	\$10,000
Plan maximum	Unlimited	Unlimited	Unlimited
Cost for services received	No deductible, member pays \$0	Varies by service	Varies by service

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

## Examples of Your Share of Costs

Service	Pacific Student Health Ctr/ Pacific Physical Therapists	In-network Providers	Out-of-network Providers
Routine physicals			
Well woman visits	No deductible, member pays \$0	No deductible, member pays \$0	No deductible, member pays 40%
Immunizations			
Office visits	No deductible, member pays \$0	\$25 plus 20%	After deductible, 40%
Urgent care visits	NA	\$25 plus 20%	After deductible, 40%
Mental health/chemical dependency office visits	No deductible, member pays \$0	\$25 plus 20%	After deductible, 40%
Outpatient rehabilitation services	No deductible, member pays \$0	After deductible, 20%	After deductible, 40%
Inpatient or outpatient surgery/services	NA	After deductible, 20%	After deductible, 40%
Diagnostic and therapeutic radiology and lab	No deductible, member pays \$0	After deductible, 20%	After deductible, 40%
Emergency room visits	NA	\$50 plus 20%^	
Ambulance	NA	After deductible, 20%^	
Chiropractic manipulations	NA	\$25 plus 20%	After deductible, 40%
Prescription drugs (90-day Rx available)	No deductible, member pays \$0	Tier 1: No deductible, member pays \$15 for a 30-day supply Tier 2: No deductible, member pays \$30 for a 30-day supply Tier 3: No deductible, member pays \$50 for a 30-day supply	

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.

**For more definitions,** visit [pacificsource.com/glossary.aspx](http://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](http://PacificSource.com/mobile).

<sup>^</sup>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 WSC Insurance, (503) 357-3154.**

