# Boise State University 2019/20 Student Health Insurance



for International Students

# Your Student Health Insurance Plan offers:

- No deductibles or co-insurance for care received at Boise State University Health Services
- Access to engaged providers locally and across the nation
- Wellness-focused coverage
- Outstanding customer service

Eligibility

This plan covers international students (and their spouses and dependents) attending Boise State University. The premium is automatically billed on the tuition billing statement.

Eligible dependents of students enrolled in the plan may participate in the plan on a voluntary basis. Contact PacificSource at 4StudentHealth.com for enrollment information.

# Cost

Program	Coverage Dates	Cost for Student	Additional Cost per Spouse or Dependent*
International Students	Fall: 8/1/19 - 12/31/19	\$785	\$785
	Spring: 1/1/20 - 5/31/20	\$785	\$785
	Summer: 6/1/20 - 7/31/20	\$314	\$314

<sup>\*</sup>Eligible dependents of those enrolled in the plan may participate in the plan on a voluntary basis. Visit PacificSource.com/BoiseState to access the enrollment form and payment information. For questions specific to enrolling dependents please contact 4StudentHealth.com.

To learn more about PacificSource, visit PacificSource.com/why-pacificsource.

#### **Learn More**

4StudentHealth.com

#### **Phone**

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

#### TTY

Toll-free: (800) 735-2900

#### Email

StudentHealth@ pacificsource.com

## **Group No.**

G0037239



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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/BoiseState to access the directory of nationwide providers.
- Print an Insurance ID card by visiting PacificSource.com/BoiseState.

# Benefits at a Glance

	University Health Services	In-network and Out-of-network Providers
Contract-year deductible	NA	NA
Out-of-pocket limit	NA	\$5,000
Family out-of-pocket limit	NA	\$15,000
Plan maximum	Unlimited	Unlimited

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

## Your Share of Costs

Service	University Health Services	In-network Providers	Out-of-network Providers
Preventive services	\$0	\$0	20%
Office visits (primary and urgent care)	\$0	\$20	20%
Mental health/chemical dependency (MHCD) office visits	\$0	\$20	20%
Outpatient habilitation/rehabilitation services (20 visits per year)	NA	\$20	20%
Inpatient habilitation/rehabilitation services	NA	\$100	20%
Inpatient or outpatient surgery/services	NA	\$100	20%
Diagnostic and therapeutic radiology and lab	NA	\$0	20%
Emergency room visits — medical emergency	NA	\$100^	
Emergency room visits — nonemergency	NA	\$100^	
Ambulance	NA	\$100^	
Chiropractic manipulations and Acupuncture (18 combined visits per year)	NA	\$20	20%
Massage therapy (18 visits per plan year)	No deductible, member pays \$0	\$20	20%
Prescription drugs (90-day Rx available)	NA	Tier 1, Tier 2, Tier 3: No deductible, 50% for a 30-day retail supply	

This is a brief summary of benefits. Refer to the Student Guide for additional information or a further explanation of benefits, limitations, and exclusions.

Treatment for Autism Spectrum Disorder is covered the same as any other illness or condition as long as it is a covered benefit under the policy. In addition, visit limits due not apply when relating to the treating of Autism Spectrum Disorder.

#### Insurance Term Glossary

**Deductible:** The amount you owe for covered healthcare services 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.

### 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.

^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 Relation Insurance Services (800) 537-1777.



# **Benefit Limitations and Exclusions**

#### **Excluded Services**

This is not a complete list of exclusions. See your Student Guide for a more detailed list:

- · Acute care, rehabilitative, diagnostic testing except as specified as a covered service in this policy.
- Immunizations when recommended for or in anticipation of exposure through travel or work.
- Inpatient or outpatient custodial care; or for inpatient or outpatient services consisting mainly of educational therapy, behavioral
  modification, self-care, or self-help training, except as specified as a covered service in this policy.
- Mental health treatments for conditions defined in the Diagnostic and Statistical Manual of Mental Disorders Fifth Edition (DSM-5) that are not attributable to a mental health disorder or disease.
- Over-the-counter medications or nonprescription drugs. Does not apply to tobacco cessation medications covered under USPSTF guidelines.
- Psychoanalysis or psychotherapy received as part of an educational or training program, regardless of diagnosis or symptoms that
  may be present.
- Recreation therapy Outpatient.
- Rehabilitation Functional capacity evaluations, work hardening programs, vocational rehabilitation, community reintegration services, and driving evaluations and training programs.

