

Willamette University 2019/20 Student Health Insurance



for International Students

Your Student Health Insurance Plan offers:

- Coverage at an affordable rate
- Access to a wide network of providers locally and across the nation
- Wellness-focused benefits
- Outstanding customer service

Eligibility and Cost

All eligible students are automatically enrolled and charged for the Willamette Student Health Insurance plan every academic year.

If you have comparable coverage under a different insurance company and **DO NOT** want to take part in the Willamette Student Insurance Plan, you must complete the waiver process as established by the Willamette University Office of International Education. If you **DO NOT** complete the waiver process or your insurance does not meet the waiver requirements, you will be automatically enrolled and premium charged to your student account.

To waive the Willamette Student Health Insurance plan, visit: <http://willamette.edu/offices/health/insurance/international/>. The Fall waiver deadline is September 9, 2019. F-2 and J-2 dependents are also required to enroll or successfully receive a waiver.

Please view a complete Student Guide at PacificSource.com/Willamette for full details.

How much does it cost?

	Annual 8/1/19-7/31/20	Fall Semester 8/1/19-1/5/20	Spring Semester 1/6/20-7/31/20
Student			
<i>Although you are enrolled for the year, you will be billed in two parts via your student account.</i>	\$2,209**	\$963**	\$1,246**
Spouse	\$2,109	\$913	\$1,196
Child	\$2,109	\$913	\$1,196

**Includes \$50.00 per semester administration fee

Enrollment/waivers for eligible students meeting the corresponding credit hours is/are annual and will apply for the entire 2019-2020 plan year. Students who waive/enroll Fall 2019 semester are choosing to waive/enroll for both Fall and Spring semester (if eligible both Fall and Spring semester based on credit requirements); the opportunity to waive/enroll will NOT be provided again in Spring 2020. Spring open enrollment and waiver period is only applicable to new, incoming students or students NOT enrolled Fall 2019. Late enrollment or waiver requests will not be accepted; no exceptions.

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

Learn More

PacificSource.com/Willamette

Phone

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Toll-free: (855) 274-9814

TTY

Toll-free: (800) 735-2900

Email

StudentHealth@pacificsource.com

Group No.

G0037154



Online Tools Available at PacificSource.com

- Through **InTouch**, our secure website for members, you can view your ID card, 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/Willamette to access the directory of nationwide providers.
- **Print your insurance ID card** by visiting PacificSource.com/idcard.
- **Assist America** Global Emergency Services. If you experience a medical emergency while studying in the US, or 100 or more miles away from your campus home, Scholastic Services provided by Assist America is on-call to coordinate your care and help ensure that you get the treatment you need. Visit PacificSource.com/willamette/#Extras.

Benefits at a Glance

	In-network Providers	Out-of-network Providers
Contract-year deductible	\$300	\$600
Out-of-pocket limit	\$3,500	\$7,000
Plan maximum	Unlimited	

Note: The Student Health Center is considered an in-network provider for covered services. Services provided by the Bishop Wellness Center are covered per University guidelines at 100 percent. In-network and out-of-network provider charges accumulate separately.

Your Share of Costs

Service	In-network Providers	Out-of-network Providers
Preventive services (routine physicals or well women exams, routine STD screening, immunizations)	No deductible, member pays \$0	After deductible, member pays \$0
Office visits (primary and urgent care)	No deductible, \$35	
Office visits (virtual/Teladoc)	No deductible, member pays \$0	
Office visits (mental health/chemical dependency)	No deductible, \$35	
Hospital Services	\$100 plus deductible, after deductible 20%	\$100 plus deductible, after deductible 40%
Diagnostic and therapeutic radiology and lab	After deductible, 20%	After deductible, 40%
Emergency room visits	After deductible, \$200 [^]	
Ambulance	After deductible, \$100 [^]	
Chiropractic manipulations	After deductible, 20%	After deductible, 40%
Prescription drugs (90-day Rx available)	Tier 1: \$20 for a 30-day supply Tier 2: \$35 for a 30-day supply Tier 3: \$55 for a 30-day supply Tier 4: \$125 for 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.

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[^]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.