



# Multnomah University

## 2022/23 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 coverage
- Member-focused 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 2022 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 10, 2022.** The waiver form can be submitted online at [Multnomah.Formstack.com/forms/waiver](https://Multnomah.Formstack.com/forms/waiver). Contact Student Life with questions.

All graduate, seminary, and DCP students are strongly encouraged, but not required, to purchase Student Health Insurance. To enroll visit [Enroll.PacificSource.com/MyMultnomah](https://Enroll.PacificSource.com/MyMultnomah). Payment is due at time of enrollment. Enrollment deadlines are listed in the table below.

**Please note:** Graduate, seminary, and DCP students must re-enroll each semester. Premium is to be paid directly to PacificSource at time of enrollment via credit card, debit card, or bank withdrawal.

### How much does it cost?

Coverage Period	Fall 8/15/22 – 12/31/22	Spring (with Summer) 1/1/23 – 8/14/23
Traditional Undergraduate International Student Cost	\$1,221	\$1,985
Graduate, Seminary, DCP Student Cost	\$1,617	\$2,630
Graduate, Seminary, DCP Student Enrollment Period	7/15/22 - 9/15/22	12/1/22 - 2/1/23

*Continued >*

### 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).

### Learn more

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

### Phone

855-274-9814  
TTY: 711  
We accept all relay calls.

### Email

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

### Group No.

G0035863



## Online tools available at PacificSource.com

- Through **InTouch**, our secure website for members, you can view your ID card, claims, status of prior authorizations, 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](http://PacificSource.com/StudentHealth) to access the directory of nationwide providers.
- **Print your insurance ID card** by visiting [InTouch.PacificSource.com/Members/IDCard/Printable](http://InTouch.PacificSource.com/Members/IDCard/Printable).

## Benefits at a glance – Voyager network

	In-network Providers	Out-of-network Providers
<b>Contract-year deductible</b>	\$500	\$2,250
<b>Out-of-pocket limit</b>	\$6,000	\$18,000
<b>Plan maximum</b>	Unlimited	

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

## Your share of costs

	In-network Providers	Out-of-network Providers
<b>Routine physicals</b>	No deductible, member pays \$0	After deductible, 50%
<b>Well woman visits</b>		
<b>Immunizations</b>		
<b>Office and naturopath visits</b>	No deductible, \$30	After deductible, 50%
<b>Urgent care visits</b>		
<b>Specialist office visits</b>	No deductible, \$60	After deductible, 50%
<b>Mental health/chemical dependency (MHCD) office visits</b>	No deductible, \$25	
<b>Outpatient rehabilitation services</b>	No deductible, \$30	After deductible, 50%
<b>Inpatient or outpatient surgery/services</b>	After deductible, 20%	After deductible, 50%
<b>Advanced Diagnostic Imaging</b>		
<b>Diagnostic and therapeutic radiology and lab</b>	Member pays \$0 up to the first \$400, then 20% after deductible	After deductible, 50%
<b>Emergency room visits</b>	No deductible, \$200 <sup>A</sup>	
<b>Ambulance</b>	After deductible, 20%	
<b>Chiropractic manipulations and acupuncture care</b> (20 visits chiropractic, 12 visits acupuncture)	No deductible, \$30	After deductible, 50%
<b>Prescription drugs</b> (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)	
<b>Vision and dental</b>	Included for members through age 18 only. Visit <a href="http://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.

## Joyages

Let Joyages address the things in life that are hard to talk about – loneliness, stress, depression, anxiety, and suicide – through a confidential, on-demand app that delivers self-directed guidance through a robust offering of videos, training, and habit tracking.

Scan below to learn more about Joyages and how to handle life's toughest moments.



## 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.

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

<sup>A</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.