



# Lewis & Clark

## 2023/24 Student health insurance

*for undergraduate and law 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 degree-seeking and visiting undergraduate and law students are required to carry medical insurance coverage comparable to that offered through the school's Student Health Insurance Plan. Unless specifically waived with proof of coverage with another plan, students will automatically be covered under the Student Health Insurance Plan, and the premiums charged to their student account with the school for the fall and spring semesters (summer coverage is included with spring semester coverage).

Any student who wishes to waive coverage MUST complete a waiver annually providing proof of current insurance coverage. Coverage may be waived online through [Waive.PacificSource.com/LEWI](http://Waive.PacificSource.com/LEWI), by the waiver deadline of **September 19, 2023**.

### How much does it cost?

Coverage Period Undergraduate and Returning Law Students	Fall Semester 8/15/23-12/31/23	Spring Semester (with summer) 1/1/24-8/14/24
Cost	\$1,943.50	\$1,943.50

Premiums include a \$55 administration fee, per semester.

Coverage Period First Year Law Students	Fall Semester 8/14/23-12/31/23	Spring Semester (with summer) 1/1/24-8/14/24
Cost	\$1,943.50	\$1,943.50

First year JD and LLM students begin their programs one day earlier than returning students, and their insurance period reflects this.

*Continued >*

### myPacificSource mobile app

View your PacificSource member ID and coverage info any time you need it. Download our free app from the Amazon, Android™, or Apple® app stores. For more information, visit [PacificSource.com/mobile](http://PacificSource.com/mobile).

### Learn more

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

### Phone

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

### Email

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

### Group No.

G0035861



## 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.
- **Use our health and wellness portal** to work toward health goals. Access the portal 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).



For more information, visit [InTouch.PacificSource.com/members](http://InTouch.PacificSource.com/members)

## Benefits at a glance – Navigator network

	In-network Providers	Out-of-network Providers
<b>Contract-year deductible</b>	\$500	\$900
<b>Out-of-pocket limit</b>	\$3,500	\$10,500
<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, 40%
<b>Well woman visits</b>		
<b>Immunizations</b>		
<b>Office and naturopath visits</b>	No deductible, \$20	After deductible, 40%
<b>Urgent care visits</b>		
<b>Specialist office visits</b>	No deductible, \$40	After deductible, 40%
<b>Mental health/chemical dependency (MHCD) office visits</b>	No deductible, \$20	
<b>Outpatient rehabilitation services</b>	No deductible, \$20	After deductible, 40%
<b>Inpatient or outpatient surgery/services</b>	After deductible, 20%	After deductible, 40%
<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, 40%
<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, \$20	After deductible, 40%
<b>Prescription drugs</b> (up to a 30-day supply at retail)	Tier 1: No deductible, \$15 Tier 2: No deductible, \$30 Tier 3: No deductible, \$50 Specialty Drugs Tier 4: No deductible, \$75 (Drugs on the PacificSource Preventive Drug List have \$0 copay and are not subject to contract-year deductible)	
<b>Lewis &amp; Clark Student Health Center</b>	Eligible expenses incurred at the health center are covered at 100%, no deductible.	

Dental and vision included for members through age 18 only. Visit [PacificSource.com/StudentHealth](http://PacificSource.com/StudentHealth) 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.



Get Joyages at [OneLink.to/gw38xa](http://OneLink.to/gw38xa)

## 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](http://PacificSource.com/glossary).

<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.

