

Pacific Northwest College of Art 2017/18 Student Health Insurance



for 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 students taking six credits will be billed for premium each semester during the regular academic year. Any student with existing coverage may be exempt from participation in the student health plan by completing a waiver form **within 21 days of fall registration**. Students taking five credits or under are eligible to purchase coverage. Contact the student accounts office for details at (503) 821-8911.

How much does it cost?

Coverage Period	Fall 8/21/17 – 1/15/18	Spring 1/16/18 – 8/20/18
Student Cost	\$1,231	\$1,231

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

Learn More

PacificSource.com/StudentHealth

Phone

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

Email

StudentHealth@pacificsource.com

Group No.

G0035864

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/StudentHealth 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.

Benefits at a Glance

	Participating Providers	Nonparticipating Providers
Contract-year deductible	\$500	\$900
Out-of-pocket limit	\$3,500	\$10,500
Plan maximum	Unlimited	

Participating and nonparticipating provider charges accumulate separately.

Examples of Your Share of Costs

Service	Participating Providers	Nonparticipating Providers
Routine physicals		
Well woman visits	No charge*	Deductible then 40% co-insurance
Immunizations		
Office and naturopath visits		
Urgent care visits	\$20 co-pay/visit*	Deductible then 40% co-insurance
Specialist office visits	\$40 co-pay/visit*	Deductible then 40% co-insurance
Mental health/chemical dependency office visits	\$20 co-pay/visit*	
Outpatient rehabilitation services	\$20 co-pay/visit*	Deductible then 40% co-insurance
Inpatient or outpatient surgery/services	Deductible then 20% co-insurance	Deductible then 40% co-insurance
Advanced Diagnostic Imaging		
Diagnostic and therapeutic radiology and lab	No charge up to the first \$400*, then deductible then 20% co-insurance	Deductible then 40% co-insurance
Emergency room visits	\$200 co-pay/visit**	
Ambulance	Deductible then 20% co-insurance [^]	
Chiropractic manipulations and acupuncture care (24 visits/contract year maximum)	\$20 co-pay/visit*	Deductible then 40% co-insurance
Prescription drugs (up to a 30-day supply at retail)	Tier 1: \$15 co-pay* Tier 2: \$30 co-pay* Tier 3: \$50 co-pay* Specialty Drugs Tier 4: \$75 co-pay* (Drugs on the PacificSource Preventive Drug List have \$0 co-pay*)	

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.

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.

**Not subject to contract-year deductible.*

[^]Co-pay applies to ER physician and facility charges only. Co-pay waived if admitted into hospital. For emergency medical conditions, nonparticipating providers are paid at the participating provider level.

Student Health Insurance brokered by USI Northwest (800) 251-4246.