



# University of Portland 2022/23 Student health insurance

for international undergraduate and graduate 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 undergraduate students** taking 12 or more credit hours are required to carry medical insurance comparable to that offered under the school's student health insurance plan. Unless specifically waived by the waiver deadline, with proof of coverage with another plan, students will automatically be covered under the student health insurance plan, and the premiums will be charged to their account for the fall and spring semesters. Coverage is waived per semester, so students must waive their coverage, if desired, for both Fall and Spring semesters. Coverage may be waived online through [Waive.PacificSource.com/univ](http://Waive.PacificSource.com/univ) by **August 28, 2022, for Fall** and **January 15, 2023, for the Spring**.

**Graduate students** are also eligible to purchase coverage. To enroll, visit [Enroll.PacificSource.com/UP](http://Enroll.PacificSource.com/UP). Payment is due at time of enrollment. Only students taking courses that meet the full-time requirement of 6 credits or more are eligible to purchase the graduate student health insurance. Enrollment periods are listed in the table below. Fall enrollment deadline is **September 15, 2022**.

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

## How much does it cost?

Coverage Period	Fall Semester 8/15/22–12/31/22	Spring Semester 1/1/23–8/14/23	Summer Semester 5/13/23–8/14/23
Undergraduate Student Cost	\$1,603	\$1,603	N/A
Graduate Student Cost	\$2,123.50	\$2,123.50	\$1,094
Graduate Student Enrollment Period	7/15/22–9/15/22	12/01/22–2/1/23	4/13/23–06/14/23

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## 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](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.

G0035866



## 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>		
<b>Outpatient rehabilitation services</b>	No deductible, \$30	After deductible, 50%
<b>Inpatient or outpatient surgery/services</b>		
<b>Advanced Diagnostic Imaging</b>	After deductible, 20%	After deductible, 50%
<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>^</sup>	
<b>Ambulance</b>	After deductible, 50%	
<b>Chiropractic manipulations and acupuncture care</b> (20 visits chiropractic, 12 visits acupuncture)	No deductible, \$30	After deductible, 20%
<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>^</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.