University of Portland
2023/24 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 by September 1, 2023, for Fall and January 19, 2024, for the Spring.

Graduate students are also eligible to purchase coverage. To enroll, visit 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, 2023.

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?

<table>
<thead>
<tr>
<th>Coverage Period</th>
<th>Fall Semester 8/15/23–12/31/23</th>
<th>Spring/Summer Semester 1/1/24–8/14/24</th>
<th>Summer Semester Only 5/13/24–8/14/24</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate Student Cost</td>
<td>$1,676.50</td>
<td>$1,676.50</td>
<td>$861</td>
</tr>
<tr>
<td>Graduate Student Cost</td>
<td>$2,221</td>
<td>$2,221</td>
<td>$1,141</td>
</tr>
<tr>
<td>Graduate Student Enrollment Period</td>
<td>7/14/23–9/15/23</td>
<td>12/01/23–2/1/24</td>
<td>4/12/24–6/14/24</td>
</tr>
</tbody>
</table>

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.

Learn more
PacificSource.com/StudentHealth

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

Email
StudentHealth@PacificSource.com

Group No.
G0035866

Continued >
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 to access the directory of nationwide providers.
- Print your insurance ID card by visiting InTouch.PacificSource.com/Members/IDCard/Printable.

**Benefits at a glance – Navigator network**

<table>
<thead>
<tr>
<th>In-network Providers</th>
<th>Out-of-network Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contract-year deductible</td>
<td>$500</td>
</tr>
<tr>
<td>Out-of-pocket limit</td>
<td>$6,000</td>
</tr>
<tr>
<td>Plan maximum</td>
<td>Unlimited</td>
</tr>
</tbody>
</table>

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

**Your share of costs**

- **Routine physicals**
  - No deductible, member pays $0
  - After deductible, 50%

- **Well woman visits**
  - No deductible, $0
  - After deductible, 50%

- **Immunizations**
  - No deductible, $30
  - After deductible, 50%

- **Office and naturopath visits**
  - No deductible, $60
  - After deductible, 50%

- **Urgent care visits**
  - No deductible, $30
  - After deductible, 50%

- **Specialist office visits**
  - No deductible, $60
  - After deductible, 50%

- **Mental health/chemical dependency (MHCD) office visits**
  - No deductible, $25

- **Outpatient rehabilitation services**
  - No deductible, $30
  - After deductible, 50%

- **Inpatient or outpatient surgery/services**
  - After deductible, 20%
  - After deductible, 50%

- **Advanced Diagnostic Imaging**
  - After deductible, 50%

- **Diagnostic and therapeutic radiology and lab**
  - Member pays $0 up to the first $400, then 20% after deductible
  - After deductible, 50%

- **Emergency room visits**
  - No deductible, $200^a

- **Ambulance**
  - After deductible, 50%

- **Chiropractic manipulations and acupuncture care**
  - 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)

- **Prescription drugs**
  - (up to a 30-day supply at retail)

- **Vision and dental**
  - Included for members through age 18 only.
  - Visit 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 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.

---

^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.