

Reed College 2017/18 Student Health Insurance

for M.A.L.S. 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

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

Eligibility and Cost

All degree-seeking M.A.L.S. students taking at least a half-unit of classes each term, including summer, can enroll in the Reed College Student Health Insurance Plan. Purchase coverage by contacting USI Northwest at (800) 251-4246 prior to the applicable enrollment deadline below.

How much does it cost?

Coverage Period	Fall 8/15/17 – 12/31/17	Spring 1/1/18 – 5/31/18	Summer 6/1/18 – 8/14/18
MALS Graduate Student Cost	\$1,262	\$1,370	\$681
Enrollment Deadline	9/15/17	2/1/18	7/1/18

Learn More

PacificSource.com/StudentHealth

Phone

Direct: (541) 225-2741

Toll-free: (855) 274-9814

Email

StudentHealth@pacificsource.com

Group No.

G0035865

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	\$300	\$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 50% co-insurance
Immunizations		
Office visits		
Urgent care visits	\$25 co-pay/visit*	Deductible then 50% co-insurance
Specialist office visits	\$50 co-pay/visit*	Deductible then 50% co-insurance
Mental health/chemical dependency office visits	\$20 co-pay/visit*	
Outpatient rehabilitation services	\$25 co-pay/visit*	Deductible then 50% co-insurance
Inpatient or outpatient surgery/services		
Advanced Diagnostic Imaging	Deductible then 20% co-insurance	Deductible then 50% co-insurance
Diagnostic and therapeutic radiology and lab	No charge up to the first \$400*, then deductible then 20% co-insurance	Deductible then 50% 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)	\$25 co-pay/visit*	Deductible then 50% co-insurance
Prescription drugs (up to a 30-day supply at retail)	Tier 1: \$20 co-pay* Tier 2: \$35 co-pay* Tier 3: \$55 co-pay* Tier 4: \$80 co-pay* (Drugs on the PacificSource Preventive Drug List have \$0 co-pay*)	
Student Health Center	Eligible expenses incurred at the health center are covered at 100%, with deductibles waived.	

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.