

# Reed College

## School-Sponsored Health Insurance Plan

### Frequently Asked Questions

### 2020-2021

For more information about the 2020-2021 coverage contact PacificSource at 1 (855) 274-9814 M-F 7am – 5pm PST or go to <https://pacificsource.com/StudentHealth>.

1. Who can participate? Must I participate? Will I be automatically charged for Student Health Insurance? How do I opt out?

**All degree-seeking undergraduate students** are required to carry medical insurance coverage comparable to that offered through the school's comprehensive Student Health Insurance Plan. Unless specifically waived with proof of coverage with another plan, students will automatically be covered under the Reed College 2020-2021 Student Health Insurance Plan, and the premiums will be charged to their account with the school at the beginning of fall and spring semesters (summer coverage is included with spring semester coverage).

Any student who wishes to waive coverage MUST complete a waiver annually (at the start of each academic year) and provide proof of current insurance coverage by the waiver deadline date of August 31, 2020. Students can waive the insurance charge by completing an insurance waiver form online through IRIS or downloading the form at <http://www.reed.edu/business/assets/forms/health-insurance-waiver.pdf> and faxing it to the business office. Coverage **must** be waived by **August 31, 2020**.

*This material is for information only. If you want more details about the coverage and costs, you can get the complete terms in the policy or plan document at <https://pacificsource.com/StudentHealth> or call PacificSource at 1 (855) 274-9814.*

**M.A.L.S students** are not required to have health insurance, but it is strongly encouraged.

M.A.L.S students may enroll directly in the 2020-2021 coverage by visiting [enroll.PacificSource.com/ReedMALS](https://enroll.PacificSource.com/ReedMALS). You must enroll within 31 days from the effective date of coverage each semester (Deadlines to purchase 2020-2021 coverage are September 15, 2020 for Fall Semester 2020, February 1, 2021 for Spring Semester 2021 and July 1, 2021 for Summer 2021). **It is your responsibility to purchase coverage each semester by the enrollment deadline. Payment is due at the time of enrollment. To find more information about the 2020-2021 coverage, effective dates and premiums go to [www.pacificsource.com/studenthealth](https://www.pacificsource.com/studenthealth).**

**2. How much does the 2020-2021 coverage cost? What are the effective dates for the 2020-2021 coverage?**

**Domestic Undergraduate Student**

Fall Semester Premium: \$1,650 Effective: August 15, 2020 – December 31, 2020

Spring Semester Premium: \$1,650 Effective: January 1, 2021 – August 14, 2021

**International Student**

Fall Semester Premium: \$1,179 Effective: August 15, 2020 – December 31, 2020

Spring Semester Premium: \$1,179 Effective: January 1, 2021 – August 14, 2021

**M.A.L.S Student**

Fall Semester Premium: \$1,665 Effective: August 15, 2020 – December 31, 2020

Spring Semester Premium: \$1,809 Effective: January 1, 2021 – May 31, 2021

Summer Premium: \$898 Effective June 1, 2021 – August 14, 2021

**3. Where can I get information on the 2020-2021 Reed College Student Health Insurance Plan?**

A summary of the 2020-2021 plan can be viewed at <https://pacificsource.com/StudentHealth>.

If you have questions about the 2020-2021 plan, how to find a preferred provider, etc. contact PacificSource at 1 (855) 274-9814 M-F 7am – 5pm PS or visit <https://pacificsource.com/StudentHealth>.

**4. What does the 2020-2021 Reed College Student Health Insurance Plan cover?**

This is a comprehensive health insurance plan which provides coverage for eligible services such as preventive exams, lab & x-ray, hospitalization, surgery, and prescription drugs.

The plan does not require you to see a participating provider (preferred or in-network), but if you do you could substantially lower your out-of-pocket cost. When you obtain services from a non-participating provider (out-of-network) you receive reduced or lower benefits and have a higher deductible and out-of-pocket maximum.

**Eligible expenses incurred at the Reed College Student Health Service are payable at 100% (deductible waived).**

*This material is for information only. If you want more details about the coverage and costs, you can get the complete terms in the policy or plan document at <https://pacificsource.com/StudentHealth> or call PacificSource at 1 (855) 274-9814.*

## 5. Does this Plan have Deductibles?

Yes, there are separate annual deductibles for participating and non-participating expenses under the 2020-2021 policy. For eligible services obtained from a participating provider the annual deductible is \$300 per person, per policy year. For eligible expenses obtained from a non-participating provider the annual deductible is \$900 per person, per policy year. Eligible charges do not cross accumulate between participating and non-participating.

These deductibles are the amounts you must pay out of your own pocket each policy year before the plan begins to pay benefits. Some services are not subject to the deductible as noted on the plan summary.

## 6. What is an Out-of-Pocket Maximum?

The Out-of-Pocket Maximum is the most you will have to pay out of your own pocket for covered care in a Policy Year. Your deductible, most copays and coinsurance apply to the Out-of-Pocket Maximum. Charges in excess of the allowed amount and non-covered expenses do not apply to the medical Out-of-Pocket Maximum. Once you meet the Out-of-Pocket Maximum, your plan pays 100% for eligible covered expenses for the rest of the Policy Year.

## 7. What are the Out-of-Pocket Maximums?

There are separate Out-of-Pocket Maximums for participating and non-participating expenses under the 2020-2021 Reed College Student Health Insurance Plan. The Out-of-Pocket Maximum for eligible expenses incurred from a participating provider is \$3,500 per person, per policy year. For non-participating providers, the Out-of-Pocket Maximum is \$10,500, per person, per policy year. Eligible charges do not cross accumulate between participating and non-participating.

## 8. What is the Policy Year Maximum for 2020-2021?

The 2020-2021 Reed College Student Health Insurance Plan has an unlimited policy year maximum for most eligible benefits. Some benefits have a separate policy year or visit maximum.

## 9. Does the plan cover Alternative/Complimentary Care (chiropractic manipulation, acupuncture and naturopathic)?

Yes, the benefit for eligible alternative/complimentary care (chiropractic manipulation and acupuncture) is a \$25 copay (deductible waived) when you obtain services from a Participating Provider or 50% (subject to the Non-Participating annual deductible) if your provider is Non-Participating (Out-of-Network). Chiropractic manipulation and acupuncture coverage is limited to 24 visits per Policy Year, combined Participating and Non-Participating. **Massage therapy is not covered.**

Naturopathic office visits are covered the same as primary physician office visits under this plan. There is no coverage for homeopathic medicines or supplies.

*This material is for information only. If you want more details about the coverage and costs, you can get the complete terms in the policy or plan document at <https://pacificsource.com/StudentHealth> or call PacificSource at 1 (855) 274-9814.*

## 10. What is the 2020-2021 prescription benefit?

Based on a 30-day supply, prescriptions purchased at a participating network retail pharmacy would be \$20 copay for Tier 1 (generic), \$35 copay for Tier 2 (Preferred Brand), \$55 for Tier 3 (Non-Preferred Brand) and \$80 copay under Tier 4 (Specialty Drugs which are through Caremark Specialty pharmacy only).

Participating pharmacies include (but are not limited to) Walgreens, Fred Meyer, and Safeway. For a complete list of network pharmacies go to <https://www.pacificsource.com/member/pharmacy-network/>.

The 2020-2021 plan also provides coverage for generic contraceptive drugs at 100% with no cost sharing to the insured when purchased from a participating network pharmacy. This means you can obtain a generic contraceptive prescription at no cost to you, when purchased from a participating network pharmacy or through PacificSource's mail order pharmacy.

### Mail Order Pharmacy

Mail Order prescriptions are available through CVS Caremark. A 90-day supply ordered through PacificSource's mail order pharmacy would be a \$60 copay for Tier 1 (Generic), \$105 copay Tier 2 (Preferred Brand) or a \$165 copay for Tier 3 (Non-Preferred Brand).

For more information about purchasing prescriptions through Mail Order with CVS Caremark go to <https://www.pacificsource.com/member/mail-order-rx.aspx>.

## 11. How do I get a prescription?

You may go to any PacificSource network retail pharmacy. Just show them your PacificSource ID card and you will have to pay only the applicable copay (if any) (based on 30-day supply), with no claim forms to submit, for your eligible prescription.

If you do not have your member ID card the pharmacy can call 1-855-274-9814 for assistance in obtaining your PacificSource ID number and using the following information:

RxBIN: 004336 RxGroup: RX6155 RxPCN: ADV

Should you have to purchase your prescription in full and you need reimbursement you will have to complete a Prescription Medication Claim Form. Attach your original prescription receipt to your completed claim form and mail to: Claims Department, P O Box 7068, Springfield, OR 97475-0068 or fax to 541-225-3665.

You may obtain a pharmacy claim form at <https://www.pacificsource.com/member/oregon/forms-and-materials.aspx>.

*This material is for information only. If you want more details about the coverage and costs, you can get the complete terms in the policy or plan document at <https://www.pacificsource.com/StudentHealth> or call PacificSource at 1 (855) 274-9814.*

## **12. Is there Dental coverage?**

The Reed College Student Health Insurance Plan does not cover routine dental care for anyone age 19 or older. There is a pediatric dental benefit for insureds under the age of 19. For more information regarding the pediatric dental benefit contact PacificSource at 1 (855) 274-9814.

There is dental coverage for all ages for injury to sound natural teeth or removal of impacted wisdom teeth through the medical plan. After the annual deductible has been met, eligible benefits for dental injury or removal of impacted wisdom teeth are covered at 80% of actual charge.

## **13. Is Dental coverage available to purchase?**

Taking care of your teeth is as an important part of taking care of your health. PacificSource Health Plans offer several individual dental options to consider. For plans, prices and to purchase go to <https://www.pacificsource.com/oregon/individual-2020/#Dental>. This is available to all Reed College students to purchase, regardless if you are enrolled in the Reed College Student Health Insurance Plan or not.

## **14. Is vision covered?**

One (1) routine adult (age 19 and older) vision exam is covered per policy year at 100% by a participating provider. Adult (age 19 and older) vision hardware is not a covered benefit.

Pediatric vision (ages 0-18) coverage is limited to one (1) routine eye exam per policy year and one (1) pair of lenses and one (1) frame per policy year at no cost (covered at 100%) from a participating provider. Contact PacificSource at 1 (855) 274-9814 for more information on the Pediatric Vision benefit and to find a participating provider.

## **15. Can I insure my dependents?**

No, dependent coverage is not available under the 2020-2021 plan with PacificSource.

## **16. Can I continue coverage if I am no longer a student at Reed College?**

Coverage is generally available only to enrolled students. Under some circumstances, if you are withdrawing from the College, you may be eligible to continue coverage. Contact the Reed College Business Office at 503-777-7505 for information.

## **17. What is my PacificSource identification number?**

PacificSource will assign you a member identification number. That number will be listed on your identification card. Once you have been enrolled on the plan you can obtain an ID card at <https://intouch.pacificsource.com/Members/IdCard/Printable>.

*This material is for information only. If you want more details about the coverage and costs, you can get the complete terms in the policy or plan document at <https://pacificsource.com/StudentHealth> or call PacificSource at 1 (855) 274-9814.*

## 18. Is my insurance information available on my cell phone?

All your insurance information is now available on the mobile app <https://pacificsource.com/Mobile/>. You may access your ID card and 24-Hour NurseLine. Find a provider, hospital, or urgent care center. Check your deductible and out-of-pocket totals. You must have an InTouch login in order to access the mobile app.

## 19. What is the Group Number for the 2020-2021 Reed College Student Health Insurance Plan?

**Group Number G0035865**

## 20. How do I file a medical claim?

### **PacificSource Participating Providers**

PacificSource Participating providers have agreed to bill PacificSource directly for covered services.

- Patients may be asked for copayments, coinsurance and deductibles at the time of service.
- After services are rendered, the patient should only be billed for any remaining deductible, copayment and/or coinsurance amounts not collected and for non-covered services.

### **Non-Participating Providers**

If you obtain services from a Non-Participating provider you may be required to submit the itemized billing to PacificSource for eligible reimbursement, as they may not bill insurance. If so, any reimbursement/benefit paid for Non-Participating provider services will be paid directly to the insured, not the provider. You are responsible for paying the Non-Participating provider. A Non-Participating provider may require partial or full payment from you at the time of service.

The itemized billing must include the provider's name and tax ID number, procedure and diagnosis codes, date of service, charges, your name, your PacificSource ID number, Group name (Reed College) and Group Number (**G0035865**). Bills must be submitted to PacificSource within 90 days from the date of service. A clean claim (one that does not require any further information) is processed by PacificSource within 30 days and you will receive an Explanation of Benefits describing how the claim was processed, what PacificSource is paying and what your responsibility (amount owed) is to the provider. If you have any questions concerning a claim submitted, please contact PacificSource at 1 (855) 274-9814.

## 21. Does the Reed College Student Health Services submit claims?

No, you are responsible for submitting any charges you have incurred at the Reed College Student Health Service to PacificSource. Any fees incurred at the Student Health Service will be charged to your Reed College student account. You are expected to pay those charges on your student account. It is your responsibility to submit a claim to PacificSource for reimbursement directly to you for eligible Reed Student Health Service charges you have paid for.

*This material is for information only. If you want more details about the coverage and costs, you can get the complete terms in the policy or plan document at <https://pacificsource.com/StudentHealth> or call PacificSource at 1 (855) 274-9814.*

## 22. How Do I Submit a Claim For My Reed College Student Health Service Expenses?

You will need to get a copy of your Reed Student Health Service itemized receipt. If you did not get one at time of service, you can contact the Reed Student Health Service for a copy.

Then you will need to send that receipt (with your PacificSource ID number) to:

PacificSource Health Plans  
Attn: Claims Department  
P O Box 7068  
Springfield OR 97475-0068.

You may also fax your medical claim to 541-225-3632 or e-mail to [cs@pacificsource.com](mailto:cs@pacificsource.com).

Please remember to keep a copy for your records. A clean claim (one that does not require any further information) will be processed by PacificSource within 30 days of receipt and any reimbursement for an eligible charge will be sent directly to you.

## 23. Am I able to check claim status online?

Yes, through InTouch, PacificSource's secure website for members, you can view your claims, status of preauthorization's, accumulated expenses toward your plan deductible, and more 24-hours a day, 7 days a week.

Once you are enrolled for coverage under the Student Health Insurance Plan, you may register for your personalized account at <https://pacificsource.com/StudentHealth/#InTouch>.

## 24. Are there certain doctors that I must see?

**The plan does not require you to see a Participating PacificSource provider, but if you do, you could substantially lower your out of pocket cost.** When you obtain services from a non-participating (out-of-network) provider you receive reduced or lower benefits, and you will have a higher deductible and out of pocket maximum.

### **Participating PacificSource Provider:**

Choose to see a Participating PacificSource Provider and save the most in your out-of-pocket expense. Not only do you have a lower deductible (\$300), out-of-pocket maximum (\$3,500) and coinsurance (20%), but choosing this option means you will not be billed for balances beyond any deductible, copay and/or coinsurance for covered services. To find a Preferred Provider go to <https://www.pacificsource.com/find-a-provider/>.

*This material is for information only. If you want more details about the coverage and costs, you can get the complete terms in the policy or plan document at <https://pacificsource.com/StudentHealth> or call PacificSource at 1 (855) 274-9814.*



**Non-Participating Provider:**

When you choose to see a provider, who is not contracted with PacificSource, your out-of-pocket expenses will be higher and you can be billed for balances beyond any deductible, copay and/or coinsurance. This is sometimes referred to as balance billing.

You have a higher deductible (\$900) and out-of-pocket maximum (\$10,500) for services obtained from a Non-Participating provider and your coinsurance is higher (50%).

**25. Do I need a referral to see a specialist?**

No, this plan does not require a referral to see a specialist.

**26. Am I covered while traveling outside of the U.S.?**

Yes, you are covered when traveling outside of the United States.

You also have emergency travel assistance provided by Scholastic Emergency Services, an Assist American partner. This provides you with a full range of assistance services available to you 24 hours a day, anywhere in the world. Key services include; Pre-trip Information, medical consultation, evaluation and referral, emergency medical evacuation, prescription assistance, and more.

For services, call SES at 1 (877) 488-9833 (within the United States) or 1-609-452-8570 (outside the United States). Or you can also e-mail at [medservices@assistamerica.com](mailto:medservices@assistamerica.com). Reference Number: 01-SES-PSH-08153.

For more information and a card to carry with you go to <https://www.pacificsource.com/find-a-provider/benefits-when-traveling.aspx>.

**27. Who do I call if I have any questions about the 2020-2021 Student Health Insurance Plan?**

Call PacificSource at 1 (855) 274-9814 Monday – Friday between 7am – 5pm (PST); or call our local representative at USI Northwest, Mike Pigou 503-417-9235 Monday – Friday 8am – 4:30pm (PST)

*This material is for information only. If you want more details about the coverage and costs, you can get the complete terms in the policy or plan document at <https://pacificsource.com/StudentHealth> or call PacificSource at 1 (855) 274-9814.*