



# 2025-2026

# Portland State University

Domestic & International Student Health Insurance Plan

[psu.myahpcare.com](https://psu.myahpcare.com)

The Portland State University student health insurance plan is underwritten by PacificSource Health Plans also referred to PacificSource. You can view the standard Summary of Benefits & Coverage (SBC) which is required by Health Care Reform. It summarizes your coverage in a format that all insurance companies now use. To view your plan SBC, go to:  
[psu.myahpcare.com](https://psu.myahpcare.com)

Academic HealthPlans, Inc. (AHP), a Risk Strategies Company is an independent company that provides program management and administrative services for the student health plans of PacificSource.

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# IMPORTANT CONTACTS

BENEFITS & CLAIMS QUESTIONS	TO FIND A DOCTOR OR HEALTH CARE PROVIDER	SHAC (CENTER FOR STUDENT HEALTH & COUNSELING)	ELIGIBILITY, COVERAGE, AND GENERAL QUESTIONS
<p>PacificSource Health Plans P.O. Box 7068 Springfield, OR 97475 (855) 274-9814 (toll-free) pacificsource.com/psu</p> <p>Underwritten By: PacificSource Health Plans Policy #G0033730</p>	<p>PacificSource Navigator Network (855) 274-9814</p> <p>Prescriptions: PacificSource Pharmacy Management (855) 274-9814 or direct to Pharmacy Services 1 (541) 225-3784 pacificsource.com/psu</p>	<p>(503) 725-2800 pdx.edu/health-counseling/ 24-Hour Nurse Advice Line: (844) 244-3145</p> <p><b>24/7 EMERGENCY TRAVEL ASSISTANCE</b></p> <p>Academic Emergency Services (855) 873-3555 Toll-free within the U.S. 1 (610) 263-4660 Outside the U.S. assistance@ahpcare.com</p>	<p>PSU Insurance Team insurancehelp@pdx.edu</p> <p>PSU Insurance FAQs pdx.edu/health-counseling/insurance-frequently-asked-questions</p> <p>Academic HealthPlans, Inc. psu.myahpcare.com help.ahpcare.com</p> <p>Plan Brokered by: Academic HealthPlans, Inc. OR License No. 100168556</p>

NOTICE: PacificSource has strict policies in place to protect the confidentiality of your personal information, including your medical records. Your personal information is only available to the PacificSource staff members who need that information to do their jobs.

Disclosure outside PacificSource is allowed only when necessary to provide your coverage, or when otherwise allowed by law. Except when certain statutory exceptions apply, state law requires us to have written authorization from you (or your representative) before disclosing your personal information outside PacificSource. An example of one exception is that we do not need written authorization to disclose information to a designee performing utilization management, quality assurance, or peer review on our behalf.

To obtain a copy of our notice describing in greater detail our practices concerning use and disclosure of personal information, please call the toll-free Customer Services number on your ID card or visit [psu.myahpcare.com](http://psu.myahpcare.com).

## WHEN COVERAGE BEGINS

Coverage under the Plan once premium has been collected will become effective at 12:01 AM on the later of, but no sooner than:

- The Policy effective date;
- The beginning date of the term for which premium has been paid;
- The day after the online enrollment is complete and premium payment is received by Academic HealthPlans, Authorized Agent or University.

The below enrollments will be allowed a 14 day grace period from the term start date to enroll whereby the effective date will be backdated a maximum of 14 days. No policy shall ever start prior to the term start date:

- All hard-waiver and mandatory (insurance is required as a condition of enrollment on campus)
- All re-enrollments into the same exact policy if re-enrollment occurs within 31 days of the prior policy termination date.

## WHEN COVERAGE ENDS

Insurance of all Insured Persons ends at 11:59 PM on the earlier of:

- Date the Policy terminates for all Insured Persons; or
- End of the period of coverage for which premium has been paid; or
- The start of the term if the Insured Person ceases to be eligible for the insurance; or
- Date the Insured Person enters military service.
- In the event there is overlapping coverage under the same group number, the policy with the earliest effective date will stay in force through its termination date and the subsequent policy will go into effect immediately afterward with no gap in coverage.

# HEALTH INSURANCE REQUIREMENT AND ELIGIBILITY

## Domestic Students

No dependent coverage is offered to domestic students under this plan.

- All registered domestic students taking five (5) or more Portland State University (PSU) institutional credits\* during Fall, Winter and Spring/Summer terms are automatically enrolled in the PSU-sponsored Student Health Insurance Plan unless they choose to submit an approved online insurance waiver of comparable coverage.
- The cost per term is \$1,189 for Fall, Winter and Spring/Summer terms. All students who have the Spring term insurance will automatically be covered through Summer term, for no added cost, regardless of graduation, vacation term, or number of Summer credit hours. The Summer Only rate is \$857.
- The Student Health Insurance Plan can be used worldwide and referrals or use of Center for Student Health and Counseling (SHAC) are not required.
- If you are not enrolled in five (5) or more credit hours by the waiver deadline, you will not be eligible for the PSU-sponsored Student Health Insurance Plan.

\*NOTE: Restricted Differential credits do not apply to the PSU health insurance mandate. These types of credits are mostly study abroad and some continuing education courses. For information, please visit [pdx.edu/student-finance/tuition](http://pdx.edu/student-finance/tuition). Please check the footnotes of your class descriptions of your student account to see whether or not you have been charged.

## International Students

- PSU requires all international students with F-1 and J-1 visa status, and taking 1 or more credits, to have adequate medical insurance coverage.
- These students must purchase year-round health insurance coverage through the University even during vacation terms or while out of the country.
- The cost per term is \$1,189 for Fall, Winter, and Spring/Summer terms. All students who have the Spring term are covered through Summer term for no added cost, regardless of graduation, vacation term, or number of Summer credit hours. The Summer Only rate is \$857.
- For dependent coverage and information about enrolling in weekly insurance if on Optional Practical Training (OPT) or extending insurance before or after a term, please email [insurancehelp@pdx.edu](mailto:insurancehelp@pdx.edu).
- The Student Health Insurance Plan can be used worldwide and referrals or use of SHAC are not required.
- Sponsored students, J-1 students, and students provided U.S. employer sponsored health insurance may qualify to waive out of the mandatory PSU Health Insurance Plan. To see if you qualify, visit [pdx.edu/health-counseling/international](http://pdx.edu/health-counseling/international).

## Eligibility Requirement

You must meet the Eligibility requirements each time you pay a premium to continue insurance coverage. It is the student's responsibility to make timely renewal payment to avoid a lapse in coverage.

Eligible students who involuntarily lose coverage under another group insurance plan are also eligible to purchase the Portland State University Student Health Insurance Plan. These students must provide the PSU Student Health Insurance Coordinator, located at SHAC, with proof that they have lost insurance through another group (certificate and letter of ineligibility) within 31 days of the qualifying event. The effective date would be the later of: a) term effective date, or b) the day after prior coverage ends if enrollment request is received by the PSU Health Insurance Coordinator within 30 days from loss of prior coverage.

To be an Insured under the Policy, the student must have paid the required premium and his/her name, student number and date of birth must have been included in the declaration made by the School or the Administrative Agent to the insurer. All students must actively attend classes for the first 14 consecutive days following their effective date for the term purchased, and/or pursuant to their visa requirements for the period for which coverage is purchased, except during school authorized breaks or in case of a medical withdrawal, approved by your school and any applicable regulatory authority. Please contact your school or Academic HealthPlans for details.

## Dependent Coverage

### Domestic Students

No dependent coverage is offered to domestic students under this plan.

### International Students

Dependent enrollment in this plan is voluntary. Eligible international insured Students may purchase Dependent coverage at the time of student's enrollment in the plan; or within 31 days of one of the following qualified events: marriage, addition of domestic partner, birth, or adoption. Eligible dependents are the spouse or legally registered and valid domestic partner which resides with the Insured Student, and the student's, the spouse's, or the domestic partner's natural child, stepchild, or legally adopted child under 26 years of age. No coverage is offered to Newborns if the dependent is not enrolled in this plan

Dependents must be enrolled for the same term of coverage for which the Insured Student enrolls. Dependent coverage expires concurrently with that of the Insured Students and Dependents must re-enroll when coverage terminates to maintain coverage. It is the student's responsibility to enroll their eligible dependents before the enrollment deadline listed in this brochure. No reminder will be sent to students or dependents covered under the plan. To enroll your dependent(s) visit [psu.myahpcare.com](https://psu.myahpcare.com).

Please make sure you understand your school's credit hour and other requirements for enrolling in this plan. PacificSource Health Plans reserves the right to review, at any time, your eligibility to enroll in this plan. If it is determined that you did not meet the school's eligibility requirements for enrollment, your participation in the plan may be terminated or rescinded in accordance with its terms and applicable law.

### Withdrawal From School

If you leave PSU for the reason of a covered accident or sickness resulting in a university approved medical leave of absence and were enrolled in SHIP the prior term, you will be eligible for a single term of continued coverage under the PSU SHIP once per academic career. For information to see if you qualify, please contact the SHAC Insurance team at [insurancehelp@pdx.edu](mailto:insurancehelp@pdx.edu).

## INSURANCE WAIVER INFORMATION

If you have insurance that is comparable\* to the PSU Student Health Insurance Plan offered through a different insurance company (i.e. through an employer, spouse, parent/guardian, OHP, etc.) and DO NOT want to take part in this PSU Plan, you must complete the online waiver process by the Waiver Deadline or your student account will be charged. Students only need one approved waiver per academic year (09/20/2025 - 09/19/2026).

If you do not have insurance no action is required. You will automatically be enrolled in the PSU PacificSource Student Policy each term you are eligible (Fall, Winter, Spring/Summer combination), and your student account will be charged.

\*Comparable coverage requires no more than a \$2,500 deductible and at least 70% inpatient hospitalization coverage. To waive out of the insurance plan you must complete the online waiver by the waiver deadline at [psu.myahpcare.com](https://psu.myahpcare.com).

## PLAN COST

Rates include a premium payable to PacificSource Health Plans, as well as administrative fees payable to PSU and Academic HealthPlans (AHP). Rates also include Academic Emergency Services provided through 4 Ever Life International Limited and administered by Worldwide Insurance Services, LLC, separate and independent companies from Academic HealthPlans Inc. (AHP), a Risk Strategies Company.

DOMESTIC STUDENT PLAN COST				
TERM	FALL 09/20/2025 - 01/04/2026	WINTER 01/05/2026 - 03/29/2026	SPRING/SUMMER 03/30/2026 - 09/19/2026	SUMMER ONLY 06/22/2026 - 09/19/2026
WAIVER DEADLINE	10/12/2025	01/18/2026	04/12/2026	07/05/2026
STUDENT	\$1,189	\$1,189	\$1,189	\$857

NOTE: Coverage is for domestic students only. Domestic dependents are not covered.

INTERNATIONAL STUDENT & DEPENDENT PLAN COST				
TERM	FALL 09/20/2025 - 01/04/2026	WINTER 01/05/2026 - 03/29/2026	SPRING/SUMMER 03/30/2026 - 09/19/2026	SUMMER ONLY 06/22/2026 - 09/19/2026
WAIVER DEADLINE	10/12/2025	01/18/2026	04/12/2026	07/05/2026
STUDENT	\$1,189	\$1,189	\$1,189	\$857

NOTE: Costs below are in addition to the student premium.

Dependents must be enrolled for the same term of coverage as student. Dependent enrollment in this plan is voluntary.

DEPENDENT ENROLLMENT DEADLINE	10/12/2025	01/18/2026	04/12/2026	07/05/2026
SPOUSE	\$1,189	\$1,189	\$1,189	\$857
EACH CHILD, 2X MAX <sup>1</sup>	\$1,189	\$1,189	\$1,189	\$857

<sup>1</sup>Coverage for two (2) or more children is calculated at the child rate times two (2).

## PREMIUM REFUND/CANCELLATION

A refund of premium will be granted for the reasons listed below only. No other refunds will be granted.

1. All hard-waiver and mandatory (insurance is required as a condition of enrollment on campus) enrollments will NOT receive a refund of your insurance premium after the Waiver Deadline of the term has passed. For direct enrollments with Academic HealthPlans that are paid using a credit card or check (not charged to your PSU student account): if you withdraw from school within the first 14 days of the coverage period, you will receive a full refund of the insurance premium provided that you did not file a medical claim during this period. Written proof of withdrawal from the school must be provided. If you withdraw after 14 days of the coverage period, your coverage will remain in effect until the end of the term for which you have paid the premium. Refund requests for these enrollments should be directed to Academic HealthPlans at [help.ahpcare.com](http://help.ahpcare.com).
2. If you or your insured dependents (international dependents only) enter the armed forces of any country you and your insured dependents will not be covered as of the date of such entry. If you enter the armed forces the policy will be cancelled as of the date of such entry. If your dependent enters the armed forces, a pro-rata refund of premium will be made for such person, upon written request received by Academic HealthPlans within 31 days of entry into service.
3. Refunds will be granted for insured dependents in case of a qualifying event such as legal separation, divorce or death within 31 days of the occurred event, provided that your insured dependents did not file a medical claim during the insured period. Written proof of such qualifying event must be submitted. Refunds will not be prorated.

## WHERE DO I GO FOR CARE?

Think SHAC First! At SHAC you can find high quality, accessible mental health, physical health and dental services – all under one roof! We are committed to creating and maintaining an environment where all people of diverse backgrounds and identities can expect to be valued and treated with respect and dignity.

In addition to in-person appointments, SHAC offers telehealth and telemental health services for PSU Students. Both are considered office visits and are covered by the Student Health Fee. \*Restricted Differential Tuition Credits do not apply to the insurance mandate and SHAC fee.

Most services at SHAC are covered by a per term Student Health Center Fee included in your student tuition (if taking 5 or more credit hours\*). Should you incur additional medical or mental health fees, SHAC will bill PacificSource on your behalf and no deductible will be applied.

## STUDENT HEALTH SERVICES

SHAC provides high quality, accessible, medical, counseling, dental, and health promotion services to PSU students. SHAC has an incredible staff of health care professionals who are all dedicated to keeping students healthy so they can stay in the classroom and focus on learning.

University Center Building  
Located at 1880 SW 6th Avenue  
(503) 725-2800  
[askshac@pdx.edu](mailto:askshac@pdx.edu)

Medical & Counseling  
Suite 200  
(503) 725-2800

Dental Services  
Suite 307  
(503) 725-2611

## SHAC ELIGIBILITY AND COST

All PSU students taking five (5) or more in-load, non-restricted differential credits are eligible to use SHAC Services (one (1) credit to use SHAC Dental Services). A health fee of \$214 per term is included in student tuition (for those taking five (5) or more in-load, non-restricted differential credits), and covers the cost of most SHAC services, regardless of which health insurance plan the student carries.

- Medical Services have minimal to no extra charge.
- Learning Disability and ADHD Assessments require a fee.
- Counseling Services are covered by the student health fee.
- Dental fees are generally much lower than private clinics. For current dental fees visit <https://www.pdx.edu/health-counseling/dental>.

### CLOSEST HOSPITALS IN CASE OF EMERGENCY

#### OHSU

(503) 494-8311  
3181 SW Sam Jackson Park Rd.  
Portland, OR 97239

#### LEGACY GOOD SAMARITAN HOSPITAL

(503) 413-7074  
1015 NW 22nd Ave.  
Portland, OR 97210

### CLOSEST URGENT CARE CENTERS

#### LEGACY URGENT CARE - GOOD SAMARITAN

(503) 413-8090  
1015 NW 22nd Ave.  
Portland, OR 97210

#### URGENT CARE - LEGACY GOHEALTH

Visit [gohealthuc.com](http://gohealthuc.com) for wait times at many Portland and Vancouver locations

IN THE EVENT OF AN EMERGENCY, CALL 911

To find other in-network (Navigator Network) urgent care clinics in your area, you can use PacificSource's online provider directory located at [pacificsource.com/psu](http://pacificsource.com/psu).

## NAVIGATOR NETWORK

PacificSource has arranged for you to access the PacificSource Navigator Network. It is to your advantage to utilize an In-Network Provider because savings can be achieved from the Contracted Allowable Fee these providers have agreed to accept as payment for their services. Students are responsible for informing their providers of potential out-of-pocket expenses for a referral to both a In-Network Provider and an Out-of-Network Provider. In-Network Providers are independent contractors and are neither employees nor agents of either University or PacificSource. To find an In-Network Provider, you can use PacificSource's online provider directory located at [pacificsource.com/psu](http://pacificsource.com/psu).

## COORDINATION OF BENEFITS

If the Enrollee is insured under more than one group health plan, the benefits of this Plan that covers the insured student will be used before those of a plan that provides coverage as a dependent. When both parents have group health plans that provide coverage as a dependent, the benefits of the plan of the parent whose birth date falls earlier in the year will be used first. The benefits available under this Plan may be coordinated with other benefits available to the Enrollee under any auto insurance, Workers' Compensation, Medicare, or other coverage. This Plan pays in accordance with the rules set forth in the Policy.

## EXTENSION OF BENEFITS

If an Enrollee is confined to a hospital on the date his or her insurance terminates, expenses incurred after the termination date and during the continuance of that hospital confinement, shall be payable in accordance with the Plan until the Enrollee is released or benefits are exhausted, whichever occurs first.

## ID CARDS

Medical ID cards may be shipped before or shortly after your policy effective date. Providers need the ID number shown on your ID card to identify you, verify your coverage and bill PacificSource. You do not need an ID card to be eligible to receive benefits; if you need medical attention before receiving your ID card, benefits will be payable according to the Policy. Once you have received your ID card, present it to the provider to facilitate prompt payment of your claim. You can also print your ID cards at: [pacificsource.com/psu](http://pacificsource.com/psu) or access an ID card on your mobile device using the [myPacificSource mobile app](#).

## MEMBER WEB: INTOUCH FOR MEMBERS

Got Questions? Get Answers with InTouch. As a PacificSource insurance member, you have access to InTouch, your secure member website, with access to your insurance information and a wealth of health and wellness resources. You can take full advantage of the interactive website to complete a variety of self-service transactions online 24 hours a day. You can also stay “InTouch” no matter where you are with the free Mobile App available both on iPhone® and Android™ at [pacificsource.com/psu](http://pacificsource.com/psu).

By logging into InTouch, you can:

- Use the Treatment Cost Navigator to run estimates for future healthcare expenses
- Look up coverage information and review benefit summaries
- Check the status of a claim and access your claim history
- View Explanation of Benefits (EOB) statements for paid claims
- Order new and print temporary ID cards
- Access health and wellness resources
- Find a provider, hospital, or urgent care center

How do I register?

- Go to [pacificsource.com/members/individuals/about-intouch](http://pacificsource.com/members/individuals/about-intouch)
- Have your PacificSource Member ID card handy
- Click on the Register Now link
- Follow the onscreen instructions

Need help with registering onto InTouch?

Technical Assistance is available toll free, Monday through Friday at (855) 274-9814, 7 AM - 5 PM PST.



## SCHEDULE OF BENEFITS

The Plan will pay benefits in accordance with any applicable Oregon State Insurance Law(s).

NOTE: Deductibles, coinsurance and copays are waived when services are rendered at SHAC.

	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
<b>DEDUCTIBLE</b> Annual Deductibles - Your Annual Deductible is waived for all services rendered at SHAC.	\$300 Individual \$600 Family*	\$600 Individual \$1,200 Family*
<b>ANNUAL OUT-OF-POCKET MAXIMUM</b> Once the Individual Out-of-Pocket Limit has been satisfied, Covered Medical Expenses will be payable at 100% for the remainder of the Policy Year, up to any benefit maximum that may apply. Coinsurance, Deductibles, Copays and Prescription Drug expenses apply to the Out-of-Pocket Limit. Services that do not apply towards satisfying the Out-of-Pocket Limit: expenses that are not Covered Medical Expenses; expenses for Designated Care penalties, and other expenses not covered by this Plan.	\$8,700 Individual \$17,400 Family*	\$14,000 Individual \$28,000 Family*
<b>COINSURANCE</b>	75% of the Negotiated Charge	50% of the Recognized Charge

\*The Family Deductible and Out-of-Pocket Maximum applies only to International students and their dependents.

### Preventive Care

In compliance with Federal Health Care Reform legislation, the Deductible, Coinsurance, Copays and Prescription Drug expenses are waived for In-Network Provider Covered Medical Expenses rendered as part of the following benefit types:

- Routine Physical Exam Expense (Office Visits)
- Pap Smear Screening Expense
- Mammogram Expense
- Routine Screening for Sexually Transmitted Disease Expense
- Routine Colorectal Cancer Screening
- Routine Prostate Cancer Screening Expense
- Preventive Care Immunizations (Facility or Office Visits)
- Well Woman Preventive Visits (Office Visits)
- Screening & Counseling Services (Office Visits) as illustrated under the Routine Physical Exam benefit type
- Routine Cancer Screenings (Outpatient)
- Prenatal Care (Office Visits)
- Comprehensive Lactation Support and Counseling Services (Facility or Office Visits)
- Breast Pumps & Supplies
- Family Contraceptive Counseling Services (Office Visits)
- Female Voluntary Sterilization (Inpatient and Outpatient)
- Pediatric Preventive Vision and Dental Service
- Female Contraceptives Generic Prescription Drugs
- FDA-Approved Female Generic Emergency Contraceptives

In compliance with Oregon State Mandate(s) the Policy Year Deductible is also waived for: Maternal Diabetic Services from conception to 6 weeks post-partum.

INPATIENT HOSPITALIZATION SERVICES	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
Room and Board Expense Semi-private room.	75% after a \$250 Copay per admission	50%
Intensive Care Room and Board Expense	75% after a \$250 Copay per admission	50%
Non-Surgical Physicians Charges for the non-surgical services of the attending Physician, or a consulting Physician.	75%	50%
Miscellaneous Hospital Expense Includes; among others; expenses incurred during a hospital confinement for: anesthesia and operating room; laboratory tests and x-rays; oxygen tent; and drugs; medicines; and dressings.	75%	50%
SURGICAL EXPENSE (INPATIENT & OUTPATIENT)	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
Surgical Expense	75% after a \$150 Copay per surgery	50%
Anesthesia Expense	75%	75%
Ambulatory Surgical Expense	75% after a \$150 Copay per surgery	50%
Ambulatory Surgical Center	75% after a \$150 Copay per surgery	50%
OUTPATIENT BENEFITS	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
Physician's Office Visit Expense Copay is due at time of visit and is in addition to the plan deductible.	100% after a \$35 Copay per visit	50% after a \$70 Copay per visit
Preventive Care Services Including but not limited to routine physical exams, immunizations and diagnostic x-ray & lab for routine physical exams.	100% (deductible waived)	50%
Laboratory & X-ray Expense	75%	50%
Emergency Room Visit Expense <b>Important Note:</b> Please note that as Out-of-Network Providers do not have a contract with PacificSource, the provider may not accept payment of your cost share (your deductible and coinsurance) as payment in full. You may receive a bill for the difference between the amount billed by the provider and the amount paid by this plan. The copay is in addition to the plan deductible.	75% after a \$250 Copay per visit (Copay waived if admitted)	75% after a \$250 Copay per visit (Copay waived if admitted)
Urgent Care Expense <b>Please Note:</b> A covered person should not seek medical care or treatment from an urgent care provider if their illness, injury, or condition is an emergency condition. The covered person should go directly to the emergency room of a hospital or call 911 for ambulance and medical assistance. The copay is in addition to the plan deductible.	100% after a \$50 Copay per visit	50% after a \$60 Copay per visit
Advanced Diagnostic Imaging (i.e. MRI, CT, PET) Expense	75% after a \$100 Copay	50%
Ambulance Expense	75% after a \$150 Copay per trip	75% after a \$150 Copay per trip
Therapy Expense For the following types of therapy provided on an outpatient basis: Physical Therapy, Chiropractic Care, Speech Therapy, or Occupational Therapy	75% after a \$35 Copay per visit	50% after a \$70 Copay per visit
Durable Medical Equipment Expense	75%	50%
Diagnostic Testing for Learning Disabilities Expense	75% after a \$35 Copay	50%
Treatment for Learning Disabilities Expense	75% after a \$35 Copay	50%

<b>Allergy Testing and Treatment Expense</b> Includes laboratory tests, physician office visits to administer injections, prescribed medications for testing and treatment of the allergy, and other medically necessary supplies and services.	75%	50%
	75% of the Actual Charge	
<b>Impacted Wisdom Teeth Expense</b>	100% of the Actual Charge when performed at SHAC	75% of the Actual Charge
	75% of the Actual Charge	
<b>Dental Injury Expense</b>	100% of the Actual Charge when performed at SHAC	75% of the Actual Charge
	75% of the Actual Charge	
<b>Diabetic Testing Supplies Expense</b> Including test strips, diabetic test agents, glucose tablets, lancets/lancing devices, and alcohol swabs. Continuous Glucose Monitors are covered only under the pharmacy benefit with prior authorization.	75%	50%
<b>MENTAL HEALTH BENEFITS</b>	<b>IN-NETWORK PROVIDER</b>	<b>OUT-OF-NETWORK PROVIDER</b>
<b>Inpatient Expense</b> Charges incurred while confined as a full-time inpatient in a hospital or residential treatment facility for the treatment of mental and nervous disorders. Prior review and approval must be obtained from PacificSource.	75% after a \$100 Copay per admission	50%
<b>Outpatient Expense</b>	100% after a \$35 Copay per visit	50% after a \$70 Copay per visit
<b>ALCOHOLISM AND DRUG ADDICTION TREATMENT</b>	<b>In-Network Provider</b>	<b>Out-of-Network Provider</b>
<b>Inpatient Expense</b> For the treatment of alcohol and drug addiction.	75% after a \$100 Copay per admission	50%
<b>Outpatient Expense</b>	100% after a \$35 Copay per admission	50%
<b>MATERNITY BENEFITS</b>	<b>IN-NETWORK PROVIDER</b>	<b>OUT-OF-NETWORK PROVIDER</b>
<b>Maternity Expense</b> For the care of the covered person.	75%	50%
<b>Well Newborn Nursery Care Expense</b> For the routine care of a covered newborn child. Only applies to International students who add their child to their PSU Insurance.	75%	50%
<b>ADDITIONAL BENEFITS</b>	<b>IN-NETWORK PROVIDER</b>	<b>OUT-OF-NETWORK PROVIDER</b>
<b>Pap Smear Screening Expense</b>	100%	50%
<b>Mammogram Expense</b>	100% (No Deductible)	50%
<b>Family Planning Expense</b> Includes charges incurred for services and supplies that are provided to prevent pregnancy.	100% (No Deductible)	50%
<b>Routine Screening Expense</b> Includes charges for Chlamydia, Sexually Transmitted Disease (STD), Prostate, and Colorectal Cancer Screenings.	100%	50%
<b>Rehabilitation Facility Expense</b>	75%	50%
<b>Human Organ Transplant Expense</b>	75%	50%
<b>Elective Abortion Expense</b>	100% (No Deductible)	50%
<b>Transgender Surgery Expense</b> No dollar max. Prior Authorization required.	75% after a \$150 Copay	50%
<b>Acupuncture Expense</b> 12 visits per Policy Year max.	75% after a \$35 Copay	50% after a \$70 Copay
	100% of the Actual Charge when performed at SHAC	

PRESCRIPTION MEDICATIONS	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
<p>Prescription Drug Expense 30 Day Supply. Contraceptives (that do not have a generic alternate) covered at 100%. Please Note: You are required to pay in full at the time of service for all Prescriptions dispensed at an Out-of-Network Pharmacy.</p> <p>To learn more about your prescription benefits visit <a href="http://pacificsource.com/psu">pacificsource.com/psu</a></p>		<p>100% after a \$25 Copay for each Generic Drug \$50 Copay for each Preferred Brand Name Drug \$75 Copay for each Non-Preferred Brand Name Drug 80% Coinsurance up to \$250 for each Specialty Drug</p>
<p>Mail Order Pharmacy Service PacificSource partners with CVS Caremark for mail order services. Order up to a 90-day supply of covered medications and have them delivered to you, with no standard shipping charge. Visit: <a href="http://pacificsource.com/member/mail-order-rx.aspx">pacificsource.com/member/mail-order-rx.aspx</a> to learn more and get started.</p>		<p>100% after a \$50 Copay for each Generic Drug \$100 Copay for each Preferred Brand Name Drug \$150 Copay for each Non-Preferred Brand Name Drug</p>

## BENEFIT DESCRIPTIONS

**Preventive Care Services:** Benefits include expenses for a routine physical exam performed by a physician, physician assistant, or nurse practitioner. If charges for a routine physical exam given to a child who is a covered dependent are covered under any benefit section, those charges will not be covered under this section.

A routine physical exam is a medical exam given by a physician, physician assistant, or nurse practitioner, for a reason other than to diagnose or treat a suspected or identified injury or sickness. Included as a part of the exam are:

- Routine vision and hearing screenings given as part of the routine physical exam.
- X-rays, lab, and other tests given in connection with the exam, and
- Materials for the administration of immunizations for infectious disease and testing for tuberculosis.

In addition to any state regulations or guidelines regarding mandated Routine Physical Exam services, Covered Medical Expenses include services rendered in conjunction with:

- Screening and counseling services, such as: Interpersonal and domestic violence; Sexually Transmitted Diseases; and Humane Immune Deficiency Virus (HIV) infections.
- Screening for gestational diabetes.
- X-rays, lab, and other tests given in connection with the exam.
- Immunizations for infectious diseases and the materials for administration of immunizations that have been recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention.
- If the plan includes dependent coverage, for covered newborns, an initial hospital check up.

Any plan deductible, copayment, and/or coinsurance amounts stated in your Medical Benefit Summary are waived for the following recommended preventive care services when provided by an in-network provider:

- Services that have a rating of 'A' or 'B' from the U.S. Preventive Services Task Force (USPSTF);
- Immunizations recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention (CDC);
- Preventive care and screening for infants, children, and adolescents supported by the Health Resources and Services Administration (HRSA);
- Preventive care and screening for women supported by the HRSA that are not included in the USPSTF recommendations.

A and B list for preventive services can be found at:

[uspreventiveservicestaskforce.org/uspstf/recommendationtopics/uspstf-and-b-recommendations](http://uspreventiveservicestaskforce.org/uspstf/recommendationtopics/uspstf-and-b-recommendations)

The list of Women's preventive services can be found at: [hrsa.gov/womensguidelines](http://hrsa.gov/womensguidelines)

**IMPORTANT NOTE:** For details on the frequency and age limits that apply to Routine Physical Exams and Routine Cancer Screenings, a covered person may contact his or her physician, by logging onto InTouch for Members:

[pacificsource.com/psu](http://pacificsource.com/psu) or calling the toll-free number on the back of the ID card.

**Screening and Counseling Services:** Covered Medical Expenses include charges made by a physician and in an individual or group setting for the following:

Screening and Counseling Services: Covered Medical Expenses include charges made by a physician and in an individual or group setting for the following:

- Obesity: Screening and counseling services to aid in weight reduction due to obesity. Coverage includes: Preventive counseling visits and/or risk factor reduction intervention; Medical nutrition therapy; Nutritional counseling; and Healthy diet counseling visits provided in connection with Hyperlipidemia (high cholesterol) and other known risk factors for cardiovascular and diet-related chronic disease.
- Misuse of Alcohol and/or Drugs: Screening and counseling services to aid in the prevention or reduction of the use of an alcohol agent or controlled substance. Coverage includes preventive counseling visits, risk factor reduction intervention and a structured assessment.
- Use of Tobacco Products: Tobacco cessation program services are covered at no charge only when provided by a PacificSource approved program. Specific nicotine replacement therapy will be covered according to the program's description. Tobacco cessation related medication will be covered to the same extent this policy covers other prescription medications.

NOTE: Office visits for tobacco cessation do not have a visitation limit. Tobacco product means a substance containing tobacco or nicotine including:

- Cigarettes;
- Cigars;
- Smoking tobacco;
- Chewing tobacco;
- Snuff;
- Smokeless tobacco; and
- Candy-like products that contain tobacco.

Limitations: Unless specified above, not covered under this Screening and Counseling Services benefit are charges incurred for: Services which are covered to any extent under any other part of this Plan.

Family Planning Expense: For females with reproductive capacity, Covered Medical Expenses include those charges incurred for services and supplies covered under this benefit must be approved by the Food and Drug Administration (FDA).

Coverage includes counseling services on contraceptive methods provided by a physician, obstetrician, or gynecologist. Such counseling services are Covered Medical Expenses when provided in either a group or individual setting. The following contraceptive methods are covered expenses under this benefit:

- Voluntary Sterilization: Covered expenses include charges billed separately by the provider for female voluntary sterilization procedures and related services and supplies including, but not limited to, tubal ligation and sterilization implants. Covered expenses under this Preventive Care benefit would not include charges for a voluntary sterilization procedure to the extent that the procedure was not billed separately by the provider or because it was not the primary purpose of a confinement.

Limitations: Unless specified above, not covered under this benefit are charges for:

- Services which are covered to any extent under any other part of this Plan;
- Services which are for the treatment of an identified illness or injury;
- Services that are not given by a physician or under his or her direction;
- Psychiatric, psychological, personality or emotional testing or exams;
- Any contraceptive methods that are only "reviewed" by the FDA and not "approved" by the FDA;
- Male contraceptive methods or devices;
- The reversal of voluntary sterilization procedures, including any follow-up care.

Therapy Expense: Covered Medical Expenses include charges incurred by a covered person for the following types of therapy provided on an outpatient basis. Benefits for these types of therapies are payable for Covered Medical Expenses, on the same basis as any other sickness:

- Physical Therapy
- Chiropractic Care: Limited to 20 visits per Policy Year. Expenses for Chiropractic Care are Covered Medical Expenses, if such care is related to neuromusculoskeletal conditions and conditions arising from: the lack of normal nerve, muscle, and/or joint function.
- Speech Therapy: Services for Speech Therapy will only be allowed when needed to correct stuttering, hearing loss, peripheral speech mechanism problems, and deficits due to neurological disease or injury. Speech and/or cognitive therapy for acute illnesses and injuries are covered up to one year post injury when the services do not duplicate those provided by other eligible providers, including occupational therapists or neuropsychologists. This exclusion does not apply if medically necessary as part of a treatment plan.
- Inhalation Therapy
- Cardiac Rehabilitation
- Occupational Therapy
- Chemotherapy: Covered Medical Expenses for Chemotherapy, including anti-nausea drugs used in conjunction with the chemotherapy, radiation therapy, tests and procedures, physiotherapy (for rehabilitation only after a surgery), and expenses incurred at a radiological facility. Covered Medical Expenses also include expenses for administration of chemotherapy and visits by a health care professional to administer the chemotherapy.

Allergy Testing and Treatment Expense: Benefits include charges incurred for diagnostic testing and treatment of allergies and immunology services. Covered Medical Expenses include, but are not limited to, charges for the following:

- Laboratory tests
- Physician office visits, including visits to administer injections, prescribed medications for testing and treatment of the allergy, including any equipment used in the administration of prescribed medication
- Other medically necessary supplies and services

Maternity Expense: Covered Medical Expenses include inpatient care of the covered person for a minimum of 48 hours after a vaginal delivery and for a minimum of 96 hours after a cesarean delivery. Any decision to shorten such minimum coverage shall be made by the attending Physician, in consultation with the mother. In such cases, Covered Medical Expenses may include home visits, parent education, and assistance and training and breast or bottle feeding.

Prenatal diagnosis of generic disorders of the fetus by means of diagnostic procedures of a high-risk pregnancy, Maternity Expenses, and Complications of Pregnancy are payable on the same basis as any other Sickness.

Prenatal Care: Prenatal care will be covered for services received by a pregnant female in a physician's, obstetrician's, or gynecologist's office but only to the extent described below. Coverage for prenatal care under this benefit is limited to pregnancy-related physician office visits including the initial and subsequent history and physical exams of the pregnant woman (maternal weight, blood pressure and fetal heart rate check).

PacificSource offers a free Prenatal Program, which includes additional nurse support, free prenatal vitamins, a \$50 Amazon library voucher and more. Contact PacificSource for more information.

Comprehensive Lactation Support and Counseling Services: Covered Medical Expenses will include comprehensive lactation support (assistance and training in breast feeding) and counseling services provided to females during pregnancy and in the post-partum period by a certified lactation support provider. The "post-partum" period means the 60 day period directly following the child's date of birth. Covered expenses incurred during the post-partum period also include the purchase of non-hospital grade breast feeding equipment.

Lactation support and lactation counseling services are covered expenses when provided in either a group or individual setting.

Pap Smear Screening Expense: Covered Medical Expenses include one routine annual Pap smear screening (or an alternative cervical cancer screening test when recommended by a physician or a health care provider), and an FDA approved human papillomavirus screening test.

Mammogram Expense: Covered Medical Expenses include coverage for mammograms for screening or diagnostic purposes upon referral of a nurse practitioner, certified nurse-midwife, physician assistant, or physician. Benefits will be paid for Expenses incurred for the following:

- Annually for women 18 years of age or older or at any time when recommended by a women's healthcare provider for the purpose of checking for lumps and other changes for early detection and prevention of breast cancer.

## EXCLUSIONS AND LIMITATIONS

IMPORTANT NOTICE: This is a brief description of the limitations and exclusions of this policy. For more detailed information, you may request the PacificSource Student Policy from Academic HealthPlans at [pacificsource.com/psu](http://pacificsource.com/psu).

Plan benefits are subject to all applicable state and federal laws and regulations, which are subject to change. Covered services must be performed in the least costly setting where they can be provided safely. If a procedure can be done safely in an outpatient setting, but is performed in a hospital setting, then this Plan will only pay what it would have been for the procedure on an outpatient basis. This Plan neither covers nor provides benefits for the following:

- Abdominoplasty for any indication.
- Academic skills training. This exclusion does not apply if the program, training, or therapy is part of a treatment plan for a pervasive developmental disorder.
- Adolescent wilderness treatment programs.
- Antimicrobial agents – Localized delivery of antimicrobial agents into diseased crevicular tissue via a controlled release vehicle.
- Athletic injuries sustained while competing or practicing for a professional or semiprofessional athletic contest.
- Aversion therapy.
- Biofeedback (other than as specifically noted under the Covered Services section).
- Charges for missed appointments, get acquainted visits, completion of claim forms, or reports PacificSource needs to process claims unless otherwise contracted with the Provider.
- Charges that are the responsibility of a third party who may have caused the Illness, or Injury, or other insurers covering the incident (such as workers' compensation insurers, automobile insurers, and general liability insurers).
- Chelation therapy including associated infusions of vitamins and/or minerals, except as Medically Necessary for the treatment of selected medical conditions and medically significant heavy metal toxicities.
- Computer or electronic equipment for monitoring asthmatic, similar medical conditions, or related data.
- Cosmetic/reconstructive services and supplies - Services and supplies, including drugs, rendered primarily for cosmetic/reconstructive purposes (does not apply to Emergency Services). Cosmetic/reconstructive services and supplies are those performed primarily to improve the body's appearance and not primarily to restore impaired function of the body, unless the area needing treatment is a result of a Congenital Anomaly or gender dysphoria.
- Court-ordered sex offender treatment programs
- Day care or Custodial Care, including non-skilled care and helping with activities of daily living, except as specified above in conjunction with Home Healthcare or Hospice Care.

- Diabetic shoes and shoe modifications.
- Drugs and biologicals that can be self-administered (including injectables) are excluded from the medical benefit, except those provided in a Hospital, emergency room, or other institutional setting, or as outpatient chemotherapy and dialysis, which are covered. Covered drugs and biologicals that can be self-administered are otherwise available under the pharmacy benefit, subject to plan requirements.
- Educational or correctional services or sheltered living provided by a school or halfway house, except outpatient services received while temporarily living in a shelter.
- Electronic Beam Tomography (EBT).
- Equine/animal therapy.
- Equipment commonly used for non-medical purposes and/or marketed to the general public.
- Equipment used primarily in athletic or recreational activities. This includes exercise equipment for stretching, conditioning, strengthening, or relief of musculoskeletal problems.
- Experimental, Investigational, or Unproven Procedures - This plan does not cover services, supplies, protocols, procedures, devices, Chemotherapy, drugs or medicines, or the use thereof that are Experimental, Investigational, or Unproven for the diagnosis and treatment of the Member. This limitation also excludes treatment that, when and for the purpose rendered: has not yet received recognized compendia support (for example, UpToDate, Lexicomp, FDA) for other than Experimental, Investigational, or Unproven, or clinical testing; is not of generally accepted medical practice in your plan's state of issuance or as determined by medical advisors, medical associations, and/or technology resources; is not approved for reimbursement by the Centers for Medicare and Medicaid Services; is furnished in connection with medical or other research; or is considered by any governmental agency or subdivision to be Experimental, Investigational, or Unproven, not reasonable and necessary, or any similar finding. If you or your Provider have any concerns about whether a course of treatment will be covered, we encourage you to contact our Customer Service team. We will arrange for medical review of your case against our criteria, and notify you of whether or not the proposed treatment will be covered.
- Eye examinations (preventive) for Members age 19 and older.
- Eye exercises and eye refraction, therapy, and procedures.
- Eye glasses/Contact Lenses for Members age 19 and older – The fitting, provision, or replacement of eye glasses, lenses, frames, contact lenses, or subnormal vision aids intended to correct refractive error.
- Fitness or exercise programs and health or fitness club memberships.
- Foot care (routine) – Services and supplies for corns and calluses of the feet, conditions of the toenails other than infection, hypertrophy, or hyperplasia of the skin of the feet, and other routine foot care, except in the case of Members being treated for diabetes mellitus.
- Growth hormone injections or treatments, except to treat documented growth hormone deficiencies.
- Homeopathic medicines or homeopathic supplies.
- Hypnotherapy.
- Immunizations when recommended for, or in anticipation of, exposure through work.
- Infertility – Surgery to reverse voluntary sterilization, sexual dysfunction, and services, supplies, and drugs for in vitro fertilization.
- Instructional or educational programs, except National Diabetes Prevention Programs, diabetes self-management programs when Medically Necessary.
- Intra and extra coronal splinting – Devices and procedures for intra and extra coronal splinting to stabilize mobile teeth.

- Jaw – Services or supplies for developmental or degenerative abnormalities of the jaw, malocclusion, dental implants, improving placement of dentures, Proesthetic Devices for treatment of TMJ conditions, and artificial larynx.
- Maintenance supplies and equipment not unique to medical care.
- Massage or massage therapy, even as part of a physical therapy program.
- Mattresses and mattress pads unless Medically Necessary to heal pressure sores.
- Mental health treatment related to the following are excluded: court-mandated psychological evaluations for child custody determinations; voluntary mutual support groups; mental examinations for the purpose of adjudication of legal rights; psychological testing and evaluations not provided as an adjunct to treatment or diagnosis of a Behavioral Health Condition; stress management, parenting skills, or family education; and assertiveness training.
- Modifications to vehicles or structures to prevent, treat, or accommodate a medical condition.
- Motion analysis, including videotaping and 3-D kinematics, dynamic surface and fine wire electromyography, including Provider review.
- Myeloablative high dose Chemotherapy, except when the related transplant is specifically covered under the transplantation provisions of this plan.
- Naturopathic supplies.
- Nicotine related disorder treatment, other than those covered through Tobacco Cessation Program services.
- Obesity services and bariatric surgery – All services, medications, and supplies for weight reduction control and all categories of obesity, regardless of the medical conditions that may be caused or exacerbated by excess weight, including food supplementation, behavior modification, and self-help programs. Bariatric surgery and other gastric restrictive procedures, or the revision of these procedures.
- Obesity screening and counseling for children and adults is covered through your primary care provider. For more information, see your PacificSource Student Guide.
- Oral/facial motor therapy for strengthening and coordination of speech-producing musculature and structures, except as Medically Necessary in the restoration or improvement of speech following a traumatic brain Injury or for Members diagnosed with a pervasive developmental disorder.
- Orthognathic surgery – Services and supplies to augment or reduce the upper or lower jaw, except to repair an Accidental Injury or for removal of a malignancy, including reconstruction of the jaw.
- Orthopedic shoes and shoe modifications.
- Over-the-counter non-Prescription Drugs, unless included on your Drug List or is otherwise listed as a Covered Service in the PacificSource policy. Does not apply to tobacco cessation medications covered under USPSTF guidelines.
- Panniculectomy (removal of panniculus, or excess skin, from lower abdomen) for any indication.
- Personal items such as telephones, televisions, and guest meals during a stay at a Hospital or other inpatient facility.
- Photographic images.
- Physical or eye examinations required by an employer.
- Precision attachments.
- Private nursing service.
- Programs that teach a person to use medical equipment, care for family members, or self-administer drugs or nutrition, except for diabetic education benefit.

- Psychoanalysis or psychotherapy received as part of an educational or training program, regardless of diagnosis or symptoms that may be present.
- Recreation therapy – outpatient.
- Rehabilitation – Functional capacity evaluations, work hardening programs, vocational rehabilitation, community reintegration services, and driving evaluations and driving training programs, except as Medically Necessary in the restoration or improvement of speech following a traumatic brain Injury or for Members diagnosed with a pervasive development disorder.
- Replacement costs for worn or damaged Durable Medical Equipment that would otherwise be replaceable without charges under warranty or other agreement.
- Screening tests – Services and supplies, including imaging and screening exams performed for the sole purpose of screening and not associated with specific diagnoses and/or signs and symptoms of disease or of abnormalities on prior testing (including, but not limited to, total body CT imaging, CT colonography, and bone density testing). This does not include preventive care screenings listed in the Preventive Care Services section.
- Self-help health or instruction or training programs.
- Sensory integration training. This exclusion does not apply if the program, training, or therapy is part of a treatment plan for a pervasive developmental disorder.
- Services or supplies covered under any plan or program established by a domestic or foreign government or political subdivision, unless such exclusion is prohibited by law.
- Services or supplies not listed as a Covered Service, unless required under federal or state law.
- Services or supplies with no charge, or for which the Member is not legally required to pay, or for which a Provider or facility is not licensed to provide even though the service or supply may otherwise be eligible. This exclusion includes any service provided by the Member, or any licensed professional that is directly related to the Member by blood or marriage.
- Services required by state law as a condition of maintaining a valid driver license or commercial driver license.
- Services, supplies, and equipment not involved in diagnosis or treatment but provided primarily for the comfort, convenience, alteration of the physical environment, or education of a patient. This includes appliances like adjustable power beds sold as furniture, air conditioners, air purifiers, room humidifiers, heating and cooling pads, home blood pressure monitoring equipment, light boxes, conveyances other than conventional wheelchairs, whirlpool baths, spas, saunas, heat lamps, tanning lights, and pillows.
- Sexual disorders – Services or supplies for the treatment of erectile or sexual dysfunction, unless defined in the current edition of the Diagnostic and Statistical Manual of Mental Disorders.
- Sinus lift grafts to prepare sinus site for implants.
- Snoring – Services or supplies for the diagnosis or treatment of snoring, except when attributed to the diagnosis of sleep apnea.
- Social skills training. This exclusion does not apply if the program, training, or therapy is part of a treatment plan for a pervasive developmental disorder.
- Stress-breaking or habit-breaking appliances.
- Support groups.
- Temporomandibular joint (TMJ) – Related services, medications, or treatment for associated myofascial pain including physical or orofacial therapy. Advice or treatment, including physical therapy and/or orofacial therapy, either directly or indirectly for temporomandibular joint dysfunction, myofascial pain, or any related appliances. For related provisions, see jaw and orthognathic surgery in this section and in the Professional Services section.
- Tooth transplantation – Services and supplies provided in connection with tooth transplantation, including re-implantation from one site to another, splinting, and/or stabilization. This exclusion does not relate to the re-implantation of a tooth into its original socket after it has been avulsed.

- Transplants – Any services, treatments, or supplies for the transplantation of stem cells or any human body organ or tissue, except as expressly provided under the provisions of this plan for covered transplantation expenses.
- Treatment after insurance ends – Services or supplies a Member receives after the Member’s coverage under this plan ends. The only exception is for Class III Services ordered and fitted before enrollment ends and are placed within 31 days after enrollment ends.
- Treatment not Medically Necessary – Services or supplies that are not Medically Necessary for the diagnosis or treatment of an Illness or Injury.
- Treatment of any Illness or Injury resulting from an illegal occupation or attempted felony, or treatment received while in the custody of any law enforcement other than with the local supervisory authority while pending disposition of charges.
- Treatment of any work-related Illness or Injury except as described in the On-the-Job Illness or Injury and Workers’ Compensation section.
- Treatment prior to enrollment.
- Unwilling to release information – Charges for services or supplies for which a Member is unwilling to release medical, dental, or eligibility information necessary to determine the benefits covered under this plan.
- War-related conditions – The treatment of any condition caused by or arising out of an act of war,

## DEFINITIONS

Accident means an unforeseen or unexpected event causing injury that requires medical attention.

Allowable Fee is the dollar amount established by PacificSource for reimbursement of charges for specific services or supplies provided by out-of-network providers. PacificSource uses several sources to determine the allowable fee. Depending on the Service or supply and the geographical area in which it is provided, the allowable fee may be based on data collected from the Centers for Medicare and Medicaid Services (CMS), other nationally recognized databases, or PacificSource, as documented in PacificSource’s payment policy.

Appeal means a written or verbal request from an enrollee or, if authorized by the enrollee, the enrollee’s authorized representative, to change a previous decision made by PacificSource concerning:

- Access to healthcare benefits, including an adverse benefit determination made pursuant to utilization management,
- Claims payment, handling or reimbursement for healthcare services,
- Matters pertaining to the contractual relationship between an Enrollee and PacificSource,
- Rescissions of enrollee’s benefit coverage by PacificSource; and
- Other matters as specifically required by law.

Authorized Representative is an individual who by law or by the consent of a person may act on behalf of the person. An authorized representative must have the member complete and execute an Authorization to Use or Disclose PHI form and a Designation of Authorized Representative form, both of which are available at [Pacificsource.com/PSU](https://www.pacificsource.com/PSU), and which will be supplied to you upon request. These completed forms must be submitted to PacificSource before PacificSource can recognize the authorized representative as acting on behalf of the member.

Coinsurance means a defined percentage of the allowable fee for covered services and supplies the member receives. It is the percentage the member is responsible for, not including copays and deductibles. The coinsurance amounts the member is responsible for are listed in your Schedule of Benefits.

Contracted Allowable Fee is an amount PacificSource agrees to pay an In-Network Provider for a given service or supply through direct or indirect contract.

Copayment (also referred to as copay) is a fixed, up-front dollar amount the member is required to pay for certain covered services. The copay applicable to a specific covered service is listed under that specific benefit in your Schedule of Benefits.

Covered Expense is an expense for which benefits are payable under this Plan subject to applicable deductible, copayment, coinsurance, out-of-pocket maximum, or other specific limitations.

Deductible means the portion of the healthcare expense that must be paid by the member before the benefits of this plan are applied. A plan may include more than one deductible.

Emergency Medical Condition means a medical condition:

- That manifests itself by acute symptoms of sufficient severity, including severe pain that is a prudent layperson possessing an average knowledge of health and medicine would reasonably expect that failure to receive immediate medical attention would;
- Place the health of a person, or an unborn child in the case of a pregnant woman, in serious jeopardy;
- Result in serious impairment to bodily functions; or
- Result in serious dysfunction of any bodily organ or part.
- With respect to a pregnant woman who is having contractions, for which there is inadequate time to affect a safe transfer to another hospital before delivery or for which a transfer may pose a threat to the health or safety of the woman or the unborn child.

Generic Drugs are drugs that, under federal law, require a prescription by a licensed physician (M.D. or D.O.) or other licensed medical provider, and are not brand name medications. By law, generic drugs must have the same active ingredients as the brand name medications and are subject to the same standards of their brand name counterparts. Generic drugs must be approved by the FDA through an Abbreviated New Drug Application and generally cannot be limited to a single manufacturer.

In-Network Provider means a physician, healthcare professional, dentist, oral surgeon, endodontist, orthodontist, periodontist, pedodontist, denturist, dental hygienist, hospital, medical facility, or supplier of medical supplies that directly or indirectly holds a provider contract or agreement with PacificSource.

Injury means bodily trauma or damage that is independent of disease or infirmity.

Medically Necessary means those services and supplies that are required for diagnosis or treatment of illness, injury, or disease and that are:

- Consistent with the symptoms or diagnosis and treatment of the condition;
- Consistent with generally accepted standards of good medical practice in your plan's state of issue, or expert consensus physician opinion published in peer-reviewed medical literature, or the results of clinical outcome trials published in peer-reviewed medical literature;
- As likely to produce a significant positive outcome as, and no more likely to produce a negative outcome than, any other service or supply, both as to the illness, injury, or disease involved and the patient's overall health condition;
- Not for the convenience of the member or a provider of services or supplies; and
- The least costly of the alternative services or supplies that can be safely provided. When specifically applied to a hospital inpatient, it further means that the services or supplies cannot be safely provided in other than a hospital inpatient setting without adversely affecting the patient's condition or the quality of medical care rendered.

Services and supplies intended to diagnose or screen for a medical condition in the absence of signs or symptoms, or of abnormalities on prior testing, including exposure to infectious or toxic materials or family history of genetic disease, are not considered medically necessary under this definition.

Out-of-Network Provider is a provider of covered services or supplies that does not directly or indirectly hold a provider contract or agreement with PacificSource.

Physician means a state-licensed Doctor of Medicine (M.D.) or a Doctor of Osteopathy (D.O.).

Prescription Drugs are drugs that, under federal law, require a prescription by a licensed physician (M.D. or D.O.) or other licensed medical provider.

Schedule of Benefits is a summary of the plan issued or applied for, not a contract of insurance that includes a list of principle benefits and coverages, and a statement of the limitations and exclusions contained in the plan.

Usual, customary, and reasonable fee (UCR) is the dollar amount established by PacificSource for reimbursement of eligible charges for specific services or supplies provided by out-of-network providers. PacificSource uses several sources to determine UCR. Depending on the service or supply and the geographical area in which it is provided, UCR may be based on data collected from the Centers for Medicare and Medicaid Services (CMS), contracted vendors, other nationally recognized databases, or PacificSource, as documented in PacificSource's payment policy. An out-of-network provider may charge more than the limits established by the definition of UCR. Charges that are eligible for reimbursement, but exceed the UCR, are the member's responsibility.

## EMERGENCY ASSISTANCE SERVICES: ACADEMIC EMERGENCY SERVICES

Academic Emergency Services:  
1 (855) 873-3555 (Toll-free within the U.S.)  
1 (610) 263-4660 (Outside the U.S.)  
Email: [assistance@ahpcare.com](mailto:assistance@ahpcare.com)  
[aes.myahpcare.com](http://aes.myahpcare.com)

As a participant in the student health plan, you have access to the emergency travel services and benefits when you are traveling over 100 miles from home or outside your home country.

### Emergency Medical Evacuation, Repatriation and Emergency Family Assistance Services

- Medical Evacuation, Unlimited
- Medically Repatriation, Unlimited
- Repatriation of Mortal Remains, Unlimited; up to a maximum of \$3,000 for the immediate family to use for expenses associated with traveling to a funeral or actual funeral related expenses such as an urn, casket, coffin, burial or funeral expenses and up to a maximum of \$2,500 for air travel expenses for a family member/companion to join the insured's body during the repatriation
- Emergency Family Travel Arrangement for a family member or friend to visit student, up to \$10,000 with 3-day hospitalization, limit to \$300 per day for lodging and a limit to \$50 per day for daily meals
- Return of Dependent Children, up to \$5,000, if left unattended
- Emergency Family Reunion Arrangements, up to \$10,000, in the event of illness or death of family member
- Return of Personal Belongings, up to \$1,000 in the event of evacuation or death
- Accidental Death and Dismemberment, \$25,000

### Medical, Travel, Safety and Legal Assistance

- Pre-travel information portal
- Physician referrals outside of the U.S.
- Medical monitoring during an emergency evacuation to ensure adequate care
- Prescription assistance
- Luggage lost in transit
- Passport replacement assistance
- Emergency travel arrangements
- Emergency translation assistance and/or interpreter referral
- Legal referral

## Additional Benefits

- Political Emergency and Natural Disaster Evacuation Coverage
- Emergency Family Travel, 3-Day Threshold

Academic Emergency Services are available to you 24 hours a day, 7 days a week.

Simply call the number above to get access to knowledgeable assistance coordinators who will help you navigate any unfamiliar cultures or circumstances.

Terms, limitations, and conditions apply to all services and benefits. Academic Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LLC, separate and independent from Academic HealthPlans Inc. (AHP), a Risk Strategies Company.

## CLAIM PROCEDURE

Your In-Network Provider will file claims with PacificSource. All you need to do is show your ID card to the In-Network Provider.

If you receive care from an Out-of-Network Provider, the provider may submit the claim to PacificSource for you. If not, you are responsible for sending the claim to PacificSource for processing. Your claim must include a copy of your provider's itemized bill. It must also include your name, ID number and/or the patient's name. If you were treated for an accidental injury, please include the date, time, place, and circumstances of the accident.

All claims for benefits should be turned in to PacificSource within 90 days of the date of service. If it is not possible to submit a claim within 90 days, turn in the claim with an explanation as soon as possible. In some cases PacificSource may accept the late claim. We will never pay a claim that was submitted more than a year after the date of service.

PacificSource has the sole right to pay benefits to the Enrollee, the provider, or both jointly. You will receive an "Explanation of Benefits" when your claims are processed. The Explanation of Benefits will explain how your claim was processed, according to the benefits of your Student Health Insurance Plan.

All claims should be sent to:  
PacificSource Health Plans  
Attn: Claims Department  
P.O. Box 7068, Springfield, OR 97475-0068  
(541) 225-2741 or (855) 274-9814 (toll-free)

Customer Service Representatives are available 7:00 AM to 5:00 PM (PST), Monday through Friday, for any questions. Claim forms can be obtained by calling the number above or by visiting [pacificsource.com/psu](http://pacificsource.com/psu).

## PRESCRIPTION DRUG CLAIM PROCEDURE

When obtaining a covered prescription, please present your ID card to an In-Network Pharmacy, along with your applicable Copayment. The pharmacy will bill PacificSource for the cost of the drug, plus a dispensing fee, less the Copayment amount.

When you need to fill a prescription, and do not have your ID card with you, you may obtain your prescription from an In-Network Pharmacy, and be reimbursed by submitting a completed Prescription Drug claim form. You will be reimbursed for the covered medications using the PacificSource contracted amount for the medication, less your copayment. For a prescription claim form, go to [pacificsource.com/psu](http://pacificsource.com/psu).

Prescriptions from an Out-of-Network Pharmacy must be paid for in full at the time of service and submitted for reimbursement.

## HOW TO APPEAL A CLAIM

In the event an Enrollee disagrees with how a claim was processed, he or she may request a review of the decision. The Enrollee's requests must be made in writing within 180 days of the date of the Explanation of Benefits (EOB). The Enrollee's request must include why he or she disagrees with the way the claim was processed. The request must also include any additional information that supports the claim (e.g., medical records, physician's office notes, operative reports, physician's letter of medical necessity, etc.).

Please submit all requests to:  
PacificSource Health Plans  
Attn: Appeals  
P.O. Box 7068, Springfield, OR 97475-0068

This material is for information only and is not an offer or invitation to contract. Health insurance plans contain exclusions, limitations and benefit maximums. Providers are independent contractors and are not agents of PacificSource. Provider participation may change without notice. PacificSource does not provide care or guarantee access to health services. Information is believed to be accurate as of the production date; however, it is subject to change.

NOTICE: Any person who knowingly and with intent to injure, defraud or deceive any insurance company or other person files an application for insurance or statement of claim containing any materially false information or who conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

#### IMPORTANT NOTE

The Portland State University Student Health Insurance Plan is underwritten by PacificSource Health Plans and administered by Academic HealthPlans, Inc. (AHP), a Risk Strategies Company.