

Portland University SHIP

Benefit Year: 2023 – 2024

Provider Network: Navigator

Who is eligible? 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 approved online insurance waiver of comparable coverage. If you are not enrolled in five 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. Please check the footnotes of your class descriptions or your Student account to see whether or not you have been charged.

	Per Member Per Term
Early Fall Arrivals	\$515.12
Fall	\$1,255.41
Winter	\$1,255.41
Spring/Summer	\$1,255.41
Summer Only	\$916.62

The premiums above include a fee charged by your school.

This plan has an Actuarial Value of 79.48% which satisfies the gold metal level of the ACA.

Student Health Center: Center for Student Health and Counseling (SHAC)

If the Member is a Student of Portland State University, the Student Health Center listed above is considered an In-network provider for covered services. Services provided by the Student Health Center are covered per University guidelines.

Deductible Per Benefit Year	Center for Student Health and Counseling (SHAC)	In-network	Out-of-network
Individual/Family	None/None	\$300/\$600	\$600/\$1,200
Out-of-Pocket Limit Per Benefit Year	Center for Student Health and Counseling (SHAC)	In-network	Out-of-network
Individual/Family	None/None	\$8,700/\$17,400	\$14,000/\$28,000

Note: In-network deductible and out-of-pocket limit accumulate separately from the out-of-network deductible and out-of-pocket limit. Even though you may have the same benefit for in-network and out-of-network, your actual costs for services provided out-of-network may exceed this plan’s out-of-pocket limit for out-of-network services. In addition, out-of-network providers may in certain situations bill you for the difference between the amount charged by the provider and the amount allowed by the insurance company (called balance billing). Balance billing amounts are not counted toward the

out-of-network out-of-pocket limit. For additional information about balance billing or allowable fees, see your student guide.

The member is responsible for any amounts shown above, in addition to the following amounts:

Service/Supply	SHAC Member Pays	In-network Member Pays	Out-of-network Member Pays
Preventive Care			
Well baby/Well child care, ages birth - 21	Not available	No deductible, 0%	After deductible, 50%
Preventive physicals	No deductible, 0%	No deductible, 0%	After deductible, 50%
Preventive STD screening	No deductible, 0%	No deductible, 0%	After deductible, 50%
Well woman visits	No deductible, 0%	No deductible, 0%	After deductible, 50%
Preventive mammograms	Not available	No deductible, 0%	After deductible, 50%
Immunizations	No deductible, 0%	No deductible, 0%	After deductible, 50%
Preventive colonoscopy	Not available	No deductible, 0%	After deductible, 50%
Professional Services			
Office and home visits	No deductible, 0%	After deductible, \$35	After deductible, \$70 plus 50%
Naturopath office visits	Not available	After deductible, \$35	After deductible, \$70 plus 50%
Specialist office and home visits	Not available	After deductible, \$35	After deductible, \$70 plus 50%
Telehealth visits	Not available	After deductible, 0%	After deductible, \$70 plus 50%
Newborn nurse home visits	Not available	No deductible, 0%	After deductible, 50%
Office procedures and supplies	No deductible, 0%	After deductible, 30%	After deductible, 50%
Surgery	No deductible, 0%	After deductible, \$150 plus 30%	After deductible, 50%
Outpatient rehabilitation services	Not available	After deductible, \$35 plus 30%	After deductible, \$70 plus 50%
Acupuncture (12 visits per benefit year)	No deductible, 0%	After deductible, \$35 plus 30%	After deductible, \$70 plus 50%
Chiropractic manipulation/Spinal manipulation (20 visits per benefit year)	Not available	After deductible, \$35 plus 30%	After deductible, \$70 plus 50%
Hospital Services			
Inpatient room and board	Not available	After deductible, \$250 plus 30%	After deductible, 50%
Inpatient rehabilitation services	Not available	After deductible, 30%	After deductible, 50%
Skilled nursing facility care	Not available	After deductible, 30%	After deductible, 50%
Outpatient Services			
Outpatient surgery/services	Not available	After deductible, \$150 plus 30%	After deductible, 50%

Service/Supply	SHAC Member Pays	In-network Member Pays	Out-of-network Member Pays
Diagnostic imaging – advanced	Not available	After deductible, \$100 plus 30%	After deductible, 50%
Diagnostic and therapeutic radiology/laboratory and dialysis – non-advanced	No deductible, 0%	After deductible, 30%	After deductible, 50%
Urgent and Emergency Services			
Urgent care center visits	Not available	After deductible, \$50	After deductible, \$60 plus 50%
Emergency room visits – medical emergency	Not available	After deductible, \$250 plus 30%^	After deductible, \$250 plus 30%^
Emergency room visits – non-emergency	Not available	After deductible, \$250 plus 30%^	After deductible, \$250 plus 30%^
Ambulance, ground	Not available	After deductible, \$150 plus 30%	After deductible, \$150 plus 30%
Ambulance, air	Not available	After deductible, \$150 plus 30%	After deductible, \$150 plus 30%
Maternity Services**			
Physician/Provider services (global charge)	Not available	After deductible, 30%	After deductible, 50%
Hospital/Facility services	Not available	After deductible, \$250 plus 30%	After deductible, 50%
Mental Health and Substance Use Disorder Services			
Office visits	No deductible, 0%	After deductible, \$35	After deductible, \$70 plus 50%
Inpatient care	Not available	After deductible, \$100 plus 30%	After deductible, 50%
Residential programs	Not available	After deductible, \$100 plus 30%	After deductible, 50%
Other Covered Services			
Allergy injections	Not available	After deductible, 30%	After deductible, 50%
Durable medical equipment	No deductible, 0%	After deductible, 30%	After deductible, 50%
Home health services	Not available	After deductible, 30%	After deductible, 50%
Transplants	Not available	After deductible, 30%	After deductible, 50%
Impacted wisdom tooth extraction	No deductible, 0%	After deductible, 30%	After deductible, 30%

This is a brief summary of benefits. Refer to your student guide for additional information or a further explanation of benefits, limitations, and exclusions.

^ Copay applies to ER physician and facility charges only. Copay waived if admitted into hospital.

** Medically necessary services, medication, and supplies to manage diabetes during pregnancy from conception through six weeks postpartum will not be subject to a deductible, copayment, or coinsurance.

Additional information

What is the deductible?

Your plan's deductible is the amount of money that you pay first, before your plan starts to pay. You'll see that many services, especially preventive care, are covered by the plan without you needing to meet the deductible. The individual deductible applies if you enroll without dependents. If you and one or more dependents enroll, the individual deductible applies for each family member only until the family deductible has been met. There is no deductible when you use the Center for Student Health and Counseling (SHAC).

Note that there is a separate category for in-network and out-of-network when it comes to meeting your deductible. Only in-network expense applies to the in-network deductible and only out-of-network expense applies to the out-of-network deductible.

What is the out-of-pocket limit?

The out-of-pocket limit is the most you'll pay for covered services during the benefit year. Once the out-of-pocket limit has been met, the plan will pay 100 percent of allowed amounts for covered services for the rest of that benefit year. The individual out-of-pocket limit applies only if you enroll without dependents. If you and one or more dependents enroll, the individual out-of-pocket limit applies for each member only until the family out-of-pocket limit has been met. Be sure to check your student guide, as there are some charges, such as non-essential health benefits, penalties and balance billed amounts that do not count toward the out-of-pocket limit.

Note that there is a separate category for in-network and out-of-network when it comes to meeting your out-of-pocket limit. Only in-network expense applies to the in-network out-of-pocket limit and only out-of-network expense applies to the out-of-network out-of-pocket limit.

Payments to providers

Payment to providers is based on the prevailing or allowable fee for covered services. In-network providers accept the allowable fee as payment in full. Services of out-of-network providers could result in out-of-pocket expense in addition to the percentage indicated.

Prior authorization

Coverage of certain medical services and surgical procedures requires a benefit determination by PacificSource before the services are performed. This process is called prior authorization. Prior authorization is necessary to determine if certain services and supplies are covered under this plan, and if you meet the plan's eligibility requirements. Prior authorization does not change your out-of-pocket expense for in-network and out-of-network providers. You can search for procedures and services that require prior authorization on our website, Authgrid.PacificSource.com (select Commercial for the line of business).

Discrimination is against the law

PacificSource Health Plans complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. PacificSource does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.