

# Boise State University 2017/18 Student Health Insurance



**for International Students**

## Your Student Health Insurance Plan offers:

- No deductibles or co-insurance for care received at Boise State University Health Services
- Access to engaged providers locally and across the nation
- Wellness-focused coverage
- Outstanding customer service

To learn more about PacificSource, visit [PacificSource.com/why-pacificsource](http://PacificSource.com/why-pacificsource)

## Eligibility

This plan covers international students (and their spouses and dependents) attending Boise State University. The premium is automatically billed on the tuition billing statement.

Eligible dependents of students enrolled in the plan may participate in the plan on a voluntary basis. Contact PacificSource at [4StudentHealth.com](http://4StudentHealth.com) for enrollment information.

## Cost

Program	Coverage Dates	Cost for Student	Additional Cost per Spouse or Dependent*
International Students	Fall: 8/1/17 - 12/31/17	\$585	\$585
	Spring: 1/1/2018 - 5/31/2018	\$585	\$585
	Summer: 6/1/2018 - 7/31/2018	\$234	\$234

### Learn More

[4studenthealth.com](http://4studenthealth.com)

### Phone

Direct: (541) 225-2741

Toll-free: (855) 274-9814

### Email

[StudentHealth@pacificsource.com](mailto:StudentHealth@pacificsource.com)

### Group No.

G0037239

*\*Eligible dependents of those enrolled in the plan may participate in the plan on a voluntary basis. Visit [pacificsource.com/BoiseState](http://pacificsource.com/BoiseState) to access the enrollment form and payment information. For questions specific to enrolling dependents please contact [4StudentHealth.com](http://4StudentHealth.com).*

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# Online Tools Available at PacificSource.com

- Through **InTouch**, our secure website for members, you can view your claims, status of preauthorizations, accumulated expenses toward your plan's deductibles, and more.
- **CaféWell** is a secure, online health engagement portal with personalized guidance and support to live a healthier life. Access CaféWell via InTouch.
- **Our Provider Directory** will help you locate healthcare providers and facilities. Visit [PacificSource.com/BoiseState](http://PacificSource.com/BoiseState) to access the directory and nationwide providers.
- **Print a temporary Insurance ID card** if you need to order prescriptions or access medical services before your new ID card arrives. Visit [PacificSource.com/BoiseState](http://PacificSource.com/BoiseState).

## Benefits at a Glance

	University Health Services	Participating and Nonparticipating Providers
Contract-year deductible	NA	\$0
Out-of-pocket limit	NA	\$2,500
Family out-of-pocket limit	NA	\$12,500
Plan maximum	Unlimited	Unlimited

Participating and nonparticipating provider charges accumulate separately.

## Examples of Your Share of Costs

Service	University Health Services	Participating Providers	Nonparticipating Providers
Routine physicals			
Well woman visits	No charge*	No charge*	20% co-insurance
Immunizations			
Office visits	No charge*	\$20 Co-pay / visit	20% co-insurance
Urgent care visits	No charge*	\$20 Co-pay / visit	20% co-insurance
Mental health/chemical dependency office visits	No charge*	\$20 Co-pay / visit	20% co-insurance
Outpatient habilitation/rehabilitation services	NA	\$20 Co-pay / visit	20% co-insurance
Inpatient habilitation/rehabilitation services	NA	\$100 co-pay / visit	20% co-insurance
Inpatient or outpatient surgery/services	NA	\$100 co-pay / visit	20% co-insurance
Diagnostic and therapeutic radiology and lab	NA	No Charge*	20% co-insurance
Emergency room visits	NA	\$100 co-pay / visit	
Ambulance	NA	\$100 co-pay / per trip	
Chiropractic manipulations	NA	\$20 co-pay / visit	20% co-insurance
Prescription drugs (90-day Rx available)	NA	Tier 1: 50% co-insurance for a 30-day supply* Tier 2: 50% co-insurance for a 30-day supply* Tier 3: 50% co-insurance for a 30-day supply*	

This is a brief summary of benefits. Refer to the Student Policy for additional information or a further explanation of benefits, limitations, and exclusions.

## Insurance Term Glossary

**Deductible:** The amount you owe for healthcare services your health insurance or plan covers before your health insurance or plan begins to pay.

**Contract Year:** The 12-month period on which your insurance plan operates.

**For more definitions,** visit [PacificSource.com/glossary.aspx](http://PacificSource.com/glossary.aspx).

## myPacificSource Mobile App

Stay "InTouch" with your PacificSource coverage, no matter where you are, with our free app. Download our free app from the Amazon, Android™, or Apple® app stores. For more information, visit [PacificSource.com/mobile](http://PacificSource.com/mobile).

*\*Not subject to contract-year deductible.*

*^Co-pay applies to ER physician and facility charges only. Co-pay waived if admitted into hospital. For emergency medical conditions, nonparticipating providers are paid at the participating provider level.*

**Student Health Insurance brokered by Ascension Benefits and Insurance Solutions (800) 537-1777.**



# Benefit Limitations and Exclusions

## Excluded Services

This is not a complete list of exclusions, see your Student Guide for a more detailed list:

- Acute care, rehabilitative, diagnostic testing except as specified as a covered service in this policy; for mental or nervous conditions and substance abuse or addiction services not recognized by the American Psychiatric and American Psychological Associations.
- Immunizations when recommended for or in anticipation of exposure through travel or work.
- Inpatient or outpatient custodial care; or for inpatient or outpatient services consisting mainly of educational therapy, behavioral modification, self-care or selfhelp training, except as specified as a covered service in this policy.
- Mental health treatments for conditions as listed in the current Diagnostic and Statistical Manual (DSM) of the American Psychiatric Association which, according to the DSM, are not attributable to a mental health disorder or disease.
- Over-the-counter medications or nonprescription drugs. Does not apply to tobacco cessation medications covered under USPSTF.
- 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 training programs.