



**2017-2018**

**USING YOUR INSURANCE**



**BOISE STATE UNIVERSITY**  
International Student Insurance Plan



## Your Insurance ID Card

You may download your ID card once you are enrolled in the plan. Visit [www.4studenthealth.com/boisestate-intl](http://www.4studenthealth.com/boisestate-intl) and click on the ID card icon for the link to the PacificSource InTouch site to be able to download your insurance ID card.

**Keep your ID card with you at all times!** You will need your card when you visit University Health Services or the doctor's office, urgent care, or hospital.



## What You Will Pay

- The cost of the insurance charge
- A \$20 copay when you go to a doctor's office (waived if you visit University Health Services)
- A \$100 copay if you go to the emergency room (waived if you are admitted to hospital)
- 50% of the cost of prescription medication
- Out-of-network coinsurance if you don't use an in-network provider
- Full amount for any services not covered by insurance (see exclusions and limitations in the plan brochure)



## Where to Access Care

If you experience a sickness or an injury, here are the places you should go to access care. Each of these are discussed in detail on the following pages.

- **University Health Services**, for minor illness or injuries
- **Doctor's office**, for medical concerns and sick visits
- **Urgent care center**, for illness or injuries when University Health Services or your doctor's office is closed
- **Hospital**, for scheduled surgery or a medical emergency only



## What Does "In-Network" Mean and Why Does It Matter?

- In-network means providers such as doctors, specialists, and hospitals that accept this insurance plan. *(Note: Sometimes it is also called "PPO" or "Preferred" network.)*
- The network for this plan is **PacificSource**.
- If you use an in-network provider, covered medical services are paid by the insurance company at 100%. If you use an out-of-network provider, meaning a provider who is not in-network, covered medical expenses are paid at 80%. *(Note: Copays are not included in what the insurance company pays.)*
- Most providers listed on the **PacificSource** website [www.pacificsource.com/boisestate](http://www.pacificsource.com/boisestate) are available to you.
- Always check with the doctor or medical facility directly to confirm that they accept **PacificSource** before you receive treatment.

**It is best to locate an in-network doctor, urgent care center, and emergency room near you before you get sick.**



## What Is Covered?

- Unlimited benefit year maximum for all eligible medical expenses
- Most doctor visits and hospital charges, paid at 100% (after copay) when you use an in-network provider or 80% when you use an out-of-network provider
- Emergency expenses
- Surgery, in- and out-patient
- Physical therapy, chiropractic care, acupuncture
- Preventive care
- Tests, procedures, and laboratory services, such as X-rays and blood draws
- Pregnancy and maternity
- Most prescriptions, covered at 50% of actual charge (contraceptives covered at 100% with no cost sharing)

**Limitations, copays, and coinsurance may apply.** Please see the plan brochure for full benefit details.



## Campus Health Center

For general medical care, please visit University Health Services. They can treat many conditions or refer you to another doctor or specialist, if necessary.

University Health Services  
Norco Building, Second Floor  
1910 University Drive  
Boise, ID 83725  
(208) 426-1459  
healthservices@boisestate.edu

HOURS	
Monday & Tuesday	8:00 a.m. – 5:00 p.m.
Wednesday	10:00 a.m. – 5:00 p.m.
Thursday & Friday	8:00 a.m. – 5:00 p.m.



## Getting a Medication

1. If your doctor prescribes a medication, you may fill it using any pharmacy, including Albertsons, Rite Aid, Walgreens, and Walmart.
2. ALWAYS ask for the generic form of the drug, if available; this will decrease the cost.
3. Remember to show your PacificSource ID card each time you fill a prescription to receive your 50% coverage benefit. If you don't have your card, your benefit cannot be applied and you'll have to pay for your prescription in full and submit a claim form for reimbursement.
4. Visit [www.pacificsource.com/boisestate](http://www.pacificsource.com/boisestate) to download a prescription drug claim form and fill out the form completely.
5. Send all receipts with the completed claim form to the address on the form. You will be reimbursed 50% of the cost. Make copies of all receipts for your records before you mail them.



## Doctor Visits

- When you have a health care need, such as a sickness, injury, or other medical concern, schedule an appointment to see a doctor.
- Use an in-network doctor whenever possible. *Note: You are not required to see in-network doctors; however, if you choose to see a doctor who is not an in-network provider, you will have to pay 20% of charges.*
- To find an in-network provider, follow these instructions:
  1. Go to [www.pacificsource.com/boisestate](http://www.pacificsource.com/boisestate) and click “Find a Doctor or Drug” at the top of the page.
  2. Click on the state in which you need to receive medical care.
  3. You can search by name, specialty, procedure, or more.
  4. Enter your ZIP code for location and press “Find Providers.”
  5. Select a doctor from the list.
- Phone the doctor's office to make an appointment. Tell them you have **PacificSource** insurance.
- Arrive 15 minutes early for your appointment. Bring your insurance ID card with you.
- Every visit to a health care professional, whether at University Health Services or a doctor's office, emergency room, urgent care center, etc., is treated confidentially. NO information will be released without your express written consent.



## Urgent Care

**Do not go to the hospital for minor illnesses or injuries!** If you need to see a doctor immediately and cannot wait for a scheduled appointment, please go to an **urgent care center**.

Hospital emergency rooms typically charge *2-3 times more* than a doctor's office or urgent care center. Use an urgent care center instead of an emergency room to save time and money.

Here are some in-network urgent care centers close to campus:

1. Saint Alphonsus Regional Medical Center  
1673 West Shoreline Drive, Suite 120  
Boise, ID 83706  
(208) 429-8311
2. State Street Immediate Medical Care  
4902 West State Street  
Boise, ID 83703  
(208) 853-3100



## Hospital Emergency Room

**In the case of a life-threatening emergency, call 911 for an ambulance or go to the nearest hospital emergency room (ER).**

Examples of life-threatening emergencies:

- Car accident
- Severe pain or excessive bleeding (especially from the head)
- Heart attack
- Higher fever or rash after surgery
- Broken bones
- Coughing up blood
- Signs of miscarriage

*These are only a few examples of emergency medical conditions. These examples do not constitute medical advice. Please contact a medical professional if you have questions about any medical condition.*



## How Claims Work

1. When a PacificSource participating provider treats you, your claims are automatically sent to PacificSource and processed.
2. If you receive care from a non-participating provider, the provider may submit the claim to PacificSource for you. If not, you are responsible for sending the claim to PacificSource for processing.
3. The insurance company will then send you an Explanation of Benefits. *This is not a bill.* It is a notification of what the insurance company will pay your doctor.
4. The doctor will receive payment from the insurance company and then bill you for any amount not covered by the insurance.
5. You must pay for any amount the insurance company doesn't cover. If you don't pay, it will affect your credit and possibly your visa status. *Note: Most charges are covered at 100% if you use an in-network provider.*



## Submitting a Claim

- **In most cases, the provider will submit the claim for you.**
- If you are asked to pay for services up front, you will need to submit a claim in order to be reimbursed (paid back) by the insurance company.
- Go to [www.pacificsource.com/boisestate](http://www.pacificsource.com/boisestate) and click on "Find a Doctor or Drug," select "Download a Form," select your state, and then choose "How to Submit a Claim" and follow the instructions.
- Send your claim with bills and receipts for medical treatment to:
 

PacificSource - Attn: Claims Department  
P.O. Box 7068  
Springfield, OR 97475-0068
- Make sure you have included all requested information so your claim will be processed promptly.
- Keep copies of all the documents you submit for claims.
- To check the status of a claim you submitted, call PacificSource at **(800) 688-5008**.

**For questions about claims or benefits, please contact:**

PacificSource  
Phone: **(800) 688-5008**  
Website: [www.pacificsource.com/boisestate](http://www.pacificsource.com/boisestate)

Please call us if you have any questions about this Plan.  
We are happy to assist you!

Ascension Benefits & Insurance Solutions  
Student Health



**(800) 537-1777**



**customerservice.la@ascensionins.com**



**www.4studenthealth.com/boisestate-intl**



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