

BENEFITS AT A GLANCE

Multnomah University 2014-2015 Student Health Insurance

Group number 65001902

Your Student Health Insurance Plan offers you access to:

- Regence BlueCross BlueShield of Oregon's robust provider network.
- The BlueCard® Program – With coverage from Regence, you take your health care benefits with you across the country and around the world.
- An annual deductible of \$300 per policy year and annual out-of-pocket maximum of \$5,300 per policy year.
- MDLIVE Telemedicine Service – Provides you with 24/7/365 access to a national network of licensed, board-certified U.S. physicians via phone, secure web video, secure mobile applications, and secure email in all 50 states. You can choose to connect to the first available MDLIVE doctor or schedule a visit any time of day at your convenience. MDLIVE physicians can diagnose most common conditions, recommend treatment, prescribe medication (if appropriate), and send a prescription to the pharmacy of your choice.

Online resources

Visit Regence's website to get more information and tips, and search for network providers. When you sign in as a registered user on regence.com, you'll also be able to:

- View claims
- Order more member cards
- Talk with experts about healthy cooking, habits and lifestyle changes
- Read reviews on providers and learn about their practices
- Get the latest health news
- Compare prices on many services and procedures
- Participate in wellness programs

How much does it cost?

Undergraduate and International Students	Fall 8/15/14 – 12/31/14	Spring 1/1/15 – 8/14/15
	\$665	\$1083
Graduate, Seminary and Masters Students	Fall 8/15/14 – 12/31/14	Spring 1/1/15 – 8/14/15
	\$882	\$1433

Who is eligible?

All traditional undergraduate students taking six or more hours and all international students are required to carry medical insurance comparable to that offered under the school's Student Health Insurance Plan.

Students may waive the Multnomah University Student Health Insurance Plan if their coverage meets or exceeds the following requirements:

1. Provides coverage for medically necessary care (accident and sickness) in the Portland, Oregon, area. (HMOs providing emergency coverage only or accident-only plans do not meet this requirement.)
2. Will remain in force throughout the academic year.
3. Provides coverage for prescription drugs.
4. Provides inpatient and outpatient mental health coverage.

Students who do not waive the coverage by the waiver deadline of September 16, 2014, will be automatically enrolled on the plan and the premiums will be charged to the student's tuition billing account at Multnomah University each semester, fall and spring.

Please note: If you do not want to be charged for the Multnomah University Student Health Insurance you MUST complete the annual waiver by September 16, 2014, at <https://mystro.benselect.com/NWSHIC>.

For Graduate, Seminary and Degree Completion students coverage is voluntary. If you want to purchase the 2014-2015 Multnomah University Student Health Insurance Plan you need to contact Student Services at Multnomah University for details.



Multnomah University 2014-2015 Student Health Insurance Plan			
	Preferred	Participating	Non-Participating
Annual Deductible	\$300		
Annual Out-of-Pocket Maximum	\$5,300		
Plan Maximum	Unlimited		
<i>After deductible has been met, eligible expenses are covered as follows unless noted otherwise:</i>			
Inpatient Hospital Services	80%	60%	
Inpatient/Outpatient Surgical Expenses	80%	60%	
Physician Office Visits	\$25 copay*	60%	
Emergency Room (copay waived if admitted)	\$150 copay*		
Inpatient Mental Health and Chemical Dependency	80%	60%	
Outpatient Mental Health and Chemical Dependency	\$25 copay*		
Women's Health Care	No charge		50%
Diagnostic X-Ray and Lab	80%	60%	
Routine Immunizations	No charge		50%
Complementary Care (chiropractic, naturopathic and acupuncture - limited to 24 visits per policy year)	\$25 copay*	60%	
Ambulance	80%		
Prescription Drug Medications	Generic: \$15 copay Preferred: \$30 copay Non-Preferred: \$50 copay		

*Deductible waived

Out-of-pocket maximum: The most you will have to pay out of your own pocket for covered care in a policy year (in deductible, copays and coinsurance). Once you meet the out-of-pocket maximum, your plan pays 100% for covered care for the rest of the year.

Deductible: The amount you must pay out of your own pocket each policy year before your plan begins to pay. Some services, such as preventive care, are covered by your plan before you meet your deductible.

Regence BlueCross BlueShield of Oregon gives you broad access to providers and allows you to control your out-of-pocket expenses by choosing from three categories of providers:

Preferred (Category 1): You choose to see a Preferred provider and save the most in your out-of-pocket expenses. Choosing this option means you will not be billed for balances beyond any deductible, copay and/or coinsurance for covered services.

Participating (Category 2): You choose to see a Participating provider and your out-of-pocket expenses will generally be higher than if you choose Preferred. This is because larger discounts with Preferred providers result in lower out-of-pocket amounts for you. When you choose a Participating provider, you will not be billed for balances beyond any deductible, copay and/or coinsurance for covered services.

Nonparticipating (Category 3): You choose to see a provider who does not have a Participating contract with Regence. Your out-of-pocket expenses will generally be higher than they would be if you saw a Preferred provider. Also, choosing this option means you may be billed for balances beyond any deductible, copay and/or coinsurance. This is sometimes referred to as balance billing.

Questions?

For questions about your medical and pharmacy benefits or claims, please contact Regence BlueCross BlueShield of Oregon:

Customer Service 1 (888) 526-9622 • 6 a.m. – 6 p.m. (Pacific time)

Brokered by: **USI Northwest 1 (800) 251-4246**

If you would like to talk to a registered nurse about health issues or symptoms, call our 24-hour nurse line: **Regence Advice24 1 (800) 267-6729**

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.myregence.com or by calling 1 (888) 367-2116.

