



# Lewis & Clark

## 2025/26 Student health insurance

For graduate students

### Your student health insurance plan offers:

- Coverage at an affordable rate
- Access to a wide network of providers locally and across the nation
- Member-focused customer service

### Eligibility and cost

All graduate students are strongly encouraged, but not required, to purchase Student Health Insurance. To enroll, visit [Enroll.PacificSource.com/LClark](https://Enroll.PacificSource.com/LClark). Payment is due at time of enrollment. Enrollment periods are listed in the table below. The Fall enrollment deadline is **September 16, 2025**, and the Spring enrollment deadline is **February 3, 2026**. Graduate students must be actively enrolled in courses to be eligible to purchase the student health insurance.

Please note: Graduate students must re-enroll each semester. Premium is to be paid directly to PacificSource at time of enrollment via credit card, debit card, or by bank withdrawal.

### How much does it cost?

Graduate student coverage period	Fall semester 9/1/2025–12/31/2025	Spring semester (with summer) 1/1/2026–8/31/2026
Cost	\$2,452	\$2,452
Enrollment period	8/1/2025–10/1/2025	12/1/2025–2/1/2026

New graduate student coverage period	Summer A 5/11/2026–8/31/2026	Summer B 6/10/2026–8/31/2026	Summer C 7/15/2026–8/31/2026
Cost	\$1,518	\$1,115	\$645
Enrollment period	4/9/2026–6/9/2026	5/13/2026–7/13/2026	6/18/2026–7/31/2026

### myPacificSource mobile app

View your PacificSource member ID and coverage info any time. Download our free app from the Amazon, Android,™ or Apple® app stores, or visit [PacificSource.com/mobile](https://PacificSource.com/mobile).

### Learn more

[PacificSource.com/students](https://PacificSource.com/students)

### Phone

**855-274-9814**

TTY: 711

We accept all relay calls.

### Email

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

### Group No.

G0035861



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## Helpful online tools

- **Setup your account on our mobile app:** [PacificSource.com/mobile](https://PacificSource.com/mobile)
- **Find doctors and locations:** [PacificSource.com/find-a-doctor](https://PacificSource.com/find-a-doctor).  
Select "Navigator" from the list of provider networks when doing a search.
- **Print your insurance ID card:** [PacSrc.co/printable-ID](https://PacSrc.co/printable-ID).



Set up your account at  
[InTouch.PacificSource.com/members](https://InTouch.PacificSource.com/members)

## Benefits at a glance

Provider network: Navigator	In-network providers	Out-of-network providers
<b>Contract-year deductible</b>	\$500	\$900
<b>Out-of-pocket limit</b>	\$3,500	\$10,500
<b>Plan maximum</b>	Unlimited	

In-network and out-of-network provider charges accumulate separately.

Your share of costs	In-network providers	Out-of-network providers
<b>Routine physicals</b>	No deductible, member pays \$0	After deductible, 40%
<b>Well woman visits</b>		
<b>Immunizations</b>		
<b>Office visits</b>	<b>First 3 visits:</b> No deductible, \$5 <b>Subsequent visits:</b> No deductible, \$20*	After deductible, 40%
<b>Urgent care and naturopath visits</b>	No deductible, \$20	After deductible, 40%
<b>Specialist office visits</b>	No deductible, \$40	After deductible, 40%
<b>Mental health/chemical dependency (MHCD) office visits</b>	<b>First 3 visits:</b> No deductible, \$5 <b>Subsequent visits:</b> No deductible, \$20*	No deductible, \$20
<b>Outpatient rehabilitation services</b>	No deductible, \$20	After deductible, 40%
<b>Inpatient or outpatient surgery/services</b>	After deductible, 20%	After deductible, 40%
<b>Advanced diagnostic imaging</b>		
<b>Diagnostic and therapeutic radiology and lab</b>	Member pays \$0 up to the first \$400, then 20% after deductible	After deductible, 40%
<b>Emergency room visits</b>	No deductible, \$200**	
<b>Ambulance</b>	After deductible, 20%	
<b>Chiropractic manipulations and acupuncture care</b> (20 visits chiropractic, 12 visits acupuncture)	No deductible, \$20	After deductible, 40%
<b>Prescription drugs</b> (up to a 30-day supply at retail)	Tier 1: No deductible, \$15 Tier 2: No deductible, \$30 Tier 3: No deductible, \$50 Specialty Drugs Tier 4: No deductible, \$75 (Drugs on the PacificSource Preventive Drug List have \$0 copay and are not subject to contract-year deductible)	

\*The combined first three visits are for each benefit year and apply to professional services office and home visits, telehealth visits, and mental health and substance use disorder services visits.

\*\*Copay applies to ER physician and facility charges only. Copay waived if admitted into hospital. For emergency medical conditions, out-of-network providers are paid at the in-network provider level.

## Glossary

### Deductible:

The dollar amount you pay out-of-pocket for covered services before your health insurance plan begins to pay for your care.

### Coinsurance:

The amount you owe for a covered healthcare service or prescription, calculated as a percentage of the allowed service amount.

For more definitions, visit [PacificSource.com/glossary](https://PacificSource.com/glossary).

Student Health Insurance brokered by USI Insurance Services, 800-251-4246.

Dental and vision included for members through age 18 only. Visit [PacificSource.com](https://PacificSource.com)/students for benefit information.

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