

Waiver Requirements OSU Graduate Assistant Plan

(Domestic and International graduate assistants with .2FTE or more)

Pursuant to the requirements stated in the Letter of Offer, graduate assistants with .2FTE (Full Time Employment) or greater are required to enroll in the OSU Graduate Insurance Plan. An insurance waiver may be granted only when the student is covered by an alternative policy, plan or contract that provides comparable coverage:

To be approved, your insurance policy must be comparable to the health plan you are waiving.

Current OSU coverage

Yearly deductible/Plan max/Out of pocket max	\$200 per person, \$600 max family / \$250,000 lifetime max/ \$1,000 out of pocket max per person at Preferred Providers
Office Visits	90% @ Preferred Providers, subject to yearly deductible.
Outpatient Lab & X-ray	90% @ Preferred Providers, subject to yearly deductible.
Hospital Room & Board, Surgeon, Anesthesia,	90% @ Preferred Providers, subject to yearly deductible.
Physical Therapy	90% @ Preferred Providers, subject to yearly deductible.
Mental Health & Substance Abuse	90% @ Preferred Providers, subject to yearly deductible.
Prescription Drugs	\$15, \$25, \$ 35 co-pay for generic, preferred, and non-preferred drugs
Emergency Room	\$50 co-pay then 90% @ Preferred Providers, subject to yearly deductible.
Pregnancy/Voluntary Termination of Pregnancy	90% @ Preferred Providers, subject to yearly deductible.

- International Students must show minimum \$7,500 coverage for Repatriation of Remains
- International Students must show minimum \$10,000 coverage for Medical Evacuation

DOCUMENTATION

Documentation of such coverage must indicate in English the insurance company's name and address for billing purposes, policy number, the coverage terms of the policy, the effective dates of the policy, any exclusions/limitations, the names of the individuals covered by the policy, and the maximum amount of coverage per accident and illness and/or in terms of cumulative benefits.

DEADLINE

This waiver must be submitted no later than the last day of the published open enrollment period. Students who do not submit a waiver during the open enrollment period will be held responsible for enrolling in the OSU Graduate Student Insurance Plan, and for authorizing payment for the premium.

LENGTH OF ENROLLMENT/WAIVER ELECTION

The decision to enroll in the graduate plan or waive coverage will be effective for one year at a time, or until the end of the academic year (whichever comes first). Students should submit their paperwork during the fall term open enrollment period. Students appointed during later terms should turn in their paperwork during the open enrollment period of the first eligible term. The student's choice to enroll in the graduate plan or waive coverage will remain in effect for all other eligible terms during the same academic year. New paperwork should be filled out each fall term. Students who initially waive the plan may qualify to enroll in the plan at a later date under special circumstances. Please contact the insurance office for more details.

You can have your insurance plan pre-approved by contacting the OSU Insurance Liaison.

Questions? Contact: OSU Insurance Liaison - Student Health Services
328 Plageman Bldg. Corvallis, OR 97331
Phone 541-737-7568
Fax 541-737-7914