

Waiver Requirements OSU International Plan

(International students with .2FTE or less)

For Graduate Assistant Plan
requirements turn over

OSU requires all non-resident international students and their dependants in the U.S. be covered by health insurance which meets the federal, state, and OSU requirements. Students must enroll in the OSU Student Health Insurance unless they provide proof of acceptable alternate health insurance (OAR 576-025-0020) and a completed waiver application.

To be approved, your insurance policy must meet or exceed these requirements:

- \$250,000 medical coverage
- The coverage must be comparable to the OSU plan for the following:

Office Visits	On campus: 100% no deductible Off Campus: 100% after deductible at Preferred Providers.
Outpatient Lab & X-ray	On campus: 100% no deductible Off Campus: 100% after deductible at Preferred Providers.
Hospital Room & Board, Surgeon, Anesthesia,	On campus: 100% no deductible Off Campus: 100% after deductible at Preferred Providers. No daily limit.
Physical Therapy	On campus: 100% no deductible Off Campus: 100% after deductible at Preferred Providers.
Mental Health and Substance Abuse	Outpatient: 100% up to \$70 maximum for each visit on campus, or at Preferred Provider after deductible paid. \$1000 max each year Inpatient (In Hospital): 100% for first 10 days at Preferred Provider after deductible paid. 100% for day 11-45 if approved.
Prescription Drugs	On Campus: 70% Off Campus: 70% at Preferred Provider after deductible is met. Claims must be submitted through OSU Insurance Office.
Emergency Room	Off Campus: 100% at Preferred Providers after deductible and \$50 Co-pay paid
Pregnancy/Voluntary Termination of Pregnancy	Off Campus: 100% after deductible at Preferred Providers.

- \$7,500 coverage for Repatriation of Remains
- \$10,000 coverage for Medical Evacuation
- If your plan has a deductible it can be no greater than \$500 per accident or illness
- If you have a co-payment for services it can not be greater than 25% of total charge
- Any time period imposed by your insurance before they will cover a pre-existing condition cannot be longer than 6 months
- If your insurance is provided by another group, company, government or embassy it must:
 1. Be backed by the full faith and credit of your home country or government, **OR**
 2. Be part of a health benefits program offered on a group basis to employees or enrolled students by a designated sponsor, **OR**
 3. Be offered through or underwritten by a federally qualified HMO

DOCUMENTATION

Documentation of coverage must indicate in English the insurance company's name and address for billing, policy number, the coverage terms of the policy, the effective dates of the policy, and 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. Students must show proof of insurance for one year from the first day of their first term, or until the last date they will be in the United States. This waiver must be submitted before the waiver deadline. Late waivers will not be accepted. If you will be leaving the U.S. before the end of the term please note when you will be leaving.

DEADLINE

Deadline for submission of this waiver is the third Friday of the term for which you are applying for the waiver.

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

Have questions? Contact: OSU Insurance Liaison - Student Health Services
328 Plageman Bldg. Corvallis, OR 97331
phone 541-737-7568
fax 541-737-7914