

International Student Health Insurance Plan

2011-2012



What does it cost?

Fall term	\$339
Winter term.....	\$339
Spring/summer term	\$339
<i>(Purchase of spring covers through summer at no additional cost)</i>	
Summer term only	\$339
<i>(For students attending only summer term)</i>	

When do I pay?

Payments for insurance coverage must be made by the third Friday of each term at the Insurance Office in Student Health Services.

When can I enroll?

The open enrollment period officially ends the third Friday of each term. The open enrollment periods for each term of the 2011–12 academic year are printed below. Students should submit a completed enrollment form to add dependents and make payment to the insurance office no later than the last published date of open enrollment in order to complete their enrollment. Students may only enroll during an open enrollment period, unless they experience a Qualifying Event such as loss of previous insurance coverage, birth/death, marriage/divorce, etc. Students should submit a completed waiver form to waive out of the OSU International plan no later than the last published date of the open enrollment period to have the charge removed from their account. Late waivers will not be accepted.

Term	Open Enrollment Period
Fall	September 1 – October 14, 2011
Winter	January 2 – January 20, 2012
Spring/summer	April 2 – April 20, 2012
Summer	June 25 – July 13, 2012

What are the periods of coverage?

Coverage begins the first day of the term and continues through term breaks to end on the last day of the term. The begin and end dates for coverage in the 2011–12 academic year are:

Term	Coverage Begin Date – End Date
Fall	September 11, 2011 – January 1, 2012
Winter	January 2 – April 1, 2012
Spring/summer	April 2 – September 10, 2012
Summer only	June 25 – September 10, 2012

How do I enroll?

All International students whom are registered for at least 1 credit hour in Fall, Winter and/or Spring terms will be **automatically charged** for the OSU International Health Insurance. If a student has other insurance, he/she may submit a waiver and a summary of the insurance for approval no later than the last published date of open enrollment. If approved, the charge will be removed. If a student would like to add a dependent(s), he/she will need to come to the Student Health Insurance office to complete an enrollment form and add the dependent before the end of the enrollment period. Enrollment and waiver forms are available at the Student Insurance Office or online at studenthealth.oregonstate.edu/insurance.

How can I find a preferred provider?

As with any insurance plan, it is important to use preferred providers whenever possible in order to get the best coverage on your plan. Even if you are referred by your primary doctor, the OSU Insurance Office still recommends you confirm the doctor you are scheduled to see is a preferred provider for your insurance plan.

Dependents should use a preferred provider in the community, since they are not eligible to be seen at Student Health Services.

Preferred Providers on the web:

- > Go to www.aetnastudenthealth.com.
- > Click “Find Your School.”
- > Type in “Oregon State University” or use school group # 100100.
- > Chose “DocFind” from the menu on the left.

Preferred Providers on the phone:

- > Call the number on your Aetna insurance card 1-800-683-7299.

Preferred providers in the case of emergency more than 100 miles from home:

- > Call On Call International at 1-866-525-1956 for assistance while traveling. When calling for services, identify yourself as an Aetna/On Call International member.

Questions?

OSU Student Insurance Office

110 Plageman Building
 Corvallis, OR 97331
 Phone: 541-737-7600
 Fax: 541-737-7914
 Email: osustudent.insurance@oregonstate.edu
 Web site: studenthealth.oregonstate.edu/insurance

osustudent.insurance@oregonstate.edu
studenthealth.oregonstate.edu/insurance



Why do I need insurance?

Federal law and OSU regulations require international students and their dependants to carry health insurance for the duration of their studies.

OSU offers a comprehensive insurance plan to all students that will help cover costs for care at OSU Student Health Services (SHS) on campus, as well as at preferred provider facilities off campus. In addition to coverage for accidents and illness, the plan also includes mental health, pregnancy, and prescription drug coverage. The International Student Plan includes emergency evacuation and repatriation.

Who provides the plan?

The OSU Student Insurance plans are provided by Aetna Student Health. Aetna is one of the nation's leading providers of health care benefits, and has been serving students' insurance needs for 25 years. Their extensive nationwide network includes more than 590,000 providers. Aetna has grown over the past five years to become the largest provider of college student health insurance in the country. Refer to the back of this brochure for instructions on how to check the preferred provider network near you.

Travel benefits are provided at no additional charge by On Call International. Although best known for intervening in medical emergencies in foreign countries, On Call International's programs are designed to respond when any covered student or dependent becomes ill or injured while traveling as close as 100 miles from home.

Who is eligible to enroll?

Any OSU International student enrolled for the minimum number of credits on campus (1 credit minimum) and who pays student fees will be charged the insurance fee automatically during the published open enrollment period. During summer, that minimum number of credits is waived for graduate students doing research on campus.

The Student Health Insurance program is managed by the OSU Student Health Services in conjunction with the Student Health Advisory Board. The plan is administered by Aetna Student Health of Boston, MA.

What is covered? *

The following information is provided by the OSU Insurance office to give you a [brief overview](#) of the insurance plan. In the event of any discrepancy between this summary and the policy brochure, the terms and conditions of the master policy shall apply. You may view a complete policy online at www.aetnastudenthealth.com. Choose "Find your school."

Deductible	On campus: None. Off campus: Student pays no deductible off campus. Dependent: \$50 per condition per year, off campus
Office Visits	On campus: 100% no deductible. Off campus: 100% at Preferred Providers; 75% at Non-Preferred Providers; no deductible.
Office Visits, Lab work, X ray	On campus: 100% no deductible. Off campus: 100% at Preferred Providers; 75% at Non-Preferred Providers; no deductible.
Emergency Room, Hospital, Room and Board, Surgeon, Anesthesia	\$50 co-pay at Preferred Providers.
Physical Therapy	On campus: 100% coverage per visit; \$1000 maximum per condition per policy year; \$7000 maximum for post-surgical treatment. Off campus: 100% coverage up to \$35 per visit, 3 visits per week; \$1000 maximum per condition per policy year; \$7000 maximum for post-surgical treatment.
Mental Health and Substance Abuse	Outpatient: 100% of negotiated charge at Preferred Providers; 75% of recognized charge at Non-Preferred Providers. Inpatient (In Hospital): 100% of negotiated charge at Preferred Providers; 75% of recognized charge at Non-Preferred Providers.
Prescription Drugs	On campus: 70% Off campus: 50% — <u>You must pay the full amount for your prescription, then send receipt and claim form to Aetna to be reimbursed.</u> <i>Accutane and Retin-A covered only if prescribed by SHS practitioner and filled at the OSU Pharmacy.</i>
Ambulance	Covered at 100% of reasonable charge when medically necessary for travel to the closest medical facility, which can provide required medical treatment.
Pregnancy	Off campus: 100% at Preferred Providers; 75% at Non-Preferred Providers; no deductible.

Well Newborn Nursery Care Expense	Benefits include charges for routine care of a covered person's newborn child as follows: > Hospital charges for routine nursery care during the mother's confinement, but for not more than four days for a normal delivery; > Physician's charges for circumcision; and > Physician's charges for visits to the newborn child in the hospital and consultations, but for not more than 1 visit per day. Covered Medical Expenses are payable as any other condition.
Women's Preventative Care	Annual Pap Smears On campus: 100% no deductible. Off campus: 100% at Preferred Providers; 75% at Non-Preferred Providers; no deductible. Mammograms for screening or diagnostic purposes On campus: 100% no deductible. Off campus: 100% at Preferred Providers; 75% at Non-Preferred Providers; no deductible. Ages 35-40: 1 baseline mammogram; ages 40+: 1 annual mammogram.
Travel Assistance	Coverage provided by On Call International includes unlimited medical evacuation and repatriation coverage as well as traveler's assistance services, medical assistance, information services, legal assistance, and accidental death and dismemberment insurance.
Contraceptives	Expenses for outpatient contraceptive drugs and devices, and outpatient services. Preferred Care: 100% of Negotiated Charge Non-Preferred Care: 75% of Reasonable Charge > Charges incurred for contraceptive drugs and devices that by law need a physician's prescription, and that have been approved by the FDA; > Related outpatient contraceptive services such as consultations, exams, procedures, and other medical services and supplies.
Dental and Vision Care	Vital Savings is a discount program which offers students access to savings on preventive, major and basic dental services as well as vision services through Vision One. Visit aetnastudenthealth.com for program details.

**This plan does not include coverage for routine preventative care such as immunizations (except MMR); STD screenings; school, sports and travel physicals; travel immunizations; etc. For a complete list of exclusions and limitations please refer to the master policy online at www.aetnastudenthealth.com. Choose "Find your school."*