Graduate Fellow Insurance Summer Options

Insurance options for the Graduate Student who has been employed as a Graduate Fellow during fall, winter and/or spring terms and does not have an assistantship during summer term or has been changed to an hourly employee.

Two options are available to continue insurance with PacificSource.

1) **Graduate Summer Health Insurance at 85%:**

   **Eligibility Requirement:** The Graduate Fellow must have a fall, winter or spring term appointment of .20 FTE and is enrolled in Graduate School the following fall term. (No assistantship is required fall term)

   **CHANGES FOR SUMMER 2014:** Departments will cover 85% of employee only cost and 50% of dependent costs.

   This plan was negotiated between the Coalition of Graduate Employees and the OSU Human Resources Department to provide insurance coverage at a reduced rate for graduate students without an assistantship during summer term. It is a continuation of the same PacificSource plan. If the graduate student elects coverage through the Graduate Summer Health Insurance option, he/she is responsible for paying 15% of the premium for “graduate assistant only” coverage and half of the administrative fees. Departments are required to pay the other 85% of the premium for ‘graduate assistant only’ coverage and half the administrative fees.

   **Enrollment Process:** Students will be informed of this plan with enrollment procedures by email from the OSU Student Health Insurance Office in the first month of the last term of their employment. The student can ONLY elect this plan in the last term of their employment for that current academic year. Example: if a student only has a GTA/GRA fall term of the 2013-14 year, then they would need to sign up for the Summer Graduate insurance at 15% during the fall term.

   1) The student will submit a completed enrollment form by the deadline given.

   2) Upon receipt of the enrollment form, the University will triple deduct from the salary the cost of the Summer Health Insurance premiums and administrative fees for the months of July, August and September. If the appointment ends fall term, the deduction will occur in November; if it ends winter term, then deduction in February; or if it ends spring term, then deduction in May. Please plan ahead and save for the added deduction.

   3) If the salary does not cover the three months of premiums or any extra dependent costs, no deduction will be taken and the graduate assistant will need to self-pay the premiums in the SHS Insurance office by the 15th of the last month of the given term.

   4) **NOTE:** If the Graduate student is unsure about receiving an assistantship in the summer at the time the Summer enrollment form is due, it is advisable to complete and submit the form. If the Graduate student receives an assistantship in summer term, the triple deduction will be refunded and he/she will remain on the regular active Graduate Assistant PacificSource plan with monthly deductions from the paycheck. Graduate students who have graduated are not eligible for Graduate Summer Health Insurance at 85%.

2) **COBRA Continuation Plan:** The COBRA Continuation Plan is for the student who no longer has an assistantship, fellowship of scholarship or has graduated. This plan is the same PacificSource insurance plan, but is managed by PacificSource Administrators Inc (PAC). The student will pay 100% of the premium costs to PAC. Costs for COBRA are listed on the COBRA Information link at [http://studenthealth.oregonstate.edu/insurance](http://studenthealth.oregonstate.edu/insurance).

   **Enrollment process:**

   1) OSU Student Health Insurance office will be notified of termination and will notify PAC.

   2) PAC will mail enrollment packet to the student. The student sends the completed COBRA enrollment form and payment to PAC for the first month of unemployment and may continue to pay monthly for up to 18 months. Enrollment is not automatic. The enrollment form and payment must be received by PAC to be enrolled in the COBRA insurance.

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