

# Pacific Source Health Plan 2007-08

## OSU Graduate Student Frequently Asked Questions

### **What benefits are included?**

Benefits include a comprehensive medical, dental, and vision plan. A complete PDF file of benefits is available for viewing at: <http://studenthealth.oregonstate.edu/insurance/grad>

### **Is it mandatory?**

Yes, all students who are TA's or RA's and have a FTE of .2 or above are required to enroll in PacificSource or file a waiver form with the student insurance office. Waiver details are listed at: <http://studenthealth.oregonstate.edu/insurance/grad>

### **Can I enroll family members in this coverage?**

Yes, costs are listed later in this document. In order to enroll family members the student will need to make enough in his/her monthly pay to authorize deduction to cover the cost of the premium.

### **When will my insurance be effective?**

Your insurance will become effective on the 1<sup>st</sup> of a month and end on the last day of a month. If your assistantship began before the 15<sup>th</sup> of the month then your insurance effective date will be the first of that month. If your assistantship began the 16<sup>th</sup> or after then your insurance effective date will be the 1<sup>st</sup> of the following month. It is important to make sure that all departmental paperwork is completed and received by HR and payroll for processing. If processing is delayed & your information can not be entered into the system you will see a double deduction on your paycheck. Payroll closes its system on the 16<sup>th</sup> and nothing further for that month's paycheck can be added. If your information is not in the system before the 16<sup>th</sup> you will see the double deduction for the following month.

### **What does it cost?**

The per-month pre-tax payroll deduction is as follows:

Student only coverage \$52.92

Employee + Spouse/Partner \$263.84

Employee + Children (1 or more) – \$200.55

Employee + Spouse/Partner + Children - \$411.45

### **How do I pay for it?**

The University will contribute 75% of the insurance premium and students will be responsible for 25%. Additional coverage for dependents will be paid by the student. Paychecks must be large enough to accommodate the elected plan deduction. The monthly amount will be deducted from your paycheck.

### **What paperwork do I need to do?**

You should complete an enrollment form as soon as possible after receiving your letter of offer. Forms can be filled out on line through the PacificSource website :

<https://intouch.pacificsource.com/intouch/enrollmentlogon.htm> . The key number is 8909909.

Enrollment forms are available in the student insurance office. Some departments may include an enrollment form in their hiring packet. Forms are also available online at:

<http://studenthealth.oregonstate.edu/insurance/grad>

### **What if I have other insurance?**

Students who have other insurance may qualify to waive out of enrollment in PacificSource. However, graduate assistants who waive out of the University plan will not be eligible for the University's contribution towards premiums. In order to qualify for a waiver your insurance plan must be similar in coverage to PacificSource

You can download waiver forms from <http://studenthealth.oregonstate.edu/insurance/grad>

**What if I would rather enroll in one of the other OSU Insurance plans?**

The Domestic Student Insurance plan does not qualify as a comparable plan thus can not be used to waive out of the Graduate Assistant Health Insurance plan. However, the International Student Insurance plan is an eligible plan for international students to use if they choose to waive out of the Graduate Assistant plan. International students should carefully compare the coverage and cost of each plan. If a student chooses to purchase the international plan instead of the mandatory graduate insurance, they will need to submit a waiver in the same manner as described in the paragraph above. OSU will not pay for any portion of the cost of the alternate plan. The International plan through OSU has an open enrollment period so it would be important to make a decision within the dates of open enrollment. Dates of open enrollment are in the International Plan brochure available in the insurance office or online at <http://studenthealth.oregonstate.edu/insurance>

**Can I keep my coverage after my assistantship ends?**

This plan does include the opportunity for COBRA coverage. COBRA coverage is the same PacificSource coverage you had as a TA or RA but the university would no longer be paying 75% of the premium. Additional information about COBRA coverage can be obtained by calling Manley Services at (541) 485-7488. Forms for COBRA coverage are available in the student insurance office and must be filed with Manley Services within 30 days of termination of your assistantship. PacificSource will also send information to you regarding Portability Insurance. This is insurance from PacificSource but the coverage is not the same as the coverage within the grad student program. PacificSource's phone number is 1-888-977-9299.

**Who can I contact if I have more questions?**

OSU Student Health Insurance Office at 541-737-7568.

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