Oregon State University Insurance Waiver Requirements

in effect from 9/11/19 through 9/10/20
for international students with no Graduate Assistantship

Oregon State University requires that all non-resident international students and their dependents (living in the U.S.) be covered by health insurance. **The health insurance must meet OSU standards and be fully compliant with the Affordable Care Act.** International students are charged for mandatory health insurance upon registration for classes.

To waive this charge, your health insurance must be compliant with the Affordable Care Act. Plans that are only comparable with the Affordable Care Act will not be approved.

- The insurance must provide active coverage for the entire academic year, Sept. 11, 2019 – Sept. 20, 2020.
- If the insurance is provided by your sponsored program/cultural mission or exchange program it must be a U.S.-based insurance plan that meets all Affordable Care Act mandates.
- These types of plans will NOT be approved: 1) Travel insurance plans; 2) reimbursement programs of any kind; 3) health care cost sharing ministry plans; 4) Oregon Health Plan; 5) any plan that comparable, but not compliant with, the Affordable Care Act.

You may submit only one health insurance waiver per term. The Student Health Services insurance office will not review multiple insurance plans. All determinations are final, and there is no appeal process.

- No waiver will be considered for approval in the event that PacificSource Student Health Insurance through OSU has paid any claims for the term that you are requesting to waive.
- The Student Health Service insurance office reserves the right to terminate a valid waiver if at any time the policy doesn’t meet the waiver requirements.

**Health Insurance waiver submission deadlines:**

Fall 10/18/19  Winter 01/21/20  Spring 04/24/20  Summer 07/14/20

**INSTRUCTIONS:** Your documents must be in English and in U.S. dollars.

- Submit a copy of your insurance card or certificate of coverage.
- Submit a complete schedule/summary of benefits, including a list of all limitations and exclusions within the plan. You must include information on your vision, dental, and repatriation and medical evacuation coverage. Incomplete waivers will be denied.
- Submit the waiver form and documentation to the Student Health Insurance office, room 117 or email it to osustudent.insurance@oregonstate.edu no later than the published deadline.
- You will be notified of approval or denial via your ONID email.

| Yearly deductible/Plan max/Out-of-Pocket max | $500.00 deductible/no lifetime max/$6,000 out of pocket max. Unlimited medical coverage for accidents and illness. |
| Office visits | Preferred Providers 80%. |
| Outpatient lab & x-ray | Preferred Providers 80%. |
| Hospital room & board, surgeon & anesthesia | Preferred Providers 80%. |
| Physical therapy | Preferred Providers 80%. |
| Mental health and substance abuse | Preferred Providers: Outpatient: Preferred Providers 80% Inpatient (In Hospital): Preferred Providers 80% Must include coverage for injuries resulting from mal-intent and treatment resulting from attempted suicide. |
| Prescription drugs | Preferred Providers: 80% |
| Emergency room | Preferred Providers: 80%. Copay can’t be greater than $150.00 |
| Pregnancy | Preferred Providers: 80% Must cover for entirety of pregnancy with no waiting period. |

**Additional coverage requirements:**

- $50,000 coverage for medical evacuation.
- $50,000 coverage for repatriation of remains.
- $1,000 routine/preventative dental benefit deductible cannot be greater than $150.00
- If you have a co-payment for service, it cannot be more than 25% of total charge
- Your plan cannot have any pre-existing condition exclusions or waiting periods.
  - Must cover required CDC vaccinations and Preventative Care.
  - Must include Vision insurance for preventative services as well as coverage for glasses.