

Oregon State University

Waiver requirements are in effect from 9/11/21 through 9/10/22

International students with no Graduate Assistantship

OSU requires 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 Affordable Care Act Compliant.** International students are automatically charged for the mandatory health insurance upon registration for classes.

- **The health insurance must be Affordable Care Act Compliant. Affordable Care Act comparable plans will not be approved. Individual insurance plans purchased on a month to month basis obtained through an Insurance Broker or plans purchased on the Individual Market are not accepted. Requirements must be met with one insurance plan.**
- The insurance must provide active coverage for the entire academic year 9/11/21 through 9/10/22.
- Travel Insurance plans are not accepted. Reimbursement programs of any kind do not qualify for waiver approval. **Health Care Cost Share Ministry plans will not be approved.** Oregon Health Plan is not accepted
- If the insurance is provided by your Sponsored program/Cultural Mission or Exchange program it must be a US based insurance plan that meets all Affordable Care Act mandates.
- **You can only submit one health insurance waiver per term. The Student Health Plan office will not review multiple insurance plans. All determinations are final, 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 out of.
- The Student Health Plan 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 term 10/15/21 Winter term 01/14/22 Spring 04/15/22 Summer term 07/08/22

Instructions:

Your documents need to be in English and in USDollars.

- Copy of insurance card or certificate of coverage.
- 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. All incomplete health insurance waivers will be denied.
- You will be notified via your ONID email regarding the approval or denial of your health insurance waiver.
- The completed waiver form and documentation can be turned in to the Student Health Insurance office room 117 or emailed to osustudent.insurance@oregonstate.edu no later than the published deadline.

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	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 can't 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, Preventative Care and Preventative Vision.