



Oregon State University

2023/24 Student health insurance

for voluntary students

Your student health insurance plan offers:

- Coverage at an affordable rate
- Access to a wide network of providers locally and across the nation
- Wellness-focused coverage
- Member-focused customer service

Eligibility and cost

Domestic students are eligible for the Oregon State University Student Health Insurance Plan on a voluntary basis if they are an enrolled student at Oregon State University (six credit hours for undergraduate students; three credit hours for graduate students).

E-campus students with the following criteria have the option to enroll in the OSU Student Health Insurance Plan:

- Student must be seeking a degree.
- Undergraduate students must take a minimum of six credits.
- Graduate students must take a minimum of three credits.
- Students must live within the state of Oregon.

Postdoctoral Fellows, PharmD, and Vet Residents are eligible for the OSU Student Health Insurance Plan on a voluntary basis.

To enroll in coverage, visit PacificSource.com/OSU. Students will need to complete an enrollment request online. Postdoctoral Fellows/Vet Residents and Visiting Scholars must complete a paper enrollment form. Payment is due at time of enrollment.

Eligible dependents of those enrolled in the plan may participate on a voluntary basis. Please view a complete Student Guide at PacificSource.com/OSU for full details.

How much does it cost?

Coverage Period	Fall Semester 9/11/23–12/22/23	Winter Semester 12/23/23–3/24/24	Spring Semester (with Summer) 3/25/24–9/10/24	Summer Semester 6/13/24–9/10/24
Domestic, E-campus, pharmacy student/dependent cost per person	\$1,428	\$1,428	\$1,428	\$1,053
Open enrollment: open – close	9/08/23–10/18/23	12/21/23–1/22/24	3/22/24–4/15/24	6/11/24–7/5/24
Coverage Period	9/11/23–9/10/24			
Postdoctoral fellow, vet residents, visiting scholar student/dependent cost per person	\$357/month			

Note: The amount stated above does not include the student insurance administrative fee, which will be charged directly to your student account. This fee is \$70 per term for students or \$17.50 per month for Postdoctoral Fellows/Vet Residents and Visiting Scholars.

myPacificSource mobile app

View your PacificSource member ID and coverage info any time you need it. Download our free app from the Amazon, Android™, or Apple® app stores. For more information, visit PacificSource.com/mobile.

Learn more

PacificSource.com/OSU

Phone

855-274-9814

TTY: 711

We accept all relay calls.

Email

StudentHealth@PacificSource.com

Group no.

G0038976



Online tools available at PacificSource.com

- Through **InTouch**, our secure website for members, you can view your claims, status of prior authorizations, accumulated expenses toward your plan's deductibles, and more.
- **Use our health and wellness portal** to work toward health goals. Access the portal via InTouch.
- Our **Provider Directory** will help you locate healthcare providers and facilities. Visit PacificSource.com/StudentHealth to access the directory of nationwide providers.
- **Print an insurance ID card** by visiting PacificSource.com/IDCard.



For more information, visit InTouch.PacificSource.com/members

Benefits at a glance – Navigator network

	In-network Providers	Out-of-network Providers
Contract-year deductible	\$500	\$500
Out-of-pocket limit	\$8,700	None
Plan maximum	Unlimited	

In-network and out-of-network provider charges accumulate separately.

Your share of costs

	In-network Providers	Out-of-network Providers
Preventive care (routine physicals, well woman visits, immunizations)	No deductible, member pays \$0	After deductible, 40%
Office visits (primary care, naturopath, specialist, urgent care, and mental health/chemical dependency)	After deductible, 20%	After deductible, 40%
Outpatient rehabilitation services	After deductible, 20%	After deductible, 40%
Inpatient or outpatient surgery/services	After deductible, 20%	After deductible, 40%
Advanced Diagnostic Imaging	After deductible, 20%	After deductible, 40%
Diagnostic and therapeutic radiology and lab	After deductible, 20%	After deductible, 40%
Emergency room visits	After deductible, \$150 plus 20%^	
Ambulance	After deductible, 20%	
Chiropractic manipulations and acupuncture care (20 visits chiropractic, 12 visits acupuncture)	After deductible, 20%	After deductible, 40%
Prescription drugs (up to a 30-day supply at retail, 31- to 90-day supply through mail order)	Tier 1: No deductible, the lesser of \$30 or 50% Tier 2: No deductible, the lesser of \$100 or 50% Tier 3, 4: No deductible, the lesser of \$200 or 50%	
Student Health Services (SHS)	The deductible is waived for covered services provided at SHS.	

Dental and vision services are also included with your student insurance. Visit PacificSource.com/OSU for benefit information.

This is a brief summary of benefits. Refer to the Student Policy for additional information or a further explanation of benefits, limitations, and exclusions.

Insurance term glossary

Deductible: The amount you owe for healthcare services your health insurance or plan covers before your health insurance or plan begins to pay.

Coinsurance: Your share of the cost of a covered service (in addition to copays), calculated as a percentage of the service cost.

For more definitions, visit PacificSource.com/resources/learning-center/glossary.

^Copay applies to ER physician and facility charges only. Copay waived if admitted into hospital. For emergency medical conditions, out-of-network providers are paid at the in-network provider level.

