



# Oregon State University

## 2024/25 Student health insurance

for international and INTO OSU 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

Oregon State University requires all international students registered for a minimum of one on-campus credit to enroll in the OSU Student Health Insurance Plan. All eligible students are automatically enrolled and charged for the OSU Student Health Insurance Plan. Eligible dependents of those enrolled in the plan may participate on a voluntary basis.

If you have equivalent or better coverage under a different insurance company and DO NOT want to take part in the OSU Student Health Insurance Plan, you must complete the waiver process as established by the school. If you DO NOT complete the waiver process or your insurance does not meet the waiver requirements, you will be automatically enrolled and premium charged to your student account.

To waive the OSU Student Health Insurance Plan, visit: [StudentHealth.OregonState.edu](http://StudentHealth.OregonState.edu).

Please view a complete Student Guide at [PacificSource.com/OSU](http://PacificSource.com/OSU) for full details.

### How much does it cost?

Coverage period	Fall Semester 9/11/24–12/20/24	Winter Semester 12/21/24–3/19/25	Spring Semester (with Summer) 3/20/25–9/10/25	Summer Semester 6/12/25–9/10/25
International/INTO OSU student cost per person	\$1,174	\$1,174	\$1,174	\$896
• Dependent cost per person	\$1,104	\$1,104	\$1,104	\$826
Open enrollment: open – close	9/8/24–10/18/24	12/20/24–1/27/25	3/19/25–4/11/25	6/11/25–7/2/25

Note: The amount stated above includes the student insurance administrative fee of \$70. Dependents are not subject to that fee.

### 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](http://PacificSource.com/mobile).

### Learn more

[PacificSource.com/OSU](http://PacificSource.com/OSU)

### Phone

**855-274-9814**

TTY: 711

We accept all relay calls.

### Email

[StudentHealth@PacificSource.com](mailto: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/OSU](http://PacificSource.com/OSU) to access the directory of nationwide providers.
- Print an insurance ID card by visiting [PacificSource.com/IDCard](http://PacificSource.com/IDCard).



For more information, visit InTouch. [PacificSource.com/members](http://PacificSource.com/members).

## Benefits at a glance

### Provider network: Navigator

	In-network providers	Out-of-network providers
<b>Contract-year deductible</b>	\$500	\$500
<b>Out-of-pocket limit</b>	\$8,700	None
<b>Plan maximum</b>	Unlimited	

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

### Your share of costs

	In-network providers	Out-of-network providers
<b>Preventive care (routine physicals, well woman visits, immunizations)</b>	No deductible, member pays \$0	After deductible, 40%
<b>Office visits (primary care, telemedicine, and mental health/chemical dependency)</b>	<b>First three visits:</b> No deductible, 0%. <b>Subsequent visits:</b> After deductible, 20%*	After deductible, 40%
<b>Office visits (naturopath, specialist, and urgent care)</b>	After deductible, 20%	After deductible, 40%
<b>Outpatient rehabilitation services</b>	After deductible, 20%	After deductible, 40%
<b>Inpatient or outpatient surgery/services</b>	After deductible, 20%	After deductible, 40%
<b>Advanced diagnostic imaging</b>	After deductible, 20%	After deductible, 40%
<b>Diagnostic and therapeutic radiology and lab</b>	After deductible, 20%	After deductible, 40%
<b>Emergency room visits</b>	After deductible, \$150 plus 20%**	
<b>Ambulance</b>	After deductible, 20%	
<b>Chiropractic manipulations and acupuncture care (20 visits chiropractic, 12 visits acupuncture)</b>	After deductible, 20%	After deductible, 40%
<b>Prescription drugs</b> (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%	
<b>Student Health Services (SHS)</b>	<b>The deductible is waived for covered services provided at SHS.</b>	

Dental benefits for all students and vision benefits for members through age 18 are also included with your student insurance. Visit [PacificSource.com/OSU](http://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.

\*The combined first three visits are for each benefit year and apply to professional services office and home visits, telehealth visits, and mental health and substance use disorder services visits.

\*\*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.

### 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](http://PacificSource.com/resources/learning-center/glossary).