

**Before you submit your health insurance waiver, please read the following information.**

This message provides clear instructions for Oregon State University students who wish to waive the university's student health insurance.

**1. Only U.S.-Based Employer Group Health Insurance is Accepted**

- OSU will *only* approve health insurance waivers if the insurance is a U.S.-based employer group plan that meets or exceeds our waiver requirements; there are no exceptions.
- *Individual, travel, short-term, or international* plans and Oregon Health Plan are **not** accepted; there are **no exceptions** to this rule.
- Students may submit one health insurance waiver per term for review. The Student Health Plan office will not review insurance plans for pre-approval.

**2. Additional Requirement for J1 Visa Holders**

- If you're on a **J1 visa**, your plan must meet **U.S. State Department regulations**, which include:
  - **A deductible of \$500 or less per year.**

**3. Action Needed Before Submission**

- Ensure your plan meets these criteria before submitting your waiver to avoid automatic denial.

***The Student Health Plan office accepts U.S.-based employer group insurance plans for health insurance waivers. International travel insurance, Oregon Health Plan, reimbursement plans, health care and cost share ministries, individual marketplace plans, overseas travel insurance, and insurance purchased through a broker on a month-to-month basis are not accepted for health insurance waivers.***

Waiver submissions must be completed by the published deadline each academic term. If you do not complete the waiver process on time, you will remain enrolled in the OSU student health plan.

**International Waiver Form  
2025-26**

**Oregon State University  
Student Health Services**  
osustudentinsurance@oregonstate.edu

**Last Name**

**First Name**

**OSU ID Number**

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**I am an international student at OSU registered as an:**

- Undergraduate
- Graduate Student with **no** graduate assistantship appointment
- INTO Oregon State University Student

**Date of Birth**

**I qualify for the waiver under the following category:**

- I am sponsored by my embassy or cultural mission.
- I am covered by a US based employer group insurance as a subscriber or dependent.

I have read the waiver requirements that apply to the plan I wish to waive. By signing below, I certify the following:  
I understand my insurance coverage must remain in effect for myself and any family members in the U.S. as long as I am enrolled at OSU.

\_\_\_\_\_

**Signature**

\_\_\_\_\_

**Date**

Date Received/Initials				
	Fall Term	Winter Term	Spring Term	Summer Term
	Special notes:			

## Oregon State University

### Waiver requirements are in effect from 9/11/25 through 9/10/26

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. International students are automatically charged for the mandatory health insurance upon registration for classes. **The health insurance must meet OSU standards and be fully Affordable Care Act Compliant and be met with one insurance plan**

The insurance must provide active coverage for the entire term you are requesting to waive coverage for. **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 waive requirements.

#### Plans not accepted

- Travel Insurance
- Reimbursement programs
- Health Care Cost Share Ministry plans
- Oregon Health Plan
- International Student insurance
- Individual Market Place plans
- Overseas Travel Insurance
- Insurance purchased through Brokers on a month-to-month basis

#### Acceptable Insurance

Employer group insurance that is US based and ACA compliant. Coverage must include dental and prescription drug coverage as well as coverage for repatriation and medical evacuation. The insurance must provide coverage for out of network providers and facilities.

#### Health Insurance waiver submission deadlines:

Fall term 10/15/25      Winter term 01/26/26      Spring 04/20/26      Summer term 07/13/26

#### 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 or emailed to [osustudent.insurance@oregonstate.edu](mailto:osustudent.insurance@oregonstate.edu) no later than the published deadline.

Yearly deductible/Plan max/Out of Pocket max	<b>\$500.00 deductible/no lifetime max/\$6,000 out of pocket max. Unlimited medical coverage for accidents and illness.</b>
Office Visits	<b>Preferred Providers 80%.</b>
Outpatient Lab & X-ray	<b>Preferred Providers 80%.</b>
Hospital Room & Board, Surgeon & Anesthesia	<b>Preferred Providers 80%.</b>
Physical Therapy	<b>Preferred Providers 80%.</b>
Mental Health and Substance Abuse	<b>Outpatient:</b> Preferred Providers 80% <b>Inpatient (In Hospital):</b> Preferred Providers 80% Must include coverage for injuries resulting from mal-intent and treatment resulting from attempted suicide.
Prescription Drugs	<b>Preferred Providers: 80%,</b>
Emergency Room	<b>Preferred Providers: 80% , Copay can't be greater than \$150.00</b>
Pregnancy	<b>Preferred Providers: 80% Must cover for entirety of pregnancy with no waiting period.</b>

#### Additional coverage requirements:

- **\$50,000 coverage for Medical Evacuation and \$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 period.
- Must cover required CDC vaccinations, Preventative Care, Preventative Vision and coverage for COVID.
- Must cover treatment for alcohol and drugs or related services.