



# Oregon State University

## 2024/25 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](https://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](https://PacificSource.com/OSU) for full details.

### How much does it cost?

Coverage Period	Fall Semester 9/11/24–12/20/24	Winter Semester 12/21/24–3/21/25	Spring Semester (with Summer) 3/22/25–9/10/25	Summer Semester 6/12/25–9/10/25
Domestic, E-campus, pharmacy student/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
Coverage Period	9/11/24–9/10/25			
Postdoctoral fellow, vet residents, visiting scholar student/dependent cost per person	\$276/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](https://PacificSource.com/mobile).

### Learn more

[PacificSource.com/OSU](https://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/StudentHealth](http://PacificSource.com/StudentHealth) 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://InTouch.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 [PacSrc.co/glossary](http://PacSrc.co/glossary).