



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. 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 9/11/24–12/20/24	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
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.

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](https://PacificSource.com/StudentHealth).
PacificSource.com/members

Benefits at a glance

Provider network: Navigator

	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, telemedicine, and mental health/chemical dependency)	First three visits: No deductible, 0%. Subsequent visits: After deductible, 20%*	After deductible, 40%
Office visits (naturopath, specialist, and urgent care)	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 benefits for all students and vision benefits for members through age 18 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.

*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.

Coinurance: 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.