

**Graduate Health
Insurance
Q&A
for Graduate Assistants**

Oregon State University

Graduate health insurance

Contact us: gradhealth@oregonstate.edu or
<https://hr.oregonstate.edu/graduate-student-insurance-plans>

- For graduate assistants, fellows, postdoctoral scholars, and clinical fellows
- Benefits summaries, enrollment forms, and FAQs found on our website
- Please use the chat or audio feature if you have any questions!

Who is eligible?

- ▶ Graduate Assistants with an appointment 0.30 to 0.49 FTE, who are represented by the Coalition of Graduate Employees (CGE) union.
- ▶ Graduate Assistants who are not represented by the (CGE) union (such as graduate assistants who are part of an athletic coaching staff) are not eligible for this insurance benefit.



How do I enroll in health insurance?

- ▶ Graduate Assistants are automatically enrolled in employee-only coverage.
- ▶ You only need to submit an enrollment form if you are enrolling dependents to your plan. These forms can be found online.
- ▶ Submit Enrollment forms to gradhealth@oregonstate.edu within 30 days of the start of your assistantship. New enrollments are due any time you return from a break in your assistantship.

Am I required to enroll in health insurance benefits?

- ▶ As part of the CGE agreement, Graduate Assistants are automatically enrolled in platinum-level coverage through PacificSource.
- ▶ You can submit a waiver to waive out of the plan if you have equivalent or superior plan.
- ▶ Submit the waiver to gradhealth@oregonstate.edu with the required attachments
- ▶ A new waiver application is required each fall term to be submitted no later than October 1st.

Can I add dependents to my coverage?

- ▶ Yes, eligible dependents can be enrolled onto your plan:
 - ▶ Within the first 30 days of your position start date
 - ▶ During the fall term open enrollment period
 - ▶ When a qualifying life event occurs.
- ▶ Qualifying life events include: birth, marriage, permanent move to U.S., adoption, involuntary loss of other group coverage, etc.
- ▶ Once enrolled, you may only remove your dependents from your plan during fall term open enrollment, or when a qualifying life event occurs.
- ▶ A qualifying event in this case could be: divorce/separation, dependent gains other health coverage, or dependent moves outside the U.S.



When will my insurance be effective?

- ▶ Your insurance begin date is dependent on your position start date:
 - ▶ **1st – 15th of the month:** Coverage starts the 1st of the same month
 - ▶ **16th – last day of the month:** Coverage starts the 1st of the following month
- ▶ Coverage will end the last day of the same month that your position ends

How much does it cost?

Coverage	Employee only	Employee + spouse/ partner	Employee + child(ren)	Employee + family	Dental only (no OSU contribution)
Cost of coverage (per month)	\$50.60	\$99.13	\$84.56	\$133.08	\$51.32

2020-2021 premiums** *These rates are deducted pre-tax. Please also see the Summer Session insurance section below for required summer insurance prepay rates.*

Premiums will be deducted from your paycheck monthly. Premiums are deducted in the same month for which you have coverage.

How does insurance work during summer session?

- ▶ All Graduate Assistants with a position during at least one term of the academic year are automatically enrolled in the summer session insurance.
- ▶ The premiums are deducted over a course of 9 months between October and June, prior to summer session.
- ▶ No premiums are deducted in July, August, or September if premiums are prepaid during the academic year.
- ▶ Can opt-out of summer insurance by May 1st if not employed in a salary position during summer term.
- ▶ **MUST opt-out** of summer coverage by May 1st if graduating and/or not returning as a student either summer or fall term.
- ▶ Summer 1/9 premium rates for 2020-2021 plan year (per month)
 - ▶ Employee-only: \$16.87
 - ▶ Employee + spouse/partner: \$33.04
 - ▶ Employee + child(ren): \$28.19
 - ▶ Employee + Family: \$44.36



How can I access my insurance card?

- ▶ Once you are active on your insurance plan you can access your temporary insurance card on the PacificSource webpage.
- ▶ PacificSource will mail a permanent card to your address on file with the university once your coverage begins.
- ▶ You can create an *InTouch for Members* account through the webpage to update your mailing address, access benefit summaries, claim statuses and explanation of benefits, deductible accumulators and more.
- ▶ This same information can be accessed by downloading the myPacificSource app on a mobile device.

How can I find a provider?

- ▶ Please refer to the list of Preferred Providers found online at the [PacificSource website](#) (choose plan network – **PSN**).
- ▶ Click **Find Providers**. You can then filter search results by specialty.
- ▶ When you go to that provider for an appointment, present your insurance card.
- ▶ You can also call PacificSource Customer Service at 1-888-977-9299 for assistance.





Can I keep my coverage when my assistantship ends?

- ▶ When your position ends, you will receive information in the mail from PacificSource about Cobra.
- ▶ Cobra allows you to continue on your current plan for up to 18 months after your position ends.
- ▶ The coverage is the same but you will be responsible for paying the full premium.

Graduate Fellows and Postdoctoral scholars:

- ▶ Forms and rates may vary for Graduate Fellows and Postdoctoral Scholars. Please review the requirements and other information [here](#) for Graduate Fellows and here for Postdoctoral scholars.
- ▶ Graduate Fellows are not automatically enrolled in summer insurance and can [opt-in](#) for coverage if they would like to.

Additional Questions?

- ▶ General insurance questions: Call 541-737-7568
- ▶ Email: gradhealth@oregonsate.edu
- ▶ PacificSource Health Plan Customer Service:
 - ▶ Phone: 1-888-977-9299

