

**Health Insurance
Q&A
for Post-Doctoral
Scholars**

Oregon State University

Who is eligible?

- ▶ The Graduate Employee Health Plan through PacificSource includes platinum-level coverage for medical, dental, and vision services. Postdoctoral Scholars and Clinical Fellows are required to either enroll in the PacificSource Health Plan or waive out with equal or superior coverage.



How do I enroll in health insurance?

- ▶ Submit Enrollment forms to gradhealth@oregonstate.edu within 30 days of the start of your appointment. New enrollments are due any time you return from a break in your appointment.

Am I required to enroll in health insurance benefits?

- ▶ You can submit a waiver to waive out of the plan if you have an 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?



2020-2021 premiums for postdocs who started on or before June 15, 2020

Coverage	Employee only	Employee + spouse/ partner	Employee + child(ren)	Employee + family	Dental only (no OSU contribution)
Cost of coverage (per month)	\$6.50	\$55.03	\$40.46	\$88.98	\$51.32

Premiums are effective 9/16/20** *These rates are deducted pre-tax.*

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

2020-2021 premiums for postdocs who started on or after June 16, 2020

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

Premiums are effective 9/16/20** *These rates are deducted pre-tax.*

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

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.
- ▶ Please note: Postdoctoral Scholars are not eligible to use the OSU Student Health Center as they are not registered for classes as a student and do not pay the Student Health Services fee.





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.

Additional Questions?

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



We're here to help you.

*contact
us!*