

Dear OHSU Distance Learning Students,

Re: Important information from the OHSU Student Health Service concerning major medical, dental and vision insurance for fall 2006 through summer 2007.

Major Medical Plan: All OHSU students are required to carry group medical insurance and are assessed a major medical insurance premium each term. This insurance coverage is also available for dependents (spouses, domestic partners and/or children of students) for an additional premium upon request. This insurance provides access to the broad range of after hours urgent, emergent care and specialty services including laboratory and imaging, as well as a pharmacy benefit plan, and hospital and other services.

Dental and Vision Plans: Please note that the selection of dental and vision insurance is elective by School in early spring for the following academic year. The students at the LaGrande campus have opted out for 2006-2007. Students at Ashland and Klamath Falls are required to have this coverage and will be assessed the premium for dental and vision coverage each term. For an additional premium this coverage is also available for dependents with the same enrollment periods as for the group health insurance (see below.)

Student Plan Health Insurance Coverage for your Spouse, Partner and/or Dependent Children Open Enrollment Restricted Period

The ODS student group health insurance is available (without a qualifying medical application or examination) to the members of your immediate family, but you must complete the application process by or before 31 days after the starting day of classes at your first term of your program. The start date of their coverage would be the first day of the month after the application is approved. If you want the coverage of your dependents to start when your coverage starts (yours starts the first day of the month in which your first day of class occurs) you will need to enroll them prior to the first day of the month in which your first day of class occurs. Otherwise, their coverage will start on the first day of the next month after you sign them up and pay the premium.

If you choose not to enroll them by or before 31 days after you start your OHSU program, there are no open enrollment times after that except under special circumstances as described in the next paragraph.

The only other time during your training at OHSU that you can enroll a family member is within 31 days of one of the following specific qualifying events: termination of waived insurance (upon expiration of any Cobra benefits), birth or adoption or placement for adoption of a child, or marriage, or in the case of a domestic partnership, the approval date of the required affidavit of domestic partnership.

You may enroll your family members through the Student Health Service at askshs@ohsu.edu.

Please study the ODS medical handbook for this and other details regarding your policy. You can find this handbook on the Student Health Service Website (www.ohsu.edu/academic/acad/health), clicking on "ODS Benefit Info".

THE WAIVER:

Please read the section of our website entitled, OHSU Mandatory Student Health Insurance Plan which contains an explanation of what might qualify for a waiver.

Waiver applications may be downloaded from the health insurance section of our website. The application must be notarized and it must be received in the Student Health Service office before the first day of the month in which the term begins. If received on or after the first day of the month in which the term begins, the assessment by the registrar of the student health plan premium for the first month will be irrevocable, and the next opportunity to apply for a waiver would be a month later. To begin coverage under a waived health plan the second month or any other month during the school year, the application must be received in the Student Health Service office and approved before the first day of the month in which coverage is desired.

Note: ALL **WAIVERS EXPIRE AT THE END OF SUMMER TERM EVERY YEAR (even if they just started at the beginning of summer term.)** TO CONTINUE A WAIVER YOU MUST APPLY FOR THE WAIVER AGAIN EACH YEAR **before the first day of the month in which your program's fall term begins.** The waiver application criteria may change from year to year just as the benefit structure and premiums of the approved student insurance plans may change. Students who successfully apply for a waiver beginning their first year in summer term must also submit a new waiver application before the fall quarter deadline.

If you have an approved waiver but your health plan is terminated, please contact the Student Health Service immediately to join the approved student insurance plan, in order to avoid a lapse in coverage. You will have only 30 days or less to enroll in the OHSU student group health insurance plan. Coverage in the student group plan, as with most group insurance plans, always begins on the first day of a month. You must maintain your health insurance in order to remain at OHSU as a student.

You may review the benefit handbook of the OHSU student group health insurance plan at ODS Benefit Info. After clicking on this site, you may need to scroll down to find what you are looking for.

If you still need more information about OHSU's insurance plans, email us at askshs@ohsu.edu.

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