

Dear OHSU Portland Campus Students,

Re: Important information from the OHSU Student Health Service concerning major medical, dental and vision insurance.

All students are assessed a Student Health Service fee each term. This is not an insurance premium but a prepaid fee entitling Portland campus students to the primary care and counseling services of the Student Health Service which are described elsewhere on this website at <http://www.ohsu.edu/academic/acad/health>. This fee cannot be waived.

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.

STUDENT HEALTH SERVICES FOR DEPENDENTS: This Student Health Service is also available for spouses or qualifying domestic partners (Domestic partner affidavits are necessary and are in the Health Service) for an additional fee and upon request. There are specific eligibility times within which Spouses or Domestic Partners may enroll: 1. Within the first 30 days after the first day of class of the OHSU registered student; 2. Once each year during the thirty days before the first day of the month in which fall term begins, coverage being effective with the first day of the month in which fall term begins; and 3. At the time of a “qualifying event” such as marriage. Children of students are not seen in the Student Health Service.

STUDENT GROUP HEALTH INSURANCE FOR DEPENDENTS:
[.Student Health Insurance Coverage for Dependents - Info Sheet](#)

Dental and Vision Plans: *Please note that the selection of dental and vision insurance is elective by school during the spring of the prior academic year.* The “insurance fees” section of this website indicates which students of which programs are enrolled in dental and vision coverage. Students who are covered may also enroll their dependents for an additional premium. The enrollment eligibility times are the same as for the group health insurance.

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, which is an exemption from the student health insurance plan.

Waiver applications may be downloaded from the health insurance section of our website. **Note the deadline:** 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. The official OHSU academic calendar lists the starting date for each program. If the first day of fall term for a program is September 20, the insurance goes in force on September 1, and the application must be received in the office in August. If the end of August is a weekend, then the latest it could be received under the deadline would be before closing on the last clinic day of August. Each program is responsible to notify its students about these deadlines.

Note: ALL WAIVERS EXPIRE AT THE END OF SUMMER TERM EVERY YEAR. TO CONTINUE A WAIVER YOU MUST APPLY FOR THE WAIVER AGAIN EACH YEAR (submit the application which must be received in the Student Health Service office 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. Thus, *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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