

# Health Insurance Requirements

## for international students & their dependents

As an international student at Portland State University in F-1 or J-1 visa status, various governmental bodies (Oregon State Law, Oregon Administrative Rule 577-30-080, and the US Department of State) require you to have adequate medical health insurance coverage for yourself and each dependent that accompanies you to the United States in F-2 or J-2 visa status for the full duration of your program of study. PSU did not accept or admit you until we received proof of your ability to pay for health insurance (included in your cost of living expense). Only then did we issue your I-20 or DS-2019.

You and your dependents are required to have nonstop, year-round insurance coverage through PSU. This includes vacation terms, thesis and dissertation research periods, internship training periods, etc. whether you are enrolled or not as long as you are on a valid PSU I-20 or DS-2019.

If you fail to carry the required health insurance coverage for you and your dependents, it is in violation of the law (see above).

Insurance requirements are for your protection because health care in the US is very expensive. Accidents and illness can happen at any time, and the high cost of one accident or illness alone could jeopardize your education causing you to have to abandon your studies and return home if you don't have insurance to pay for the majority of the bill.

PSU's international student health insurance consists of three (3) parts.

The way the following fees may appear on your student bill will depend upon your registration for the term.

- 1) The first part of insurance is referred to as - the "Student Health Services" fee. All F-1 and J-1 students taking 4 or more credit hours are required to have this coverage which provides for the use of "Student Health Services", a primary health care clinic located on campus. It is important to note that self-support courses do not count toward registration hours of eligibility, and students registered for fewer than 4 PSU credit hours are not eligible for "Student Health Services".
- 2) The second part of insurance is referred to as - the "Basic Insurance Plan" fee. All F-1 and J-1 students are required to have "Basic Insurance" coverage. "Basic Insurance" is designed to assist students by paying a portion of benefits, but not entirely eliminating the expense of a majority of minor illnesses and injuries.
- 3) The third part of insurance is referred to as - the "International Student Extended Health Insurance Plan" fee (hereafter referred to as the "Extended Plan"). All F-1 and J-1 students and their F-2 and J-2 dependents are required to have the "Extended Plan" coverage. The "Extended Plan" is designed to assist students by paying a significant portion of major medical expenses after the "Basic Plan" in 2) above, has paid their portion of the benefits.

It is your responsibility to comply with insurance requirements, just as it is your responsibility to comply with immigration regulations. You will be held responsible each term to satisfy the insurance requirement for yourself and each of your F-2 and J-2 dependents. You need to go to <https://banweb.pdx.edu/> each term before the deadline date and check your university bill on-line to make sure that you have been charged for the PSU plan. **If you don't see charges for yourself and each of your dependents, you need to contact the International Insurance Specialist immediately.**

### **"Special Circumstances" that allow students to waive the "Extended Plan" fee.**

- ❖ if you have insurance from your home country - you must purchase the insurance before departing for the US
- ❖ if your government sponsors you and pays for your insurance through a company other than the PSU insurance plan
- ❖ if you have insurance through your US employer during your internship training period
- ❖ if you have insurance through your spouse's US employer

For any of the above circumstances, your insurance company must provide proof that your coverage meets or exceeds the governmental requirements. The enclosed, **"How to Submit Proof of Insurance Instructions for Insurance Company"**, explains exactly how your insurance company must document proof of your coverage. You must bring the form they prepare and present it when you arrive for check-in at International Student Services.

### **Waiver students will be charged for the "Extended Plan" each term that ANY of the following apply even if you have insurance through a "Special Circumstance" listed above.**

- ❖ if your coverage begin-date or expiration-date are missing
- ❖ if you fail to submit proof of insurance or subsequent renewals by the term DEADLINE
- ❖ if your coverage amounts are missing or do not meet the minimum governmental requirements
- ❖ if your renewal has a lapse in coverage dates (example: if coverage expires on the 23rd, renewal must begin on the 24<sup>th</sup>)
- ❖ if your insurance expires during the term, which is any time before the 1<sup>st</sup> day of the following term – renewals must be submitted in advance so your insurance covers the entire required period (the first day of the current term to the first day of the next term)

**It is highly recommended that you arrange to have travel insurance for the time periods before and after your PSU insurance coverage is effective: 1) from the date you depart your home country to the 1st day of the term you are admitted to PSU, and 2) from the date you complete your program (NOT the expiration date on your I-20/DS-2019) to the day you return to your home country.**

**As mentioned on front side of page, the fees below are part of the financial responsibility you had to prove you could pay before you were admitted to PSU.**

All costs are approximate and subject to change due to cost-of-living increase & change in insurance providers.

The way the following fees may appear on your student bill will depend upon your registration for the term.

<b>"Health Services" Fee</b> each term
Student \$90 dependents are not eligible

<b>"Basic Insurance" Fee</b> each term
Student \$32 dependents are not eligible

<b>"International Student Extended Health Insurance Plan" Fee</b> F-1 and J-1 international students & their F-2 and J-2 dependents		
	charged each term	Spring-Summer are charged as a combined fee at the beginning of Spring term
Student	\$163	\$326
Spouse an additional	\$333	\$666
Child each child an additional	\$286	\$572

The tables below apply to waiver students with "Special Circumstances" insurance coverage (see front side of page)

<b>Governmental Requirements</b> Coverage MUST MEET or EXCEED the amounts below	
Each Accident	<b>\$50,000</b> in US Dollars
Each Illness	<b>\$50,000</b> in US Dollars
Medical Evacuation	<b>\$10,000</b> in US Dollars
Repatriation of Mortal Remains	<b>\$ 7,500</b> in US Dollars
<b>Students or their dependents that do not have Evacuation and Repatriation coverage must see the International Student Insurance Specialist immediately</b>	

<b>Mandatory Coverage Dates &amp; Deadline Dates</b>			
Term	Must Begin By	Cannot Expire Before	Deadlines for Submitting Waivers
Fall	9/26/05	1/9/06	10/14/05
Winter	1/9/06	4/3/06	1/27/06
Spring & Summer Combined	4/3/06	9/25/06	4/21/06
Spring only applies if Spring is last term of your program	4/3/06	6/26/06	4/21/06
Summer only applies if Summer is your 1st term at PSU	6/26/06	9/25/06	7/14/06

Best regards,

"DJ" (Debra Jasperson)  
International Insurance Specialist  
Office of International Affairs  
[jaspersond@pdx.edu](mailto:jaspersond@pdx.edu)

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**Your emails to "DJ" will get priority attention if you indicate "Insurance Assistance" in the subject line. Please include your PSU student ID Number on all correspondence.**

# How to Submit Proof of Insurance

## Instructions for Insurance Company

This form intended for "Special Circumstance" only students.

**Give this form to your insurance company.  
They must prepare a document for you following these instructions.**

To Whom It May Concern:

In readable English, on company letterhead, please provide information for the seven (7) items listed below.

**The documentation must be provided in readable English in order to prove that the insurance coverage meets or exceeds the minimum requirements set by Oregon State Law and the US Department of State for international students and their accompanying dependents as a condition of their F-1/F-2 or J-1/J-2 visa status.**

### **EACH of the seven (7) items is required:**

- 1) Provide student's **name** & the **names** of each insured dependent that will accompany to or later join student in the US in F-2 or J-2 visa status
- 2) Provide coverage **begin-date** (mm/dd/year)
- 3) Provide coverage **end-date** (mm/dd/year)

Provide US Dollar amounts of coverage for:

- 4) **Each Illness**  
(\$50,000 minimum is required)
- 5) **Each Accident**  
(\$50,000 minimum is required)
- 6) **Medical Evacuation**  
(\$10,000 minimum is required)
- 7) **Repatriation of Mortal Remains**  
(\$7,500 minimum required)

**Student MUST submit this information upon check-in at International Student Services.**