PSU Student Health Insurance Plan
Appeal for Missed Insurance Waiver Deadline

REQUIRED Documentation listed below must be submitted with this form, or your appeal will not be considered:

- Copy of the front and back of your health insurance card.
- Benefit Summary* of your health insurance coverage that shows individual and family deductibles and inpatient hospital coverage. (Most often found on your insurance carrier website.)

*If you have Oregon Health Plan, Veteran’s Services or Indian Health Services, you do not need a benefit summary.

Name: ____________________________ Date: ____________
Student ID#: ______________________ Phone number: __________________________

Academic term you are appealing:
- Fall
- Winter
- Spring/Summer
- Summer Only

PSU email address: ____________________________

Your Insurance Plan Information

I receive my health insurance coverage through:
- Employer
- Parent/Family Plan
- OHP
- Other __________________________

How many people are covered by your health insurance plan? (check one)
- Just me
- Me and my family. Number of family members covered by this plan: ________

I have the following, in addition to my private health plan (check all that apply and submit documentation):
- Health Savings Account (HSA)
- Flex Spending Account (FSA)
- Secondary health insurance plan

Acknowledgments (Read and initial each statement.)

_____ I understand that I may be granted only ONE Missed Waiver Deadline Appeal for the duration of my enrollment at PSU, regardless of this appeal outcome.

_____ I understand that if I used any Student Health Plan benefits during the term for which I am appealing, my appeal will be denied and the charge for the insurance premium will remain on my student account.

_____ I understand that if my health insurance coverage does not meet waiver requirements my appeal will be denied.

_____ I understand that I must apply for a waiver during the next waiver period regardless of this appeal outcome.

_____ I understand that my PSU email account is where all communication regarding student health insurance, the waiver process and deadlines, or any other health insurance-related information is delivered. It is my responsibility to read my PSU emails so I do not miss important information such as impending waiver deadlines.

My initials above and signature below indicate that I have read and understand the Acknowledgments, and that all the information provided on this appeal form is accurate to the best of my knowledge.

Student Signature ____________________________________________ Today’s Date _______________________

Submit completed appeal form with required documentation to SHAC in one of the following ways:
- Deliver completed appeal form AND required documentation to SHAC front desk, UCB, 1880 SW 6th Ave., Suite 200
- Email scanned completed form AND documentation to insurancehelp@pdx.edu
- Fax completed form AND documentation to 503.725.5812, “Attention: SHAC Insurance Team”

See Page 2 for FAQs
Frequently Asked Questions

When is the deadline for the Missed Waiver Deadline Appeal?
• The Missed Waiver Deadline Appeal form and required documentation must be returned by the close of business on the Friday before each term’s finals week to the Insurance Team in the Center for Student Health & Counseling (SHAC) (see “Term Dates” in PSU Academic Calendar). Appeal forms submitted after this day will not be considered.

When will I find out if my appeal has been granted?
• You will be notified of our determination within 14 business days from the date the appeal form was received in SHAC. Generally, a student will be granted one Missed Waiver Appeal as long as the student’s private health insurance plan meets the University’s waiver criteria and shows the student is actively insured from the beginning of the term in question.

If my appeal is granted, am I set for the rest of the year?
• NO! You need to submit a waiver when the regular waiver period opens for the next term; generally, this will be around the time registration opens. You can find the waiver at www.pdx.edu/shac. Once that waiver is approved, it will be in effect for the remainder of the academic year.

What if I miss the deadline again? Can I submit this appeal again in the future?
• No. A PSU student may be granted only one Missed Insurance Waiver Deadline exception for the duration of their enrollment at PSU.

What if I used the student health plan while I am appealing the missed waiver deadline?
• If you have used any of the plan benefits from the start of this term’s policy coverage through today, you will remain enrolled in the plan for this term and the plan premium will remain on your student account. You will have opportunity to complete an online waiver application for the following term.

When are the regular Insurance Waiver deadlines?
• The deadline to waive the Student Health Insurance Plan is midnight on Sunday of the second week of each term.

How often do I need to waive out of the student health insurance?
• You must submit a new waiver each academic year. Once you have an approved waiver during the regular waiver period, the waiver is in effect for the current academic year.

Can my parent, spouse, or someone else talk to you on my behalf?
• Yes, IF you include a completed and signed FERPA Release Form for Student Health Insurance so that we may share your information regarding the PSU Student Health Insurance Plan and the waiver process with your designee.

What are the requirements to waive the student health insurance?
• Your private health insurance plan must have an individual deductible of $2500 or less.
• If you have a family plan, let us know the number of family members on your plan.
• Your private health insurance plan must provide hospitalization coverage of 70% or greater.
• Your private health insurance plan must offer you primary care in Oregon (not just Emergency)
• Consideration will be given to Health Savings Accounts (HSA) or Flex Plans if the deductible for your private insurance plan is higher than $2,500.
• The most recent statement of your HSA or Flex Plan must be submitted with this appeal form or your HSA or Flex Plan will not be taken into consideration. You may cross out account numbers.

What is a benefit summary and how can I get a copy?
• The benefit summary shows individual and family deductibles as well as your coverage, i.e. copays and co-insurance for services such as inpatient hospitalization, physician office visits, labs, etc.
• You can usually find this on your insurance website. If you have trouble finding it, call the customer service number on your insurance card for guidance.
• Do not send your entire benefit booklet. The summary should be no more than 5-6 pages.
• Do not send links to your summary as these links often require passwords and we cannot access them.