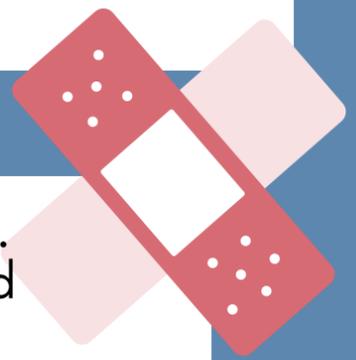


Health Insurance Requirements 2022-2023



The annual deductible is \$500 or less per policy year. A deductible is the amount you owe for health care services your health insurance or plan covers before your health insurance begins to pay.

The out-of-pocket limit is \$5000 or less per person. Your out-of-pocket limit is the most you could pay for covered care in a calendar year aside from your monthly premium.



Co-insurance amount (if applicable), is 25% or less. Co-insurance is your share of the cost of a covered service (in addition to copays), calculated as a percentage of the service cost.

The plan covers inpatient care and expenses, outpatient care, physician expenses, ambulance services, emergency services, labs, diagnostic tests, x-rays, and prescription drugs.



The plan covers inpatient and outpatient mental health services and the same as any other illness (no limits). Mental health coverage must be clearly listed as a covered item.

The following items must be covered and must be treated the same as any other covered condition: intramural sports (on campus sports) injuries, alcohol and illegal drug use related illness and injury; substance abuse treatment; pregnancy; and prescription contraceptives the same as other prescription drugs.

Students who participate in intercollegiate sports teams--Willamette University sports teams that compete with other schools--must be specifically covered for those events.

The plan covers pre-existing conditions the same as any new medical condition and does not require a waiting or qualifying period. A pre-existing condition is a physical or mental condition of an insured person that existed before enrollment in a health plan.

The plan covers you in the state of Oregon.

You can receive payment for healthcare claims while in the U.S.





If you are a degree-seeking student your policy must include unlimited lifetime medical benefit for covered medical, including illness, injury, and accident. A degree seeking student is someone who plans to earn their bachelor's or master's degree at Willamette University.

If you are an exchange student your policy must include a benefit of at least \$500,000 per policy period, for covered medical that includes illness, injury, and accident. An exchange student is someone who will enroll in one or two semesters at Willamette and doesn't intend to graduate from Willamette.

You must also have coverage for medical evacuation to your home country of at least \$50,000.

You must also have coverage for repatriation of remains (in the case of death) of at least \$25,000.