Oregon TECH

Oregon Institute of Technology

International Student Insurance

Klamath Falls Campus
3201 Campus Drive
Klamath Falls, OR 97601

Portland-Metro Campus
27500 SW Parkway Ave.
Wilsonville, OR 97070

Hello!

You have been enrolled in the Oregon Tech International Student Health Insurance plan.

Please read this entire message about using your insurance, how to find the right doctor, how to get your ID card, etc.

- You are required to have health insurance as an F-1 student.
- You will need to present your Health Insurance Card/ID when you visit the doctor.
- Medical care in the United States is EXREMELY expensive and difficult to navigate, even with insurance.
- You should do research on which doctors are "in-network" to keep costs low.

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For a brief overview of your insurance:

Check out the Frequently Asked Questions (FAQs): Find Here

Using your insurance:

The United States has a complicated medical system. It's very expensive and can be difficult to navigate. Your health insurance acts like a coupon or discount code, but ONLY at the right stores. Your health insurance will only cover certain procedures/visits and only at certain covered providers/clinics.

Don't worry though! There are tools and resources to help you understand how to use the right doctors and what services are covered! Once you find the right combination, your care is easy and that "discount code" will work to keep costs down.

Oregon Tech International Student Services
541-885-1392 ◊ international@oit.edu

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Terms you need to know:

Provider	these are the **people** (doctors, nurses, surgeons, care providers) who will help you.
Clinic/hospital	these are the physical **locations** that you will visit if you are sick or injured.
In-Network	These providers/clinics **ARE covered** by your insurance and you should always try to visit these providers/clinics to help keep costs down. *Not all providers are in-network. *Not all clinics are in-network. *Not all providers at one clinic are in-network. It could be that only some of the doctors at a clinic are in-network.
Out-of-Network	These providers/clinics are **NOT covered** by your insurance and you should avoid these providers/clinics to help keep costs down
Deductible	This is a one time "down-payment" that you must make each year if you use your insurance. The deductible is $200 and the very first time you visit the doctor you must pay this amount before your insurance will pay more. For example: if your original bill is $563 for your first visit to a doctor in the United States, you will pay at least $200 of that bill and your insurance will be applied to the other $363. The next time you go to the doctor, you will not have to pay the $200 first, your insurance will just stay paying right away. The deductible is re-set every year 1 time. If you never use your insurance, you never have to pay this amount
Health Portal or Portal	This is your online resource for everything you will need to manage your insurance.
Emergency Room	The Emergency Room (ER) is often called the Hospital. The ER is the **MOST EXPENSIVE** place to receive health care. You should only go to the emergency room if you are having a true emergent situation- broken leg, heart attack, large wound, can't breathe.
Urgent Care	Urgent care does not require appointments and can see you quickly for illness, small injuries, tests, xrays, etc. You should look for an urgent care clinic if you can for these kinds of situations. They are less expensive than the ER.

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How to log-into your health portal for Gallagher:

You will need to make an account the first time you log-into the Gallagher site.

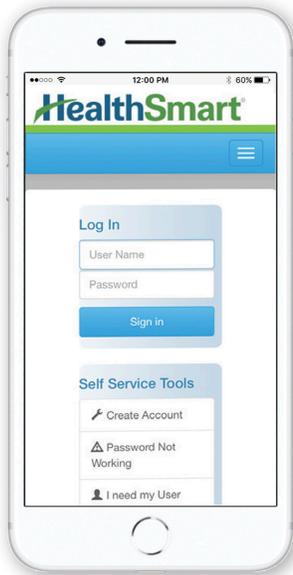| 1.	Go to this link: https://www.gallagherstudent.com/students/student-home.php?idField=1169
2.	In the red box under the Oregon Tech name, you'll see white text that says **"FIRST TIME VISITING THIS SITE… CREATE A NEW ACCOUNT".** Click on that text and make an account.
3.	Tip: Use your Oregon Tech email address, and your Student ID is your 918 number

How to log-into your health portal for United Health Care:

1.	Go to this link: https://idp.uhcsr.com/core/Login?ReturnUrl=%2Fcore%2Fconnect%2Fauthorize%2Fcallback%3Fclient_id%3DmyAccount%26redirect_uri%3Dhttps%253A%252F%252Fmyaccount.uhcsr.com%252FauthToken%26post_logout_redirect_uri%3Dhttps%253A%252F%252Fmyaccount.uhcsr.com%252FauthToken%26response_type%3Did_token%2520token%26scope%3Dopenid%2520MyAccountApi.Secure%26state%3D1600729148731%26nonce%3D8802
2.	Click the blue box that says "Create Account" and enter the requested information.
3.	Tip: Use your Oregon Tech email address, and your Student ID is your 918 number

How to find an in-network doctor:

Use the "Find a Doctor" feature: https://providerlocator.firsthealth.com/LocateProvider/SelectNetworkType

• Select "First Health Network" button
• Click "Start Now"
• Enter your zip-code
• Click "Search Now"
• Choose the type of provider you want
• Choose either "Specialty type", "Condition", or "Focus Type"
   o Specialty Type- Type of doctor: Eye Doctor, Cardiology, Imaging
   o Condition- What's wrong with you: Allergies, Anxiety, Broken Leg, Flu
• Scroll through the list to find what you are looking for and click "Add"
• Click "Search Now"

A list will appear of providers that are in-network. Call the number listed to see if you can get an appointment.

*If you are struggling to find a doctor, call the help line at 1-800-226-5116

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Stay Connected With myHealth

HealthSmart, the plan administrator for your student health insurance plan, offers a smartphone app designed to help you use and manage your healthcare coverage anywhere, anytime. Download it today from the App Store or Google Play!

+ View your eligibility

+ See your claims history for the past 24 months

+ Track deductibles, out-of-pocket maximums and other accumulators

+ View, email, and fax your plan ID card – never worry about lost cards again!

+ Get online technical support with our help center

How to Download the myHealth App

iPhone Instructions

1 Open the App Store.

2 Search for "HealthSmart."

3 Tap the "Get" button next to the HealthSmart app, and it will begin to install.

4 Once it is fully installed, a new app icon will appear on your screen.

Android Instructions

1 Open the Google Play app store.

2 Search for "HealthSmart."

3 Tap the HealthSmart application and tap the "Install" button to download.

4 Once installed, a new HealthSmart app icon will appear on your screen.

How to Register and Login

1 Click on the HealthSmart app.

2 If you've already registered, sign in using your username and password.

3 To set up your new myHealth account, click on "Create Account." You will be redirected to a page that requires   you to complete some information. Once completed, enter a new username and password that will grant you access to your myHealth account. Then just tap "Register."

4 Now, you can use the same username and password to login to your myHealth account at any time. You can also access your account online at myhealth.healthsmart.com.

HealthSmart®

www.healthsmart.com