The ISU Student & Scholar Health Insurance Plan is mandatory for all registered international students as a condition of your enrollment to Iowa State University. Very limited exceptions may apply for students who have health coverage under a Government Sponsor or a select International Organization.

**HOW DO I WAIVE THE IOWA STATE UNIVERSITY HEALTH INSURANCE PLAN?**

Only J-1 or F-1 students that have health coverage under a Government Sponsor or select International Organizations are eligible to waive the ISU Student & Scholar Health Insurance Plan.

*Please note:* A travel, accident or emergency health insurance plan does not qualify for a waiver of the ISU Student & Scholar Insurance Plan.

**WHAT MUST BE SUBMITTED?**

1. Completed Health Insurance Waiver Form
2. A letter on official letterhead from a Government or International Organization that will verify that the following minimum requirements are met:

   All of the requirements listed below must be met to be considered

   - The insurance coverage MUST meet U.S. Department of State coverage requirements:
     - a) Medical benefits: $100,000 USD per accident or illness
     - b) Medical Evacuation: $50,000 USD minimum
     - c) Repatriation: $25,000 USD minimum
     - d) Deductible: $500 USD maximum
   - May be subject to the requirement of the Affordable Care Act
   - Underwritten by an insurance corporation having an A.M. Best rating of A- or above
   - Must be in effect on or prior to the date of arrival to the United States
   - Must be in force for the duration of their time at Iowa State University

3. A copy of the front and back of your insurance card
4. Submit all documents by the waiver deadline; refer to [www.hrs.iastate.edu/sship](http://www.hrs.iastate.edu/sship) for dates.

**HOW WILL I KNOW IF THE WAIVER HAS BEEN APPROVED?**

Allow one to two weeks for process and all decisions of waiver approval or denial will be communicated to you through your official Iowa State University e-mail account.

**WHERE DO I SUBMIT THE WAIVER FORM?**

Please submit a completed waiver form and all supporting documentation, items 1, 2, & 3 above, to the University Human Resource Service Center.

**By Email:** isusship@iastate.edu
**By FAX:** 515-294-8226
**By Mail:** ISU Student & Scholar Insurance Program, 3810 Beardshear Hall, Ames, IA 50011