Mandatory Health Insurance Requirements for International Students

All international students are required to carry health insurance for themselves for any semester in which they are registered at Iowa State University. International students are defined for this purpose as students who are not U.S. citizens, U.S. permanent residents or refugees. The ISU Student Health Insurance Plan is mandatory as a condition of your enrollment to the university. You will be automatically enrolled in the ISU Student Health Insurance Plan and assessed the health insurance premium on your university bill.

In order to waive the mandatory enrollment, one of the following criteria must be met. Note that waivers are granted only under the very limited circumstances described below.

1. Government-sponsored students whose home government purchases insurance for students and does not just supply funds to purchase an insurance plan of their choice (ex. Government of Kuwait)
2. Student is fully financially sponsored (including tuition, living expenses, medical expenses, etc) under a select international organization that provides health insurance to its grantees. (ex. Fulbright)
3. Student studying in an approved exchange program with qualifying alternate insurance coverage.

Please note: Travel, accident or emergency health insurance plans DO NOT qualify for a waiver. Receipt of a waiver request does not guarantee a waiver will be granted. We will contact you regarding the results of your waiver application via your Iowa State University E-mail account. Waiver forms must be submitted each policy year.
WAIVER GUIDELINES

Should you be eligible to submit a waiver based on the guidelines above, your insurance coverage must meet all the following criteria established by the U.S. Department of State:

- Coverage must be in effect on or prior to date of arrival to the United States and remain in force for the duration of your stay at Iowa State University
- Medical benefits: $50,000 minimum per accident or illness
- Repatriation of remains in the amount of $7,500 minimum
- Medical evacuation coverage in the amount of $10,000 minimum
- Annual deductible not to exceed $500

STUDENTS ON CPT & OPT

All J–1 and F–1 visa holders are required to carry health insurance while a registered student at Iowa State University. The ISU Student Health Insurance Plan is mandatory as a condition of your enrollment at the university. Waivers will not be considered based on alternate coverage provided by an employer while on CPT or OPT.

ALL OTHER INTERNATIONAL STUDENTS

If your U.S. immigration status is other than J–1 or F–1, please submit a completed waiver form and supporting documentation to the ISU Student & Scholar Health Insurance office for review prior to the waiver deadline.

WAIVER DEADLINES

In order for waivers to be considered, the completed waiver form and all supporting documentation must be received by the ISU Student & Scholar Health Insurance office by the deadlines noted below:

<table>
<thead>
<tr>
<th>Coverage Period</th>
<th>Deadline</th>
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<tbody>
<tr>
<td>Annual (August to August)</td>
<td>September 14, 2012</td>
</tr>
<tr>
<td>Spring/Summer (January to August)</td>
<td>January 18, 2013</td>
</tr>
<tr>
<td>Summer (June to August)</td>
<td>May 31, 2013</td>
</tr>
</tbody>
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3/1/2012