

International Student Health Insurance Waiver Request Guidelines

Waivers are NOT an option for most students -- please read through these guidelines before submitting a waiver request!

The ISU Student & Scholar Health Insurance Plan coverage is mandatory for non-immigrant international students. The insurance premium will be automatically assessed on your university bill. Few students are eligible to waive the ISU health insurance fee by completing and returning the *Student Health Insurance Waiver Request Form for International Students* prior to the deadline printed on the form.

(A copy of the waiver request form can be downloaded from our website at www.hrs.iastate.edu/sship/ or you may visit our office located in Beardshear Hall, room 0570, to obtain a waiver form.)

- 1) Sponsored students with qualifying health insurance provided by the U.S. government, the embassy or government of their home country or a sponsorship with a direct payment arrangement through ISU accounts receivable, **are** eligible to submit a waiver request.

To qualify for a waiver, the sponsor's insurance plan **MUST** meet U.S. Government coverage requirements, must be in effect prior to the start of coverage under the ISU Student & Scholar Health Insurance Plan, and must be in force for the duration of the degree program at ISU.

- 2) Insurance **MUST** be in effect on or prior to the arrival date stamped on the passport.
- 3) Health insurance coverage through an off-campus employer generally **does not qualify** for a waiver.
- 4) Individual health insurance plans **do not qualify** for a waiver.

Warning: A travel, accident or emergency health insurance plan you purchase does NOT qualify for a waiver of the ISU insurance plan. While you are able to purchase an additional plan, you will still be enrolled in and required to pay for the ISU insurance plan. Please budget accordingly.

- 5) A waiver form must be completed, signed and returned to the Student & Scholar Insurance office, 0570 Beardshear Hall, before the applicable deadline along with written documentation regarding the policy coverage and effective dates. The Student & Scholar Insurance Office cannot accept waiver forms that are not complete, are not signed, or are received after the deadline date. A complete waiver form **MUST** include written documentation showing all of the required documentation listed on the form.
- 6) If ISU assesses the health insurance premium after the waiver deadline for the current semester, a student with qualifying alternate coverage may request a waiver up to 30 days after the date of the assessment.
- 7) **If a claim for benefits payment, including services at the Thielen Student Health Center, has been made against the ISU plan in the current policy year, a waiver will not be granted even if the student would otherwise qualify.**