

<< VERY IMPORTANT >>

Health Insurance REQUIREMENT for International Students and Accompanying Family Members

WILLAMETTE STUDENT HEALTH INSURANCE PLAN – REQUIRED ENROLLMENT

Health care is very expensive in the United States, therefore, all students attending Willamette University, including international students and their accompanying family members, are required to have health insurance throughout their program.

Willamette provides a student health insurance plan through Aetna insurance company that complies with the U.S. Affordable Care Act. This plan also meets health insurance requirements for “J” visa students. A complete policy and summary brochure are available on this website: <http://willamette.edu/dept/health/insurance/international/index.html>. If the 2015-2016 brochure is not yet available, you may refer to the 2014-2015 brochure until it is available. *On this plan, enrollees through age 18 have routine dental and vision coverage. Routine dental for those 19 and older is NOT covered on this plan.*

You and your dependents are automatically enrolled in the Willamette Student Health Insurance Plan (Aetna) for the academic year. The cost for you (and your dependents) is automatically billed to your Willamette University student account at the beginning of each semester along with tuition and other fees.

Enrollment in the WU Student Health is done by the Office of International Education, oiadvicing@willamette.edu.

COST: Prices are below and can be found on the student Insurance website noted above.

NOTE: All Willamette students have access to the health center on campus, Bishop Wellness Center, regardless of what insurance coverage they have.

If you have questions about the Willamette Student Health Insurance Plan (Aetna) and what it covers, please contact SaVanna Huskey at the Bishop Wellness Center, 503-370-6972.

To enroll or request a waiver, contact Ramona in the Office of International Education, oiadvicing@willamette.edu.

Health Insurance Enrollment & Waiver Process for International Students

COST: Aetna Student Health Plan – 2015-2016

Costs are billed to you via your WU student account each semester (fall & spring) however, you are ENROLLED for the entire academic year unless you are only at WU for one semester. You must be enrolled in order to enroll spouse/children/dependents.

	Annual 8/1/15 – 7/31/16	Fall (amount billed to you) 8/1/15-1/5/16	Spring (amount billed to you) 1/6/16-7/31/16
Scholar / Exchange Visitor	\$1,406	\$ 609.00	\$ 797.00
Dependents (per spouse/child)	\$1,406	\$ 609.00	\$ 797.00

TO DO: Choose to Enroll or Request a Waiver. This is process cannot be done online. Full instructions, including how to submit, are included on the **Health Insurance Enrollment or Waiver Request** form, found here: <http://willamette.edu/dept/health/insurance/international/index.html>.

- Download and print the **Health Insurance Enrollment & Waiver Request form** (right hand column).

CONTINUED...

To Enroll - Option A

You will automatically be enrolled in the university's health insurance; however, it is helpful for us to know that you won't request a waiver. To enroll, please complete and submit to the Office of International Education Option A on page 1 of the **Health Insurance Enrollment & Waiver Request form**. ID cards will be available online about the second week of September. You will receive a notice via email on what to do when it is available.

To Waive/Decline- Option B

If you BRING HEALTH INSURANCE coverage with you, you have one opportunity each academic year to ask for your insurance to be reviewed for a waiver out of the university's student health insurance. No one is automatically given a waiver nor is a waiver guaranteed. If you are a sponsored student, you must also follow this process.

- 1. Complete the Waiver Request form**
- 2. Provide EVIDENCE that you are enrolled in other insurance.**
- 3. Provide PROOF that the insurance covers the items listed below.**

Follow the instructions on the Waiver Request carefully for preparation of these items.

Deadlines:

September 4, 2015 (for students at WU for the entire academic year or fall only)

January 29, 2016 (for students who attend WU ONLY in SPRING 2016 during the 2015-2016 academic year)

NOTE: The deadline to request a waiver is different for international students than the deadline for domestic students.

WAIVER CRITERIA

***** NOTE: Plans from last year MAY NOT qualify this year. Please review your plan before submitting.**

The following are required by the deadline to be considered for a waiver:

EVIDENCE that you and dependents, if present, have insurance coverage-

- COMPLETED *Health Insurance Waiver Request form*
- Copy of your policy information INCLUDING the list of "Covered Services" AND the list of "Excluded or Non-covered Services". A Summary of Benefits might be enough but the policy information is best.
- Copy of a document from your insurance which lists YOUR NAME (and dependents) as the insured. Usually this is your ID card or a confirmation of enrollment.
- Copy of a document from your insurance that shows the dates you are covered. If you are covered by an *employer's group health plan* (U.S. plans only), please submit a letter indicating the date you became covered and indicating your coverage is a benefit of your employment. This is needed because there may not be an "end" date for this kind of insurance.
- Copy of a document from your insurance which shows the company name, address, phone number, and your policy number.

PROOF of comparable health insurance coverage-

1. Coverage for inpatient, routine outpatient, and emergency care (including minor illness, labs and x-rays, and prescription drugs)
2. Coverage within 50 miles of Willamette University
3. NO maximum medical coverage amount for covered services – *Unlimited Coverage*
4. Coverage for inpatient and outpatient mental health services
5. Maximum out-of-pocket limit of \$2,000 per person (for covered charges)
6. Annual deductible of \$500 or less per person
7. Maximum coinsurance amount of 25%
8. Medical Evacuation to your home country of **at least** \$50,000
9. Repatriation of Remains (in the case of death) coverage of **at least** \$25,000

If you have questions about the insurance waiver process, contact Ramona at: oiadvising@willamette.edu.