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](http://willamette.edu/dept/health/insurance/international/index.html). If the 2014-2015 brochure is not available, use the 2013-2014 brochure and note that the coverage has changed from $500,000 maximum to Unlimited. Also, children’s dental and children’s vision have been added for 2014-2015. OPTIONAL: Routine dental care for adults (over age 19) is not included in this insurance. There is an option to purchase dental coverage from Aetna for an extra fee. This is available through the Aetna site, after you are enrolled in the health insurance plan.

You and your dependents are automatically enrolled in the Willamette Student Health Insurance Plan (Aetna). The Willamette student health insurance cost is automatically billed to your student account at the beginning of each semester. Payment is required at the time tuition and other charges are paid.

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

COST: Prices are below and can be found on the Student Insurance website: [http://willamette.edu/dept/health/insurance/international/index.html](http://willamette.edu/dept/health/insurance/international/index.html). The cost has gone down SIGNIFICANTLY.

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 the Office of International Education, <oieadvising@willamette.edu>

**Health Insurance Enrollment & Waiver Process for International Students**

**COST: Aetna Student Health Plan – 2014-2015**

Costs are billed to you via your WU student account each semester (fall & spring). You must be enrolled in order to enroll spouse/children/dependents.

<table>
<thead>
<tr>
<th></th>
<th>Annual 8/1/14-7/31/15</th>
<th>Fall 8/1/14-1/5/15</th>
<th>Spring 1/6/15-7/31/15</th>
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<tbody>
<tr>
<td>Student</td>
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<td>$566</td>
<td>$742</td>
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<tr>
<td>Spouse</td>
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<td>$1,245</td>
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<tr>
<td>per Child</td>
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<td>$742</td>
<td>$973</td>
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**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](http://willamette.edu/dept/health/insurance/international/index.html), found here:

- Download and print the [Health Insurance Enrollment & Waiver Request form](http://willamette.edu/dept/health/insurance/international/index.html) (right hand column).
- Complete Option A to enroll in insurance or complete Option B to request a waiver. If you do not do either, you (and your dependents) will automatically be enrolled in the university health insurance and be responsible for the cost.
- Submit your enrollment or waiver request by the deadline to the Office of International Education as per instructions.

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. Please submit to the Office of International Education page 1 of the Health Insurance Enrollment & Waiver Request form with Option A (page 1) completed. 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 may be able to waive 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.

If you want to be considered for a waiver, you must fully complete the Waiver Request form and provide supporting documents. Late and incomplete waiver requests will not be considered so please note the deadlines carefully.

NOTIFICATION: After submitting a complete request, you will be notified within 2 weeks via email about whether or not your insurance meets the insurance waiver requirements. See the form for full information. In the fall you must show proof of coverage for the ENTIRE academic year of your program, therefore be sure you have proof of coverage for the length of your program's academic year.

If your waiver request is not approved, you will remain enrolled in the insurance and be responsible for the insurance cost that is billed to your student account.

Deadlines: September 5, 2014   (for students at WU for the entire academic year or fall only)
January 30, 2015      (for students who attend WU ONLY in SPRING 2015)
NOTE: The deadline to request a waiver is different for international students than the deadline for domestic students.

WAIVER CRITERIA  ***** NOTE: Waiver criteria for 2014-2015 are different than they were in 2013-2014.

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
- Photocopy of your health insurance policy information that shows all the coverage and excluded items, in English. Look for a Summary of Benefits, Benefits Description, etc. anything that specifically mentions each item below.
- Photocopy of your insurance identification card (front and back) or letter of coverage or any combination of documents in English from the insurance company. Documentation must show:
  - dates of coverage (beginning & end dates),
  - your name as the enrollee (if you have dependents, their names too),
  - your policy /insurance ID number
  - insurance company address (including postal code) and phone number (if there is an ID card, use the information that is on that)

PROOF of comparable health insurance coverage-
- Coverage for inpatient and outpatient care within 50 miles of Willamette University (including labs, x-rays, and prescription drugs)
- NO maximum medical coverage amount for covered services – Unlimited Coverage
- Coverage for inpatient and outpatient mental health services
- Maximum out-of-pocket limit of $2,000 per person (for covered charges)
- Annual deductible of $500 or less per person
- Maximum coinsurance amount of $25%
- Medical Evacuation to your home country of at least $50,000
- 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: oieadvising@willamette.edu.