

2016-17 MEDICAL INSURANCE POLICIES FOR INTERNATIONAL STUDENTS

Washington State University requires all international students with non-immigrant status who hold F or J visa (except Canadians), who are enrolled for one credit or more, to be enrolled in the WSU Student Medical Insurance Plan. However, International students may submit an equal or better alternative plan written in English to receive a waiver.

The alternate policy must be provided in English for review, be active on or before the first day of classes at the beginning of the semester and continue with coverage through the end of the semester– the last day of finals. To apply for an alternate policy, a waiver must be submitted within 13 days of the beginning of the semester and must have all the coverage on the checklist noted below including coverage for pre-existing conditions within three months of beginning of coverage.

Alternative Insurance Submission Deadlines: Fall: September 4th, 2016, Spring: January 29th, 2017

Fall/Annual Enrollment & Cancellation Deadline: 13th day of classes, September 11th, 2016

Spring/Summer Enrollment & Cancellation Deadline: 13th day of classes, January 29th, 2017

Any substitute health plan must include each of the following:

(Checklist)

- Provides coverage within the state of Washington.
- Insurance company must be headquartered and operating in the US with US claims address and customer service phone number.
- Active on or before the start of the semester and continue coverage through the end of the semester.
- Total maximum aggregate benefit per policy of \$200,000 or more for health conditions.
- Deductible requirement of \$250 per policy year (not higher).
- Hospitalization:
 - Emergency Room coverage
 - Hospital inpatient room & board coverage
 - Surgery Coverage of 80% or more
 - Anesthesia Expenses paid at 80% or more
- Physician payments covered at a minimum of 80%.
- Accidental Death and Dismemberment coverage of \$10,000 or more.
- Prescription Drug coverage at a minimum of 80% for generic and 60% for brand name drugs.
- Mental or Nervous Disorder Inpatient and Outpatient expenses (combined) paid as any other sickness.
- Alcoholism and Drug Abuse Treatment.
- Pregnancy covered as any other sickness.
- Pre-existing condition limitation is no more than three months or 90 days.
- Repatriation and Medical Evacuation minimum combined benefit of \$250,000.
- Prevention services benefit which includes preventive services such as screenings, exams and immunizations as specified by the Patient Protection and Affordable Care Act (PPACA).

If your health plan meets the requirements listed above, please download the International Student Insurance Waiver Form at: studentinsurance.wsu.edu/general-plan/international-students/. Bring your insurance documents to Health and Wellness Services, Washington Building 99164-2302 or fax to (509) 335-8214.

The plan must also be active on or before the start of each semester, and continue with coverage through the dates specified below. The student premiums for the 2016-17 WSU Student Medical Insurance Plan are also listed.

<u>Coverage Dates</u>	<u>Premium</u>	
Fall:	August 16, 2016 to December 31, 2016	\$703
Spring/Summer:	January 01, 2017 to August 15, 2017	\$1,157

To offset the expense of the WSU Medical Insurance, you may apply for the NCAA Special Assistance Fund which can be used toward covering a portion (\$500/year) of the medical insurance charge. Information will be available for this process when you arrive on campus and attend your Team Compliance Meeting.

Please feel free to contact David Hall at (509) 335-4963 or email at d.hall@wsu.edu for any additional clarification regarding this policy. For specific questions regarding medical insurance please contact Health and Wellness Services at (509) 335-3575.