

THE UNIVERSITY OF IOWA

FOREIGN STUDENTS ONLY

ALL FOREIGN STUDENTS are required to have health insurance for the academic year in order to attend The University of Iowa. Foreign students will be automatically billed for a student-only policy under the Student Health Insurance Plan. Coverage and premium charges will begin the first of the month in which the student is registered and class begins. Foreign students must have insurance beginning the first day of classes and, therefore, will be billed for the months of August and January.

Coverage will extend over the summer unless the student graduates. Students who are pre-registered for fall, but will be out of the U.S. over the summer must bring proof of travel to the University Benefits Office prior to departure in order to avoid being billed for summer insurance premiums.

ADDING DEPENDENTS: If you have a spouse or children who need insurance, you must complete an application to add them to your policy. You have only thirty (30) days from the date of arrival, or date of eligibility, to add dependents to your policy. You have 60 days from the date of birth to add dependents to your policy. After that 30-day (60-day for birth) period, dependents can only be added during an open enrollment period.

IF YOU HAVE OTHER INSURANCE AND DO NOT WANT THE UNIVERSITY'S COVERAGE, you must bring to the University Benefits Office either: 1) your actual policy; or 2) an identification card and a descriptive brochure (ID cards without supporting information will not be sufficient). If your coverage meets all of the University's Exemption Guidelines (see below); including the deadlines for document presentation, you will receive a 1-year exemption and will not be billed for the University insurance.

EXEMPTION GUIDELINES

Your documents must show the following:

1. Your name.
2. The date your coverage begins and ends.
3. Exclusions (services not covered).
4. Hospitalization of at least \$75,000.
5. The insurance must be non-cancelable and fully paid for a minimum period of one (1) semester.
6. The insurance must be renewable for continuous coverage. Conditions covered under the initial policy must not constitute a pre-existing condition under the renewal policy.

- Monthly payment plans will not be accepted.
- Exemptions will not be made for students or family members leaving the U.S. for a period of less than two months.

SCHOLARSHIPS, SPONSORING AGENCIES OR GOVERNMENT COVERAGE

If you have a scholarship or are sponsored by an agency that provides insurance or assumes payment of your medical costs, you must provide documentation to the University Benefits Office by the deadlines shown on this page.

DEADLINES FOR RECEIVING EXEMPTIONS AND MAKING POLICY CHANGES

FALL SEMESTER
September 4, 2009

SPRING SEMESTER
February 5, 2010

SUMMER SEMESTER
June 4, 2010

Contact your advisor or the University Benefits Office before the deadline if you have problems or questions regarding the insurance requirement.

After the deadlines shown above, only partial exemptions will be given. You will then be required to pay for coverage through the end of the month in which your insurance documents are accepted. If your documents are not in English, you will be required to have them translated.

THE UNIVERSITY OF IOWA

HEALTH INSURANCE REQUIREMENTS FOR GRADUATE AND HEALTH SCIENCE STUDENTS WITH SIGNIFICANT CLINICAL EXPOSURE

All registered students in the Graduate College and the Colleges of Medicine, Dentistry, Nursing, and Pharmacy who experience significant clinical exposure as part of their training will be required to maintain health insurance (or an equivalent alternative care plan) sufficient to satisfy minimum standards of coverage. Such insurance coverage shall be maintained continuously throughout each year of attendance at The University of Iowa.

Upon registration, **and annually thereafter**, the student will be required to provide documentation of **proof of coverage**, by deadlines stated on the Proof of Coverage form.

Until acceptable documentation is provided, students shall be **automatically enrolled and will be charged** for participation in SHIP administered through Wellmark Blue Cross and Blue Shield of Iowa.* **Charges will be fully deleted for students who provide acceptable documentation of other insurance by the deadline. After the deadline, students will be exempted the first day of the month following receipt of documentation in the University Benefits Office. Students will be responsible for paying all charges up to that date.**

Foreign students may be required to comply with additional insurance requirements in accordance with University policies and Federal law.

The minimum standards for complying with the University's proof of coverage policy is as follows:

- 1. Policy Limit:** The health plan/policy should provide coverage for hospitalization including coverage for room and board, physician visits and surgeon services, imaging and lab, and miscellaneous services.
- 2. Inpatient Deductible:** The inpatient deductible under an individual policy shall not exceed \$500 per admission and a 20% co-payment/co-insurance requirement. A higher deductible is acceptable if coverage is under a group plan.
- 3. Outpatient Coverage:** The health plan/policy shall provide coverage for medically necessary care including both physician services for treatment of emergencies, illness, accident or injury, and imaging and lab services.

Required documentation:

Completed Proof of Coverage form (page 17).

Copy of policy or ID showing student's name, effective dates of coverage, and descriptive brochure.

If your alternate care plan does not meet the above minimum standards of proof of coverage requirements and you wish to request a waiver, contact the University Benefits Office at 120 University Services Building, Suite 40 for a copy of the Health Sciences Waiver Policy.

***Medicaid is not acceptable for exemption purposes, unless you submit a letter from the Department of Human Services that verifies yearly coverage to the University Benefits Office.**
