

Student Health Insurance Plan for International Students (Graduate and Undergraduate)

Frequently Asked Questions:

Who is required to have health insurance? All international students (holding F or J visas), whether graduate, undergraduate, or IEI (Intensive English for Internationals) students, with active course enrollment are required to have health insurance that meets the University's waiver requirements.

Beginning January 1, 2024 all international students (holding F or J visas) will be automatically enrolled in the University of Memphis Student Health Insurance Plan.

Where can I find detailed information about the plan and what it covers? For more information visit: <https://www.studentinsurance.com/Client/2268>.

What are the coverage period dates, costs, and waiver deadlines for international student health insurance enrollment?

Period	Coverage Dates	Premium	Enrollment Deadline
Fall	8/1/2024 - 12/31/2024	\$943	9/6/2024
Spring/Summer	1/1/2025 - 7/31/2025	\$1,306	1/31/2025
Summer	5/1/2025 - 7/31/2025	\$376	6/6/2025

The **annual** premium is \$2,249. You will be billed once in the fall semester and once in the spring semester. The spring premium will cover summer as well.

What if I am enrolled in IEI (Intensive English for Internationals)? You will be automatically enrolled in the University of Memphis Student Health Insurance Plan during your IEI term and the cost will be as follows:

- Fall 1, 2024: August 1-Oct 17 \$481
- Fall 2, 2024: Oct 18 - Dec 31 \$462
- Spring 1, 2025: Jan 1- March 13 \$444
- Spring 2, 2025: March 14- May 7 \$339
- Summer, 2025: May 8- July 31 \$523

How is the payment billed? International students will have their premium billed to their Tiger express account after the last day to add classes.

Can I pay monthly rather than all at once? The University of Memphis has an installment plan that students can enroll in which will spread their payments across four months. For more information about the payment plan, please visit the University & Student Business Services website: <https://www.memphis.edu/usbs/payments/>.

How do I enroll in the Wellfleet Student Health insurance coverage? If you are an F-1 or J-1 international student, you will automatically be enrolled in the insurance plan once you register for classes. You will continue to be enrolled in the plan as long as you are an enrolled student at the University. Unless you want to waive the insurance plan during the open enrollment period, you don't need to do anything to add the coverage.

How do I obtain a waiver? International students can request a waiver from participation if they have purchased other insurance that meets the University's waiver requirements. Proof of compliant coverage must be submitted to waive the University of Memphis plan. Waiver requests can only be submitted during the open enrollment period. Any waiver request submitted outside of the open enrollment period will not be accepted.

To submit a waiver request, register for you classes first, and then go to: <https://www.studentinsurance.com/Client/2268>

Enrollment and waiver process for the Fall 2024 period will open on July 22, 2024. The deadline to submit a waiver request for the Fall 2024 period will be September 6, 2024.

Please allow 5-7 business days for the processing of waivers and for any charges to be removed from your Tiger express account.

What are the waiver requirements?

- Plan must be compliant with the Affordable Care Act (ACA)
- Unlimited medical coverage for both preventive and emergency care
- Include pregnancy benefits
- No waiting period for coverage
- Pre-existing conditions MUST be covered
- Deductible of \$500 or less
- Repatriation coverage of at least \$25,000 USD
- Medical evacuation coverage of at least \$50,000 USD
- A.M. Best rating of "A-" or better OR Standard & Poors rating of "A-" or better
- Information MUST be provided in English and in US dollars.

What is ACA compliant and why does the university require ACA compliant coverage? ACA-compliant refers to a health insurance plan that meets the requirements of the Affordable Care Act, <https://www.hhs.gov/healthcare/about-the-aca/index.html>. The University of Memphis has this requirement in place to ensure better coverage for its students.

What if my waiver request is denied? If the enrollment period is still open, you can resubmit the waiver request again. If the enrollment period is closed and you don't have a waiver, you will automatically be enrolled in the UofM Wellfleet insurance plan.

I have health insurance coverage through my spouse's employment plan. May I provide proof of coverage to waive out of the Wellfleet plan? Waivers may be approved for employer health insurance plans that are ACA compliant and underwritten by a US insurance-based company. Medicare, out-of-state HMO's, Medisave, travel plans, and individual marketplace plans will not qualify for a waiver. Students who waive out with an employer plan are required to provide separate insurance coverage for medical evacuation and repatriation. See the requirements below:

- Repatriation of remains in the amount of \$25,000
- Expenses associated with the medical evacuation of the visa holder to his or her home country in the amount of \$50,000

What should I do if the insurance that I purchased does not meet the waiver requirement? You may reach out to your insurance company to change the insurance plan or cancel the plan and request a refund. Whether your insurance company will change the plan or refund the insurance cost is entirely the decision of your insurance company. The University of Memphis or Wellfleet is unable to contact your insurance company on your behalf.

Can I extend the Wellfleet Student Health insurance coverage after I graduate? No, Wellfleet does not offer COBRA coverage to the plan. However, if you graduate in May, your spring coverage will continue until the end of the plan year 7/31/2025.

Can I cancel the Wellfleet Student Health insurance coverage in the middle of the semester? No, the coverage cannot be canceled during the coverage period. You must submit a waiver during the open enrollment period if you would like the coverage to be removed.

How do I get an insurance card? Once enrolled, you may print a copy of your insurance card from the Wellfleet Student website at <https://www.studentinsurance.com/MyAccount/Account/Index/2268>.

Can I purchase coverage for my spouse and children? Yes, international students can enroll their dependents. If you purchase additional plans for spouse or dependents, you will do so directly with the Wellfleet Student Health Insurance Company when completing your enrollment through their web site <https://www.studentinsurance.com/Client/2268> and payments will not go through the University. Instructions for dependent/spouse enrollment will be made available within the student account once enrolled in the plan.

Can I enroll in the Wellfleet Student Health insurance coverage while I am on OPT? No, the insurance plan is for students who are enrolled in classes.

Am I covered during the summer? Yes, if you are enrolled in the plan during the Spring semester, you are also enrolled during the summer, until July 31, 2025. The Spring/Summer term extends through July 31st so that students can maintain continuous coverage even when they are not enrolled in summer classes. The fall coverage will begin August 1st.

How can I get a copy of the plan? Visit Wellfleet Student on the web at <https://www.studentinsurance.com/Client/2268> and follow the link to “Discover your benefits”.

How do I know if my doctor is in the Wellfleet/Cigna PPO network? Visit <https://www.studentinsurance.com/Client/2268> and select “Find Health Professionals.”

Is pregnancy covered? Yes, pregnancy is covered under the same benefits as any other condition.

How long will my waiver last? At the beginning of each fall and spring semester students will need to request (or renew your request) for a waiver of participation in the University of Memphis Student Health Insurance Plan.

Why is the University of Memphis requiring a full year (annual) of coverage?

We have over 1800 international students and although some do travel home during the summer for some period of time, the majority of students do not spend the summer months in their home country. In addition, annual coverage ensures that students do not have breaks in coverage between fall and spring semesters.

What if I am an International Graduate Assistant?

Starting in the fall of 2024, all **full-time graduate assistants** will receive 100% coverage of the annual graduate student health insurance premium if they do not have other ACA compliant coverage.

You may find additional details on our website, https://www.memphis.edu/gradschool/current_students/graduate_assistantship_health_benefits.php.

As an international student who is also a full-time graduate assistant, once you opt-in to the health insurance benefit and your eligibility is confirmed, we will switch your enrollment in the Wellfleet system from “Graduate” to “Supported Grad” and the health insurance charges will be reversed on your Tiger express account. This can take up to 7 business days. Be sure to opt-in early prior to payment deadlines.