HEALTH INSURANCE INFORMATION 2017-2018

Who Is Required to Have Health Insurance?
In accordance with Indiana University policy, all students who are current F-1 visa holders and their dependents must purchase or show evidence of purchase of a health insurance plan that meets minimum coverage requirements set by the university, outlined in (IV) below. Indiana University contracts with Aetna, a major U.S. health insurance provider, to offer an affordable Student Health Plan which meets these requirements. Unless a waiver request is submitted to our office, all eligible international students are automatically enrolled in this plan and billed the premium, which totals approximately $1,720, over the course of the 2017-2018 academic year (refer to (III) below).* Although the IU Aetna Student Health plan is rather extensive, please be reminded that as with any insurance plan, not all services are covered. To see if a particular treatment or physician consultation will be covered under this plan, please refer to AetnaStudentHealth.com.

(I) Who Is Required to Maintain Health Insurance Coverage?
- All non-immigrant visa holders enrolled in classes and their dependents.**
- All visiting scholars and their dependents.
**Where a dependent is defined as the F/J visa holder's non-citizen child under 21 years of age, or their spouse.

(II) No Action Needed to Enroll in the IU Aetna Student Health Insurance Plan
- F-1 and J-1/J-2 visa holders are automatically enrolled; no form is necessary.
- Non-J-2 dependents and visiting scholars must apply for the IU Aetna plan separately and pay their portion of the premium online at https://poo.gl/IUPBCM.

(III) Billing/Payment
Students are billed each semester, payable that semester, for the IU Aetna Student Health plan through their bursar account.
- The first bill, for approximately $712, is posted in the Fall after start of classes.*
- The second, for approximately $987, is posted in the Spring (for Spring and Summer) after start of classes.*
- As a convenience, visiting scholars may pay weekly or monthly, depending on length of stay.

(IV) Alternative Insurance Minimum Coverage Requirements
Coverage dates for any alternative policy must correspond at minimum with IU’s coverage dates (see reverse page). In addition, waivers can be granted only if your alternative policy meets or exceeds the following minimum coverage limits:
(a) $100,000 for each accident.
(b) $100,000 for each illness (for women, this must include maternity/pregnancy care).
(c) $50,000 for medical evacuation to your home country.
(d) $25,000 for repatriation to your home country.
(e) $500 maximum deductible per accident or illness.

(V) Insurance Waiver Submission Process & Deadline
To obtain a release from automatic enrollment in the IU Aetna Student Health insurance plan, you must submit the required waiver form and proof of alternative insurance coverage. A release can be granted if you have alternative coverage only when you have submitted the required waiver form and proof of your coverage according to the process appropriate for your student status and semester:
(a) Continuing Students
- For Fall and Spring/Summer, continuing students must utilize the waiver request eform found on https://Start.IU.edu/ to properly submit their request. A video tutorial walking through the individual steps to this process can be viewed on YouTube at https://poo.gl/Tr3ppb. The waiver is due 10 days after the start of Fall and Spring semester classes.
- Approved Spring submissions of the eform waiver request apply automatically to the following Summer session only; a new eform waiver request must be submitted for the following Fall and Spring semesters.

(b) New Students
- A paper waiver is administered for students beginning their first term of studies at IU South Bend in the Summer 2017 session/s; It is due 10 days after the start of Summer I/II (whichever applies) classes.
- The paper waiver is valid only for the Summer period in which it was submitted; thereafter, students continuing on to the Fall semester will follow the process outlined for every Fall and Spring/Summer semester to obtain a waiver.

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HEALTH INSURANCE INFORMATION 2017-2018

Minimum Annual Coverage Period, 2017-2018: 08/01/2017 - 07/31/2018

Minimum Coverage Period by Semester
- Fall: August 1, 2017 through December 31, 2017.
- Spring/Summer (Continuing students only): January 1, 2018 through July 31, 2018.
- Summer (New students starting first semester at IUSB in the summer only): First day of classes through July 31, 2018.

If you are arriving earlier than the coverage start date specific to your alternative insurance plan, you are urged to consider purchasing “gap” insurance in the event of a medical emergency prior to your coverage start date.

For further information or to enquire about an item in this document, please contact the OISS:

Office of International Student Services
Administration Building, 140
Indiana University South Bend
oiiss@iusb.edu
574-520-4419

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