

## Trinity University Health Insurance Waiver for International Students

Health insurance is a necessity in the U.S. because of the high cost of healthcare. To assist students to access healthcare in the U.S. and avoid unanticipated medical costs, Trinity University requires all students to maintain health insurance coverage.

International students who have not submitted the online request for waiver and received approval for waiving the student health insurance plan by the end of Add/Drop, 6 days after classes start, will be automatically enrolled in the Trinity sponsored Student Health Insurance Plan. The premium for this insurance will be included in the fall billing with tuition and fees, or in the spring semester billing, if matriculating or returning from leave in January.

### Waiver Eligibility

For purposes of this policy, International students are defined as attending Trinity University on a Non-immigrant Visa/Status.

Students not defined as international include the following:

- hold US citizenship whether or not their place of birth is overseas,
- hold dual citizenship where the student is a citizen of the United States and another country or
- "green card holder" also termed a Legal Permanent Resident or Lawful Permanent Resident.

If you fall into one of these categories you may complete a waiver for domestic students.

International students are eligible for an insurance waiver only if they meet the qualifications of one of the exemption categories listed below, and they submit the insurance waiver request before the deadline stated below.

**Exemption Category 1:** Enrollment in the Student Health Insurance Plan will be waived for international students sponsored by the United States Government, a foreign government recognized by the United States of America, or by certain international, government sponsored or non-governmental organizations. Waivers will be based on the government or organization guaranteeing payment of all health care expenses including medical evacuation and repatriation. All requests for waiver should be submitted by the beginning of classes for approval by the end of Add/drop, approximately 6 days after classes start.

**Exemption Category 2:** Enrollment in the Student Health Insurance Plan will be waived for students who provide documented evidence of comparable health insurance coverage, including medical evacuation and repatriation.

International Students who wish to request a waiver based on Category 2 must demonstrate that they have coverage comparable to the Trinity University Student Health Insurance Plan. Online waiver requests should be submitted before the first day of classes so that coverage can be verified by the deadline at end of Add/Drop and the waiver approved. If the waiver is not approved or the insurance cannot be verified the student will be enrolled in the Student Health Insurance Plan offered through Trinity University and the premium will be included in the University bill.

To request a waiver, International students are required to provide proof of enrollment in a private insurance plan that meets all of the following criteria:

1. The insurance company must be operating in the U.S., with a U.S. claims address and customer service telephone number. Proof of health insurance must be provided in English and US currency.
2. The insurance coverage must remain in effect for the full academic year beginning by the student's first day on campus.
3. The plan must provide inpatient hospitalization benefits in the San Antonio area including mental health benefits.
4. The plan must provide outpatient benefits in the San Antonio area with no internal caps on essential benefits. (including office visits, outpatient mental health benefits, prescription medications, maternity, and laboratory and radiology procedures). Coverage for emergency care only does not satisfy this requirement.
5. The maximum benefit payable under the insurance plan must be unlimited (US currency.) 90% of medical expenses must be covered by the insurance company with a deductible not to exceed \$500 (US currency)

per year. The insurance plan must also include coverage for medical evacuation of at least \$50,000 (US currency); repatriation of remains of at least \$25,000 (US currency).

The following types of insurance plans will NOT be acceptable for waiving the Trinity University plan:

- Travel policies, (available to and designed only for international travelers)
- Insurance plans that always require you to pay for treatment yourself and then apply for reimbursement.

When making an online request for insurance waiver the international student is required to transmit a copy of the insurance card and plan details, in English, to Academic Health Plans so that benefits can be verified. Receipt of the request for waiver will be acknowledged by return email; this is not notification that the request has been granted. A notification of approval or denial will be sent via email from Academic HealthPlans, usually within one week.

International students seeking a waiver of the student health insurance plan must have the waiver approved by the end of Add/Drop, approximately 6 days after classes start, to have the health insurance premium removed from their account.

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