



The Cooper Union International Waiver Guidelines

All registered International students enrolled in 6 or more credit hours are required to have health insurance. Eligible students are automatically enrolled in The Cooper Union Student Health Insurance Plan unless proof of comparable health insurance is provided by completing a waiver.

To complete an online waiver, go to: www.wellfleetstudent.com; under Find your School, type in Cooper Union. Once on the school landing page, under the Enroll/Waive Section, click the “Waive” tab. All waivers must be submitted before the waiver deadline.

Students waiving with an International Insurance Plan will be instructed to send an email to waiver@studentinsurance.com with an English language version of their Benefits & Exclusions from the insurance company showing the dates of coverage and summary of benefits. The international waiver verification team will verify 100% of all international waivers. **Note - Travel Insurance is NOT an acceptable insurance plan to waive with, due to plan limitations.**

Coverage must be effective on or before the school published waiver deadline, and extend through the semester, including breaks and holidays. For schools verifying once per school year, coverage through 5/30/2020 will satisfy the annual waiver.

International insurance coverage should be Comparable coverage to The Cooper Union Student Health Insurance Plan and must include the following benefits:

- Coverage must be UNLIMITED per accident/illness.
- The health insurance must provide coverage for Emergency and Non-Emergency Care in the New York City area.
- Coverage for Inpatient and Outpatient care in the New York City area.
- Coverage for Immunizations as mandated by the ACA (Affordable Care Act).
- If applicable, coverage for maternity.
- Coverage for pre-existing conditions with no waiting period.
- Coverage for Mental Health and Substance abuse disorders.
- Prescription Drug Coverage.
- Repatriation/Medical Evacuation Coverage – A combined minimum benefit of \$100,000.