

Frequently asked questions about the University of Memphis Student Health Insurance Plan for International Students

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.

What is new?

The requirement above is not new. However, the University of Memphis is contracting with Wellfleet to provide a comprehensive health insurance option for our graduate students (both international and domestic). As a result, the health insurance plan we are offering as is **ACA compliant** (Affordable Care Act) and provides **annual** coverage.

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.

International students have the option of waiving this insurance. Conditions for the Spring/Summer waiver are explained below.

Where can I find detailed information the plan and what it covers?

For more information visit: <https://www.studentinsurance.com/Client/2268>

When does my insurance coverage begin? The Spring/Summer 2024 period is effective January 1, 2024 – July 31, 2024.

How much does the Health Insurance cost?

Premium for the Spring/Summer 2024 term is \$1,582.
The spring 2024 premium will cover summer as well.

What if I am enrolled in IEI (Intensive English for Internationals)?

You will be enrolled in the University of Memphis Student Health Insurance Plan during your IEI term and the cost will be as follows:

Spring 1: January 1, 2024 – March 7, 2024, \$498

Spring 2: March 8, 2024 – May 7, 2024, \$453

Summer: May 8, 2024 – July 31, 2024, \$631

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 the spring 2024 you can opt into the installment plan, and this will spread your cost across January, February, March, April.

How do I obtain a waiver?

New International students (enrolled in the spring of 2024) can request a waiver from participation if they have purchased other insurance that meets the **University's new waiver requirements and is equal to Wellfleet coverage**. Proof of comparable coverage must be submitted to waive the University of Memphis plan.

Current International students (enrolled prior to the spring of 2024) can request a waiver from participation for the spring/summer 2024 if they have purchased **other insurance that meets F1 and J1 minimum requirements**. **This is for spring/summer 2024 ONLY**. In August of 2024, **ALL** international students will need to show proof of purchase of insurance that meets the **University's new waiver requirements and is equal to Wellfleet coverage**.

To submit a waiver request, go to: <https://www.studentinsurance.com/Client/2268>
Enrollment and waiver process will open on November 15, 2023

What are the new 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 J1 requirement
- Requires student to pay 25% or less per accident/illness J1 requirement
- Repatriation coverage of at least \$25,000 USD J1 requirement
- Medical evacuation coverage of at least \$50,000 USD. J1 requirement
- 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 complaint 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.

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 still continue until the end of the plan year 7/31/2024

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>

How do I enroll/register? Do I need to do anything to have coverage?

If you are an international student, you will be automatically enrolled in the insurance plan and you will continue to be enrolled in the plan as long as you are an enrolled student at the University. Your enrollment in the insurance plan begins on January 1, 2024 for the Spring term. This automatic enrollment process is handled by the University of Memphis. (Waivers are handled by Wellfleet)

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 student account once enrolled in the plan.

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, 2024. 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.

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

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.