

# 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.

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 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. The **annual** premium is \$2,319. You will be billed once in the fall semester and once in the spring semester.

## 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.

## What if I have other health insurance?

International students can request waiver from participation if they have purchased other insurance that meets the University's waiver requirements and is equal to Wellfleet coverage. Proof of comparable coverage must be submitted to waive the University of Memphis plan.

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 waiver requirements?**

To waive out of the University of Memphis Student Health Insurance Plan, you must furnish proof of enrollment in another plan effective during the Spring/Summer 2024 period that meets the following qualifications:

- 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 I believe this is UTK preference.

### **What if I have already purchased a full academic year of health insurance that is not equal to the Wellfleet insurance?**

If you can show proof of having purchased a full academic year of insurance prior to August 30<sup>th</sup> (when notification of the policy change was issued) and that insurance provides coverage through the end of classes in May 2024, a one-time waiver will be provided regardless of whether the policy is comparable to Wellfleet. However, in the fall of 2024 no waiver will be granted for insurance that is not equal to or greater than the Wellfleet insurance plan.

### **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 31<sup>st</sup> so that students can maintain continuous coverage even when they are not enrolled in summer classes. The fall coverage will begin August 1<sup>st</sup>.

**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.