

FAQs for International (Graduate and Undergraduate) 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 automatically 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 the old waiver requirements:

- **Medical benefits of at least \$100,000 per illness or accident.**
- **A deductible not to exceed \$500 per accident or illness.**
- **Expenses associated with medical evacuation in the amount of \$50,000.**
- **Repatriation of remains in the event of death in the amount of \$25,000.**

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 or greater than Wellfleet coverage.

To submit a waiver request, register for you classes first, and then go to:

<https://www.studentinsurance.com/Client/2268>

Enrollment and waiver process will open on November 15, 2023

Please allow 5-7 business days for the processing of waivers and for any charges to be removed from your tiger express account.

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
- Repatriation coverage of at least \$25,000 USD
- Medical evacuation coverage of at least \$50,000 USD
- 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? Confirm your enrollment by going here: <https://www.studentinsurance.com/Client/2268>

Click on Enroll/Waive and choose "Enroll-International Students"

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.

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.

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