

Frequently asked questions about the University of Memphis Student Health Insurance Plan for F-1 and J-1 International Students

Summer 2024 FAQs

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 health insurance plan is available?

The University of Memphis has contracted with Wellfleet to provide a comprehensive health insurance option for our international students. This is an **ACA compliant** (Affordable Care Act) plan and provides **annual** coverage.

All international students (holding F or J visas) are automatically enrolled in the University of Memphis Student Health Insurance Plan upon registering for classes each semester and fees are posted to their TigerXpress account.

To acknowledge enrollment, set up an account, and receive your insurance card go to:
<https://www.studentinsurance.com/Client/2268>

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

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

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

What are the effective dates of the Summer 2024 coverage period for international students?

- Summer 2024 period (for international students enrolling at the University of Memphis for the first time): May 20, 2024 – July 31, 2024.

How much does the Health Insurance cost?

- Summer 2024: \$543

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 TigerXpress account at the same time as tuition and other fees are assessed.

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 multiple months.

How do I obtain a waiver?

You can receive a waiver from participation in the Wellfleet plan if you 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.

Requests for waivers can only be submitted during the open enrollment period. For open enrollment dates, please go to: <https://www.studentinsurance.com/Client/2268>

When is the open enrollment and waiver request period for 2024 Summer?

For Summer session, the open enrollment period is **April 1st to June 7th**. You are automatically enrolled in the University of Memphis plan. There is no need to apply for the insurance separately. Students can request a waiver during this time. No waiver request for Summer session will be accepted after this period.

Where can I request a waiver?

You will visit <https://www.studentinsurance.com/Client/2268> to complete the waiver process. Here you will create an account and upload a pdf, jpeg, or other file formats as listed in the Upload Document section of the Waiver.

What documents do I need to provide to show proof of comparable insurance?

- A front and back copy of your current health insurance ID card; AND
- A benefit summary of your other health insurance plan, also known as a Certificate of Coverage notice. The benefit summary/Certificate of Coverage must include the policy number, plan name, your effective and termination dates, and a contact number for the other insurance company.

Waiver requests with insufficient documents will be denied.

A waiver is considered approved upon the receipt of the "Waiver Approved" confirmation email. The waiver status is also shown in the student's Wellfleet online account.

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

How many days does the waiver process take?

After providing all the required documents, you will receive a response (approved, declined or need additional information) via email in 3-5 business days.

How many days will the insurance cost be removed from my TigerXpress account?

If your waiver request is approved, it will take 2-3 business days for the cost of insurance to be removed from your TigerXpress account.

What if my waiver request is denied?

- If the waiver request period is still open, you can resubmit the request again.
- If the waiver request period is closed, you will automatically be enrolled in the UofM Wellfleet insurance plan.

What should I do if the insurance that I purchased does not meet the waiver requirement?

You may reach out to your insurance company to change the insurance plan or cancel the plan and request a refund. Whether your insurance company will change the plan or refund the insurance cost is entirely the decision of your insurance company.

The University of Memphis or Wellfleet is not responsible for or able to contact your insurance company on your behalf.

What is ACA compliant and why does the University require ACA compliant 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 continue until the end of the plan year 7/31/2024.

Can I enroll in the Wellfleet Student Health insurance coverage while I am on OPT?

No, the insurance plan is for students who are enrolled in classes.

Can I cancel the Wellfleet Student Health insurance coverage in the middle of the semester?

No, the coverage cannot be canceled during the coverage period.

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

If you are an F-1 or J-1 international student, you will automatically be 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. Unless you want to waive the insurance plan during the waiver period, you don't need to do anything to add the coverage.

This automatic enrollment process is handled by the University of Memphis. Waivers are handled by Wellfleet.

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>.

Can I purchase coverage for my spouse and children?

Yes, international students can enroll their dependents within their Wellfleet account during Open Enrollment period.

Payment is not made through the University. To purchase coverage for your spouse or dependents you may do so by accessing your account with Wellfleet by visiting the website at: <https://www.studentinsurance.com/Client/2268>, under the Student Options tab.

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.

I am a full-time graduate assistant; how do I receive my full time graduate assistantship health benefit?

For this information, please visit:

https://www.memphis.edu/gradschool/current_students/graduate_assistantship_health_benefits.php