



20i.001: Health Insurance Requirement for International Students

Responsible Executive: Vice President for Student Affairs
Responsible Office: Office of International Student and Scholar Services
Related Policy:
Approved-On Date: August 10, 2005
Effective Date: January 1, 2006
Revision Date:

Policy Statement

Every Norfolk State University student residing in the U.S. on a non-immigrant visa is required to have and maintain a valid health insurance policy for his or her duration of study. The policy must, at a minimum, provide for both accident and sickness benefits and meet the criteria specified below.

Purpose

The purpose of this policy is threefold:

1. To protect the student from expenses incurred as a result of accident, injury, or sickness.
2. To safeguard the student's family and Norfolk State University from such expenses as medical evacuation or repatriation of remains.
3. To avert the burden of medical care expenses for non-immigrants falling on federal and state governments.

Procedures

- I. Minimum health insurance policy criteria for the entire time period for which student is enrolled:
 1. Medical benefits of at least \$50,000 per accident or illness.
 2. Repatriation of remains in the amount of at least \$7,500.
 3. Expenses associated with medical evacuation to the home country in the amount of at least \$10,000.
 4. Deductible that does not exceed \$500 per accident or illness.
 5. Co-payment or co-insurance provision that does not exceed 25% of the covered expenses.

- II. All NSU international students will be automatically enrolled each semester for health insurance coverage, which meets minimum criteria as set forth above, through Norfolk State University's insurance provider.
 1. This policy applies to all international students, whether full-time/part-time, graduate/undergraduate.
 2. Students will be enrolled for both accident and optional sickness benefits.
 3. The premiums for both accident and sickness benefits will be automatically added to each student's account prior to the start of each semester.

- III. Students may waive coverage under the following conditions:
 1. Waivers will be granted to students covered under a health insurance policy offered by an accredited agency that provides both accident and sickness benefits and that meets the minimum criteria outlined above.
 2. Students opting to waive health insurance coverage must provide proof of coverage in the form of valid health insurance card and/or policy document.
 3. Students may waive coverage by completing a waiver form and returning the form to the Primary Designated School Official (PDSO) in the Office of International Student and Scholar Services by the stipulated deadline date.

- IV. Students who willingly or knowingly fail to maintain the required health insurance coverage will be ineligible for all benefits accorded to F and J visa students (e.g. on-campus employment, graduate assistantships, and practical training) and will be subject to academic course registration holds.