

2011-12 MEDICAL INSURANCE POLICIES FOR INTERNATIONAL STUDENTS

Washington State University requires all international students with non-immigrant status who hold F or J visa (except Canadians), who are enrolled for one credit or more, to be enrolled in the WSU Student Medical Insurance Plan. However, International students may submit an equal or better alternative plan written in English to receive a waiver.

The alternate policy must be provided in English for review, be active on or before the first day of classes at the beginning of the semester and continue with coverage through the end of the semester– the last day of finals. To apply for an alternate policy, a waiver must be submitted within 13 days of the beginning of the semester and must have all the coverage on the checklist noted below including coverage for pre-existing conditions within three months of beginning of coverage.

Alternative Insurance Submission Deadlines: Fall: September 8th, 2011 Spring: January 26th, 2012
Fall/Annual Enrollment & Cancellation Deadline: 13th day of classes, September 8th, 2011
Spring/Summer Enrollment & Cancellation Deadline: 13th day of classes, January 26th, 2012

Any substitute health plan must include each of the following:

(Checklist)

- A. The plan must provide coverage within the state of Washington.
- B. Total life maximum lifetime coverage of \$200,000 for health conditions.
- C. Deductible requirement of \$250 per policy year (not higher).
- D. Hospitalization:
 - Emergency Room: Paid up to \$1,500 per emergency
 - Hospital Room & Board: Coverage of \$1,500 per day
 - Surgery Coverage: Covered up to 80% of expenses
 - Anesthesia Expenses: Paid at 80% of surgeon's charge
- E. Physician payments of 80%.
- F. Accidental Death and Dismemberment insurance coverage up to \$10,000.
- G. Prescription drug coverage – 80% for generic. 60% for brand name drugs.
- H. Mental or nervous disorder Inpatient and Outpatient expenses (combined) paid as any other sickness up to at least \$3,000 per policy year.
- I. Alcoholism – Drug Abuse Treatment up to \$7,000.
- J. Pre-existing condition limitation no more than three months or 90 days.
- K. Pregnancy covered as any other sickness.
- L. Repatriation and Medical Evacuation minimum combined benefit of \$250,000

If your health plan meets the requirements listed above, please download the International Student Insurance Waiver Form at: <http://www.hws.wsu.edu/default.asp?PageID=2581>. Bring your insurance documents to Health and Wellness Services, Washington Building 99164-2302 or fax to 509-335-8214.

The plan must also be active on or before the start of each semester, and continue with coverage through the dates specified below. The student premiums for the 2011-12 WSU Student Medical Insurance Plan are also listed.

<u>Coverage Dates</u>	<u>Premium</u>	
Fall:	August 22, 2011 to January 08, 2012	\$509
Spring/Summer:	January 09, 2012 to August 20, 2012	\$763

To offset the expense of the WSU Medical Insurance, you may apply for the NCAA Special Assistance Fund which can be used toward covering a portion (\$500/year) of the medical insurance charge. Information will be available for this process when you arrive on campus and attend your Team Compliance Meeting.

Please feel free to contact Joy Scourey at 509-335-0209 or email at scourey@wsu.edu for any additional clarification regarding this policy. For specific questions regarding medical insurance please contact Health and Wellness Services at 509-335-8216.