HOW DO I WAIVE THE IOWA STATE UNIVERSITY HEALTH INSURANCE PLAN?

Very limited exceptions apply to waive the ISU mandatory insurance.

Only international students that have health coverage under a Government Sponsor or select International Organizations are eligible to waive the ISU Student & Scholar Health Insurance Plan.

Please note: A travel, accident or emergency health insurance plan does not qualify for a waiver of the ISU Student & Scholar Insurance Plan.

WHAT MUST BE SUBMITTED?

1. Completed Health Insurance Waiver Form
2. A letter on official letterhead from a Government or International Organization that will verify that the following minimum requirements are met:

   ALL of the requirements listed below must be met to be considered
   - The insurance coverage MUST meet U.S. Department of State coverage requirements:
     a) Medical benefits: $100,000 USD per accident or illness
     b) Medical Evacuation: $50,000 USD minimum
     c) Repatriation: $25,000 USD minimum
     d) Deductible: $500 USD maximum per accident or illness
   - May be subject to the requirement of the Affordable Care Act
   - Underwritten by an insurance corporation having an A.M. Best rating of A- or above
   - Must be in effect on or prior to the date of arrival to the United States
   - Must be in force for the duration of their time at Iowa State University
3. A copy of the front and back of your insurance card or insurance letter stating your coverage and period of coverage.
4. Submit all documents by the waiver deadline; refer to www.hrs.iastate.edu/sshp for dates.

HOW WILL I KNOW IF THE WAIVER HAS BEEN APPROVED?

Allow one to two weeks to process and all decisions of waiver approval or denial will be communicated to you through your official Iowa State University e-mail account.

WHERE DO I SUBMIT THE WAIVER FORM?

Please submit a completed waiver form and all supporting documentation, items 1, 2, & 3 above, to the University Human Resource Service Center.

NOTE – student must submit a new waiver form and supporting documentation each academic year.

By Email: isusship@iastate.edu
By FAX: 515-294-8226
By Mail: UHR Benefits Office, 3810 Beardshear Hall, 515 Morrill Road, Ames, IA 50011-2103