**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**
4. **Submit all documents by the waiver deadline;** refer to [www.hrs.iastate.edu/sship](http://www.hrs.iastate.edu/sship) 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.

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