

# Health Insurance Waiver Instructions

**All international students and their accompanying dependents must enroll in the ISU Student and Scholar Health Insurance. ISU requires nonimmigrant international students and their dependents to purchase and maintain coverage through the ISU health insurance plan for the duration of their tenure at the university. Insurance plans purchased outside the university may be used for supplemental coverage, but cannot be substituted for the ISU plan.**

**The following International Students may be eligible to waive the ISU health insurance:**

- Students sponsored by their home government (i.e. Saudi Arabia, Oman, UAE).
- Approved exchange students with insurance through their home university (i.e. University of Birmingham, Delft University Netherlands).
- Students who are being sponsored by an approved U.S or International organization (i.e. Fulbright).
- Students with a visa other than J-1, F-1, J-2, or F-2 (i.e. H-1B, H-4, L-2).
- Students who have been approved for OPT AND have insurance through their employer.

**Domestic Graduate Assistants can waive the ISU Student Health Insurance if you are:**

- An eligible dependent covered by your parents' health insurance (under the age of 26).
- Covered by your own employer-sponsored health insurance.
- Covered by a spouse or partner's health insurance.
- Eligible for Medicaid or individual coverage through the federal marketplace.

## Completing the Waiver Form:

### Personal Information

- Name
- University ID Number
- ISU Email Address
- Visa Information (used only for International Waivers)

### Selecting Your Current Student Status

- Select each box that applies to your situation
- For example: if you are here on an H-4 visa and taking undergraduate courses, then you will select the “Undergraduate”, “International”, and “H-4 Visa” boxes.
- If you are a domestic graduate assistant with a teaching appointment, then you will select the “Graduate Student w/ Research/Teaching/Admin Assistantship” and “Domestic” boxes.

### Documentation

- The following documents must be submitted with the waiver form:
- International Sponsored Student – Valid Financial Guarantee
- International Exchange Students – A health insurance certificate/letter from your home university or insurance company
- Fulbright Students/Scholars – Valid Terms of Appointment

**\* Special Note for J-1 Exchange Students and Fulbright Scholars \***

- The U.S. Department of State requires all J-1 visitors to meet specific health insurance guidelines throughout the duration of your stay in the U.S. If you are requesting a health insurance waiver, and here with a J-1 visa, then your insurance must have the following coverage options:
  - Medical Benefits: \$100,000 USD per accident or illness
  - Medical Evacuation: \$50,000 USD minimum
  - Repatriation of Mortal Remains: \$25,000 USD minimum
  - Maximum Deductible: \$500 USD per accident or illness
  - Underwritten by an insurance corporation having an A.M. Best rating of A- or above
- Please visit the U.S. Department of State website for additional details (under Insurance section):  
<https://j1visa.state.gov/sponsors/how-to-administer-a-program/>

## **Frequently Asked Questions**

### **Where do I submit the waiver form and documents?**

- Completed waiver form **AND** all supporting documentation can be submitted:
  - **By E-mail:** [isusship@iastate.edu](mailto:isusship@iastate.edu)
  - **By Fax:** 515.294.8226
  - **In-Person:** University Human Resource Service Center, 3810 Beardshear Hall

### **What is the Deadline for submitting a waiver?**

- Within 31 days of the new semester or your arrival at ISU.

### **Do I need to submit a waiver every August or January?**

- No, you must only submit a new waiver if your previous waiver expires or your status changes. Financial Guarantees are generally issued for one year, so this is an example of an expiring waiver.

### **How will I know if the waiver has been approved or denied?**

- Allow one to two weeks for UHR to review the documents. The approval or denial decision will be communicated to the student through their official Iowa State University e-mail account.

### **I have a premium on my U-Bill, but I have been approved for a waiver. When will this be removed?**

- Credits will be completed one to two weeks after the student receives the waiver approval e-mail.