Iowa State University
Visiting Scholar
Insurance Waiver Guidelines

As a participant in the Exchange Visitor Program at Iowa State University, you agreed to purchase and maintain adequate health insurance for the duration of your stay in the U.S. This coverage is mandatory for nonimmigrant visiting scholars and any accompanying spouse and dependent(s) and all are subject to the requirements of the Affordable Care Act [22CFR 6214(a)].

The Student and Scholar Insurance Program requires **ALL International Visiting Scholars** to submit a completed Insurance Form to the University Human Resources Service Center, 3810 Beardshear within 30 days of their arrival. If a Scholar has insurance coverage **in effect before arriving** at Iowa State University, the Scholar may apply to waive the ISU Student and Scholar Insurance.

*The “Waiver Request Form” will not be accepted unless all forms and requested documentation are complete.*

**Documents needed for review:**

*Waivers missing any of the following information will be DENIED.*
1. ISU Insurance Form
2. Copy of your I-94 with date of arrival in the USA
3. A description *(in ENGLISH)* of benefits provided under your insurance plan that lists all of the “Minimum Insurance Requirements” below.
4. Insurance Card or insurance certificate with the following information: Covered person’s Name, Plan Name, Address, Customer Service Phone Number, Policy Number
5. Dates of Coverage listed on at least one of the documents.

**Minimum Insurance Requirements:**

*Waivers not meeting ALL of the below requirements will be DENIED.*

1) 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
2) May be subject to the requirement of the Affordable Care Act
3) Underwritten by an insurance corporation having an A.M. Best rating of A- or above
4) Must be in effect on or prior to the date of arrival to the United States
5) Must be in force for the duration of their time at Iowa State University

**Waiver Review and Decision Process:**

When the waiver request and insurance form are submitted to the University Human Resources, it is reviewed for complete documentation by the UHR Service Center Staff. If more information is needed, the Scholar is asked to provide the information in a timely manner.

Once the application and documentation is complete, a UHR Consultant reviews it. Approval or denial of waiver is based on the information the scholar provided and in the event that no claims for benefits payments were made against the ISU plan.

The Scholar will be notified by email if a waiver is approved or denied. If it is denied you will be enrolled in the ISU Wellmark Student and Scholar Health Insurance plan and premiums will be billed to the “Billing Option” selected on the Insurance Form, step 1. A waiver is granted for the plan year (August to July) in which the Scholar is visiting.

*A waiver must be renewed each plan year or when you return to ISU.*