Iowa State University
International Student
Insurance Waiver Guidelines

The ISU Student & Scholar Health Insurance Plan is mandatory for all registered international students and their spouse or children as a condition of your enrollment to Iowa State University.

Very limited exceptions apply to waive the ISU mandatory insurance.

Only international students that have health coverage under a Government Sponsor, University Exchange Program, or select International Organizations are eligible to waive the ISU Health Insurance Plan.

What must be submitted for a waiver to be reviewed?

1. Completed Health Insurance Waiver Form
2. A letter on official letterhead from a Government, University, 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

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

3. A copy of the front and back of your insurance card OR insurance letter stating your coverage and period of coverage.

Where do I submit the waiver form and documents?
Completed waiver form AND all supporting documentation, items 1, 2, & 3 above can be submitted:

By E-mail: 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 30 days of your arrival to ISU, within 30 days of the new semester, within 30 days of the billing date of the insurance premium on your university bill.

Do I need to submit a waiver every August and/or January?
No, you must only submit a new waiver if you are here for multiple semesters/academic years, and your previous waiver expires. Government sponsored students must continue to submit updated financial guarantees.

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 Ubill 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.