Health Insurance Coverage for International Students

Summary/Purpose: This policy describes the university health insurance coverage requirement for international students and explains the eligibility and process requirements for exemption.

GENERAL POLICY:
The University of Mississippi requires that all international students who hold a temporary nonimmigrant status and who enroll in academic courses have adequate health (medical, accident and medical repatriation/evacuation) insurance coverage. Therefore, all international students, with the exception of those with H1 status, will be automatically enrolled in the university contracted student health insurance policy upon their registration for university courses in fall and spring semesters, with the cost of such policy subsequently added to the respective student's bursar bill.

EXEMPTIONS:
Exemptions to the General Policy will be considered on the basis of the conditions listed below:

- International students whose spouse or parent(s) resides in one of the 50 U.S. states and whose health is covered by the spouse or parent’s medical/health insurance coverage.

- International students in a period of approved Academic Training, Optional or Curricular Practical Training who are enrolled in a health insurance plan offered by their employer, provided they are enrolled in medical repatriation/evacuation insurance coverage during the exemption period. Please note that medical repatriation/evacuation insurance coverage is available as a stand-alone plan through the University’s health insurance provider.

- International graduate students who have completed all course requirements of their academic program, who are completing their theses or dissertation research in their home country where their next of kin (father, mother or spouse) also reside.

- International graduate students who have completed all course requirements of their academic program, who are completing their theses or dissertation research while being employed, and who are enrolled in a health insurance plan which includes medical, accident and medical repatriation/evacuation insurance coverage offered by their employer. Please note that medical repatriation/evacuation insurance coverage is available as a stand-alone plan through the University’s health insurance provider.

- International degree or non-degree seeking students who have health insurance coverage (medical, accident and medical evacuation/repatriation) through the sponsorship of an agency which is responsible for their educational expenses, including their medical coverage, provided they meet the conditions below, and that, additionally, those who hold J status meet or exceed the insurance coverage requirements of the Exchange Visitor Program as set by the U.S. Department of State (DOS) Bureau of Education and Cultural Affairs. (Please see below for U.S. DOS Insurance Coverage Requirements for Exchange Visitors).
o **Degree Seeking Students** or **Non-Degree Seeking Visiting Students** enrolled at the University who have health insurance through the sponsorship of an agency which is responsible for their educational expenses and medical coverage, which includes health, accident and medical evacuation/repatriation insurance.

- Requests for exemption from the university contracted student health insurance policy as well as supporting documentation must be submitted by stated deadlines, to the Office of International Programs at The University of Mississippi for verification and consideration for approval.

o **Study Abroad Exchange Students** enrolled at the University under an International Exchange Agreement between the student’s home institution and The University of Mississippi, whose health is insured by an insurance provider which is endorsed by the home institution and whose coverage meets or exceeds the J-1 insurance requirements of the Exchange Visitor Program by the U.S. Department of State.

- Requests for exemption from the university contracted student health insurance policy as well as supporting documentation must be submitted by stated deadlines, to the Office of Study Abroad at The University of Mississippi. The Office of Study Abroad must subsequently notify the Office of International Programs at The University of Mississippi by stated deadlines dates of exemption-approvals for the exemptions to go into effect.

o **Intensive English Program Students** who are neither admitted nor enrolled at the University under the status of Exchange, Degree Seeking, or Non Degree Seeking Visitor who have health insurance through the sponsorship of an agency which is responsible for their educational expenses and medical coverage, which includes health, accident and medical evacuation/repatriation insurance.

- Requests for exemption from the university contracted student health insurance policy as well as supporting documentation must be submitted by stated deadlines to the Intensive English Program at The University of Mississippi Office for verification and consideration of approval. The Intensive English Program must subsequently submit the exemption requests and supporting documents by stated deadlines to the Office of International Programs. The Office of International Programs will adjudicate the exemption requests, notify individual students by the stated effective dates and make the requisite arrangements for approved exemption-requests to go into effect.

- International Research Scholars on J-1 status enrolled in academic courses, who provide proof of health insurance coverage which meets or exceeds the insurance coverage requirements of the J-1 Exchange Visitor Program by the U.S. Department of State (DOS) Bureau of Education and Cultural Affairs. (Please see below for U.S. DOS Insurance Coverage Requirements for J-1 Exchange Visitors).
International employees of the University enrolled in academic courses, who provide proof of enrollment in the (Mississippi) State Employees Health Insurance Plan.

REQUEST FOR EXEMPTION PROCESSES

- Requests for an exemption from the university contracted student health insurance policy must be made in writing using the Insurance Exemption Request and Agreement Form, available at the Office of International Programs.
- Exemptions, if approved, will be granted on a term by term basis i.e. Fall (generally mid-August to end of December) and Spring (generally January to mid-August).
- Deadlines for submission of requests for an exemption from the contracted student health insurance policy are as follows:

<table>
<thead>
<tr>
<th>International Student Type</th>
<th>Students must submit Insurance Exemption Request and Agreement Forms with Supporting Documentation to:</th>
<th>Students must submit Exemption Requests by stated deadlines:</th>
<th>Requests must be forwarded by Unit to the Office of International Programs by stated deadlines*:</th>
</tr>
</thead>
<tbody>
<tr>
<td>International Degree Seeking or Non-Degree Seeking Visiting Students</td>
<td>Office of International Programs</td>
<td>10th day of classes of the semester/year for which an exemption is being requested.</td>
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<tr>
<td>International Study Abroad Exchange Students</td>
<td>Office of Study Abroad</td>
<td>30 days prior to the start of semester/year for which an exemption is being requested.</td>
<td>1st day of classes of the semester/year for which an exemption is being requested</td>
</tr>
<tr>
<td>International Intensive English Program Students (IEP only students, not including those who are conditionally admitted to a degree program or those on Exchange Student status)</td>
<td>Intensive English Program</td>
<td>5th day of classes of the semester/year for which an exemption is being requested.</td>
<td>10th day of classes of the semester/year for which an exemption is being requested</td>
</tr>
<tr>
<td>International Research Scholars on J-status enrolled in academic courses</td>
<td>Office of International Programs</td>
<td>10th day of classes of the semester/year for which an exemption is being requested.</td>
<td></td>
</tr>
<tr>
<td>International Employees of the University of Mississippi enrolled in academic courses</td>
<td>Office of International Programs</td>
<td>10th day of classes of the semester/year for which an exemption is being requested.</td>
<td></td>
</tr>
</tbody>
</table>

* If the exemption is approved by OIP, it would go into effect no later than the 20th day of classes of the semester for which the exemption request was submitted.