STUDENT HEALTH INSURANCE AND WAIVER INFORMATION FOR INTERNATIONAL STUDENTS

Visit www.uh.edu/healthcenter for more information:

- Frequently asked insurance and Health Center questions
- UH endorsed Health Insurance Plan information and deadlines
- Acceptable insurance requirements, waiver information and deadlines

ONLINE WAIVER REQUESTS

You will be able to complete a Request for Waiver of the Student Health Insurance ONLINE if you have other health insurance that meets UH’s waiver criteria.

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<th>SEMESTER</th>
<th>START DATES (8:00 AM CST)</th>
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<td>Summer Only – 2016</td>
<td>05/26/2016 06/30/2016</td>
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International Student & Scholar Services (ISSS) communicates information via email throughout each semester. It is very important that you have an accurate email address on file with the university.
HEALTH INSURANCE REQUIREMENTS FOR NON-IMMIGRANT INTERNATIONAL STUDENTS

Non-immigrant International Students, who are carrying credit hours will be automatically enrolled and charged for health insurance each semester to satisfy the University policy regarding maintaining acceptable health insurance coverage.

HEALTH INSURANCE COVERAGE

While many other countries bear the expense of health care for their residents, individuals in the United States are responsible for these expenses themselves. A single day of hospitalization can cost thousands of dollars. A good insurance policy gives you access to excellent medical facilities and provides protection against the enormous costs of health care. It is extremely important that you don’t just ask your friends about health insurance matters. Everyone’s situation is different, and what may apply to your friend may or may not apply to you.

The University of Houston Health Center currently only accepts the University endorsed Student Health Insurance Plan. The University Health Center will bill the insurance company for any eligible expenses. For services rendered at the University Health Center, covered individuals are responsible only for payment of any applicable co-pays and ineligible expenses for services rendered at the Health Center. Services obtained outside the Health Center are subject to deductibles and co-insurance requirements for eligible expenses, and all other policy provisions/limitations.

The University of Houston endorsed Student Health Insurance Plan is in compliance with Patient Protection and Affordable Care Act (PPACA) requirements for health insurance.

There are many insurance companies and many kinds of coverage available.

- You usually get what you pay for: a policy with a relatively lower cost will normally provide basic, more limited coverage than a policy which costs more. Many individually purchased Health Insurance policies do not meet all government and university requirements.
- Every policy has requirements that must be met before the company will reimburse any expenses.
- NO insurance policy will have full coverage for ALL medical costs.

THE UNIVERSITY’S RESPONSIBILITIES

The University of Houston requires that all non-immigrant international students have adequate health insurance coverage continuously during each coverage period.

- The Fall insurance coverage period is defined as 12:01 A.M of the first class day of the Fall semester through 12:01 A.M of the first class day of the Spring semester as stated on the Academic Calendar.
- The Spring/Summer insurance coverage period is defined as 12:01 A.M of the first class day of the Spring semester through 12:01 A.M of the first class day of the Fall semester as stated on the Academic Calendar.
- The Summer only insurance coverage period is defined as 12:01 A.M of the first class day of the Summer semester you are attending through 12:01 A.M of the first class day of the Fall semester as stated on the Academic Calendar.

YOUR RESPONSIBILITIES

- It is very important that your university record correctly identifies your status. Contact the Records and Registration department (Office of the University Registrar) if your status requires correction.

Status changes that may reverse your enrollment in the UH endorsed Student Health Insurance Plan MUST BE POSTED to your university account prior to the posted semester deadline (Official Reporting Day as posted on the Academic Calendar). Submit your status changes as early as possible and follow-up with the appropriate department(s) to ensure all changes are POSTED timely.
NOTE: If you have questions about your status as an International Student, contact International Student and Scholar Services. You are considered an International Student if you have Texas residency status for tuition purposes only or are Green Card Pending.

- A copy of the University of Houston endorsed Health Insurance Plan brochure and identification card for the current Academic year may be obtained at www.studentinsurance.com/Schools/TX/UH/. You should obtain a copy of the brochure and identification card each Academic Year.

You should read and understand the policy’s coverage, limitations, claim processing and your responsibilities. The brochure also provides information about medical emergencies, optional dental coverage, vision care discounts, 24 Hour Student Emergency Care Hotline and medical evacuation/repatriation.

- Your identification card is required to obtain services at the UH Health Center and other health care facilities. The card contains your policy number and contact information for the insurance company and provider network for the current Academic Year. You should carry the identification card with you at all times.

You must verify that your university record includes a current local mailing address. Your Student Health Insurance identification card will be mailed by the insurance company (not the UH Health Center) to the mailing address listed on your university record.

Access your insurance account to print a copy of your Student Health Insurance card and view important information. Use your UH.EDU email address and select reset password if you enrolled in the Student Health Insurance Plan through your university account and this is the first time to log into your insurance account.

1. Access your online insurance account at www.studentinsurance.com/Schools/TX/UH/
2. Scan the QR code below and save important Student Health Insurance information on your Smartphone.

![QR Code](QRCode.png)

- A waiver of the health insurance fee may be requested online at www.studentinsurance.com/Schools/TX/UH/ (from the Enroll/Waive/Make a Payment Option, click on “Waiver Online – International Students Only”) with proof of acceptable alternate insurance. The insurance plan and University’s criteria are reviewed periodically and may be subject to change. Insurance that was acceptable in prior years may not be acceptable this year.

A waiver may be requested only AFTER you have registered for classes and may only be processed online. No waiver request will be accepted after the deadline (Official Reporting Day as shown on the Academic Calendar).

An approved waiver is only effective through the end of the current coverage period. You must request a waiver each semester for the coverage period you want to waive the University endorsed Student Health Insurance.

- You may request a waiver of the University of Houston endorsed student insurance policy in the following instances:
  
  - You have a government or scholarship sponsored plan that meets UH’s waiver criteria.
  - You have ACCEPTABLE coverage through a job-based employer’s health insurance plan.
  - You have ACCEPTABLE coverage as a daughter/son of a parent or relative covered under a job-based employer’s health insurance plan.

Individual policies will not be accepted as an alternate health insurance policy. Waiver requests submitted with private insurance policies will not be accepted.

Examples:
  
  - Plans offered online or through insurance brokers to individuals
• Plans purchased through Healthcare.gov (ObamaCare)

• Your alternate health insurance policy must offer coverage that is comparable to or greater than the following criteria:
  • Coverage dates must include the entire coverage period you are waiving;
  • Medical benefits must follow the minimum maximum benefit as outlined in the Affordable Care Act;
  • Covered benefits paid at a minimum of 75%;
  • Repatriation of Mortal Remains of at least U.S. $25,000 and Medical evacuation of at least U.S. $50,000. (A nominal charge will be added to your student account for Repatriation and Medical Evacuation benefits if they are not included in an otherwise acceptable policy);
  • “F” visa holders must have an annual deductible of no more than $1500.00 individual/$3000.00 family (a Health Care Spending account is not acceptable as an alternative).
  • “J” visa holders must have an annual individual deductible of no more than U.S. $500 (a Health Care Spending account is not acceptable as an alternative).

Please contact your insurance company or benefits representative if you require assistance in determining if your coverage meets the University’s criteria.

• Coverage under many major health insurance policies can be verified electronically by providing the following information:
  • Insurance Policyholder Name
  • Insurance Company Name
  • Health Insurance Policy Number

If your policy cannot be verified electronically, a copy of your policy will be required. The copy of the policy must be in English and in U.S. currency, include your name as an insured, coverage dates for the full coverage period, annual deductible, coverage/limitations and offer a U.S. telephone number and contact information.

• Once the waiver application period opens, it is important that you submit your waiver request as soon as possible. It may require several business days to complete the waiver review process depending on the type of your alternative health insurance policy and if additional proof of insurance is required. Your waiver submission is not complete unless you receive an email with a confirmation number from www.studentinsurance.com.

• The Health Insurance fee will be credited to your student account in approximately ten (10) business days after you receive notification that your waiver has been ACCEPTED*. It is your responsibility to review your university financial account (myUH) approximately ten (10) business days after receiving a waiver approval to verify that the student Health Insurance fee has been credited. If a waiver is not accepted, the Health Insurance fee will remain on your student account.

• You are required to meet all University payment deadlines. The University Health Center is not responsible for any late fees, penalties or dropped classes that may occur due to your failure to render acceptable payment prior to the University’s payment deadline. A Health Insurance fee that is credited to your student account after you have rendered payment to the University will be refunded.

Disclaimer: Acceptance of your waiver does not constitute a guarantee that your alternate Health Insurance plan will adequately cover any medical situation that may arise or is a “good” plan. An acceptance only recognizes that an Insurance Waiver Application stating that you have alternate coverage which meets the University of Houston’s waiver criteria was received from you. Further, you agreed to be responsible for advising the University Health Center or AIG, Educational Markets (uh@studentinsurance.com) in writing of any lapses or cancellations of your current policy during the semester for which you enrolled.