

Health Insurance Requirement for International Students in F-1 or J-1 Immigration Status

The George Washington University

The Requirement

All international students in F-1 or J-1 immigration status are required to have and maintain acceptable health insurance coverage for the duration of their GW studies. If you are or will be an F-1 or J-1 student, the University will automatically enroll you in the GW student health insurance plan and will add the cost of that coverage onto your bill for tuition, fees, and other university expenses.

Key Features of the GW Student Health Insurance Plan

- Annual Plan through Aetna Student Health, August 12, 2013 – August 11, 2014. Premium: \$2,258. The premium will be split into two installments of \$1,129 in September and January and billed to the students account.
- **Coverage Benefit.** If you experience illnesses or accidents while you are covered by this insurance, it will pay up to \$2,000,000 for your health care for the duration of your insurance.
- **The GW Student Health Service.** You will not be charged for most services provided by the GW Student Health Service, an outpatient medical clinic for all university students.
- **In-Network vs. Out-of-Network Care.** You may seek health care from any physician or health care provider you wish, but the amount the insurance will pay is different depending upon whether you use:
 - An *in-network* health care provider (one approved by the insurance company) or
 - An *out-of-network* provider (one not approved by the insurance company).
- **In-Network Health Care**
 - You will be required to pay the first \$300 of your health care costs each year. This is called the *annual deductible*.
 - After you pay the first \$300, the insurance will pay 80% of your health care costs and you will pay 20%. The amount you pay is called *co-insurance* your *co-pay*.
 - The maximum you will be required to pay for in-network care is \$7,500 per year. This is called your *annual maximum out-of-pocket expense*. If you reach that maximum, the insurance will pay 100% of in-network care for the remainder of that coverage year.
- **Out-of-Network Health Care**
 - You will be required to pay the first \$3,000 of your health care costs each year. This is called the *annual deductible*.
 - After you pay the first \$3,000, the insurance will pay 60% of your health care costs and you will pay 40%. The amount you pay is called *co-insurance* or your *co-pay*.

- The maximum you will be required to pay for out-of-network care is \$15,000 per year. This is called your *annual maximum out-of-pocket expense*. If you reach that maximum, the insurance will pay 100% of out-of-network care for the remainder of that coverage year.
- **Preventive Health Care.** There is no deductible or co-pay for preventive health care. The insurance will pay 100% of costs.
- **Prescriptions.** *Prescriptions* are medications prescribed by a physician. You will be required to pay the first \$100, a deductible, in prescription costs each year. After that, you will be responsible to pay a small co-payment for each prescription.

Application for Exemption from the GW Student Health Insurance Plan

Upon arrival on campus, and after registration, you will have the right to request that (1) you not be covered by the GW Student Health Insurance Plan and (2) the charge for health insurance on your University bill be removed. You may request this by completing an exemption or waiver application and by providing documents that prove you have health insurance coverage under a different plan that satisfies the minimum requirements listed below. Your insurance plan:

- Must be provided by a company licensed to do business in the United States, with a U.S. claims payment office and a U.S. telephone number.
- Must be currently active and you must promise to maintain it during the entire period you are enrolled at the University.
- Must provide an annual minimum of at least \$50,000 in coverage for each accident or illness you may suffer each policy year.
- Must include coverage for prescriptions (medications prescribed by a physician).
- Must cover *pre-existing conditions* (illnesses or medical conditions that began before the effective date of the insurance coverage) with no waiting period (or the plan must have been in effect long enough that any waiting period has already passed).
- Must cover in-patient and out-patient medical and mental health care in the Washington, D.C. area. Please note that emergency-only coverage does **not** satisfy this requirement.
- Must have a maximum deductible of \$500.
- Must provide at least \$10,000 for medical evacuation. *Medical evacuation* is transportation to your home country so that you can receive medical care there.
- Must provide at least \$7,500 for repatriation of remains. *Repatriation* provides transportation to your home country in the event of your death.

Please note that travel insurance is **not** eligible for an exemption or waiver.

You must be registered for classes in order to waive out of the Aetna Student Health Insurance.

Information about the plan and the waiver process will be posted after June 15, 2013, please visit:
<https://www.aetnastudenthealth.com/students/student-connection.aspx?GroupID=474952>

For more information, please visit <http://gwired.gwu.edu/shs/Insurance/>