

STUDENT HEALTH INSURANCE WAIVER APPLICATION INFORMATION APPLICABLE FOR INTERNATIONAL STUDENTS AND SCHOLARS ON “F” & “J” VISAS

Information & Instructions for waiving the University of Oklahoma’s Student Health Insurance Plan

I. WHO MAY APPLY FOR A WAIVER?

Waivers may be requested if your current insurance plan meets or exceeds the following conditions, and you provide proof in English prior to the waiver deadline EACH semester:

You are currently covered (on or before the beginning of the semester) and will continue to be covered for the duration of your stay in the U.S. under a group employer health insurance plan (for example, as a daughter/son of a parent covered under a **job-based employer’s health insurance** coverage); or you are currently covered and will continue to be covered for the duration of your stay in the U.S. by a health insurance policy that is backed by your home country’s government. The policies described above must include the following minimum requirements (Students are responsible for obtaining all required information).

- a. Medical benefits of at least U.S. \$50,000 for each accident or sickness;
- b. Annual deductible of no more than U.S. \$500;
- c. Covered benefits paid at a minimum of 75%;
- d. *Repatriation of Remains of at least U.S. \$7,500;
- e. *Medical evacuation of at least U.S. \$10,000;
- f. Policies may not exclude or unreasonably limit coverage for activities essential for students.

**A nominal charge will be added for these benefits if they are not included in an otherwise acceptable policy.*

II. HOURS AND LOCATION FOR SUBMITTING WAIVER APPLICATIONS:

- a. Waiver Forms are available on-line at: <http://www.hr.ou.edu/studenthealth>
- b. Waiver collection location and Waiver deadlines are posted at www.macori.com/OU and/or <http://www.hr.ou.edu/studenthealth>

III. DATES TO APPLY FOR A WAIVER EACH SEMESTER:

Dates to obtain a waiver each semester:	Waiver Application Deadline:	
Fall:	08/23/2010 – 01/17/2011	09/17/2010
Spring/Summer:	01/18/2011 – 08/22/2011	02/11/2011
Summer Only:	06/06/2011 – 08/22/2011	06/17/2011

IV. WHY THE UNIVERSITY OF OKLAHOMA REQUIRES HEALTH INSURANCE FOR INTERNATIONAL STUDENTS/SCHOLARS:

In order to ensure that you comply with the regulatory requirements of the U.S. Citizenship and Immigration Service regarding health insurance as a condition of your lawful immigration status, the University of Oklahoma requires that all international students and scholars on “F” and all “J” Visas have health insurance coverage as a condition of enrollment. The University of Oklahoma offers two health insurance plan options: 1) **Plan I** (million-dollar maximum); or 2) **Plan II** (\$50,000 dollar maximum per accident or sickness).

Both plans are explained in detail at <http://www.hr.ou.edu/studenthealth>. All international students are automatically enrolled in Plan II, and charged a fee for the health insurance plan on their student bursar accounts. However, we recommend Plan I because it provides more comprehensive benefits and greater coverage. Students may upgrade to Plan I by enrolling online at www.macori.com/OU

V. IMPORTANT NOTICE: The OU Student Health Plans contain a pre-existing condition limitation. Therefore, it is not recommended that you cancel or replace any policy currently in force for which on-going treatment (not offered by Goddard health Center) is needed.