

HEALTH INSURANCE

Mandatory Health Insurance

Vanderbilt University policy requires that *all* international students and their dependents residing in the U.S. in F or J visa status maintain health insurance throughout their study.

Special Note To J-1 Students

Federal law mandates that J-1 exchange visitors and J-2 dependents maintain health insurance throughout the "J" program. If you willfully fail to maintain health insurance, your J-1 sponsor must terminate your program and report to the U.S. Department of State. At that time, you will be deemed "out-of-status" and ineligible for extension of stay, employment, or change of status.

Vanderbilt University International Student Injury & Sickness Insurance Plan

As a Vanderbilt student, you will be *automatically enrolled* in the Vanderbilt University-approved International Student Injury & Sickness Insurance Plan. If you have specific questions regarding the plan or enrollment procedures, contact the Vanderbilt Insurance Representative at 615-343-4688.

Coverage

Coverage and premiums below are effective for the 2008-2009 policy year from 08/12/2008 to 08/11/2009. If you plan to arrive prior to 08/12/2008, please contact ISSS upon arrival to inquire about short-term health insurance. See <http://www.vanderbilt.edu/issv/students.html#health> for the entire VU International Student Injury & Sickness Insurance Plan brochure. Please note that annual premiums are expected to increase annually.

Coverage & Premiums	Student	Spouse	Child(ren)
Estimated Annual Premiums for 2008-2009	\$1,958	\$2,498	\$1,568
Major Medical (up to 90%):	\$100,000	\$50,000	\$50,000
Medical Evacuation	\$10,000	\$10,000	\$10,000
Repatriation	\$10,000	\$10,000	\$10,000
Deductible	\$100*	\$100**	\$100**
Coverage in the local VU area for: in- & out- patient hospitalization, in- & out- patient counseling and mental health services, lab work, diagnostic x-rays, physical therapy & chiropractic care, emergency room treatment & ambulance services, maternity care, and prescription drugs.			
* When referred by Vanderbilt Student Health Center to a preferred provider, \$100 deductible is waived for insured students			
** Dependent (spouse + children) deductible family maximum up \$300 per policy year			

To Waive the Vanderbilt University International Student Injury & Sickness Insurance Plan

Vanderbilt University policy requires that *all* international students and their dependents residing in the United States in F or J visa status maintain health insurance. You may waive out of the Vanderbilt insurance plan for international students and dependents if comparable coverage is provided by an alternate insurance plan and will be effective throughout the policy year (8/12/2008 – 8/11/2009). If your alternate insurance and claims companies are based in the U.S., you must waive online at www.gallagherkoster.com.

If your alternate insurance or claims company are based outside the U.S., such as those provided by your sponsoring home government or international organization, use the waiver form www.vanderbilt.edu/issv/documents/HealthInsWaiverRequest.pdf. The waiver form must be submitted to the Student Health Center, with supporting documents, in English, outlining insurance benefits and submit to SHC by the waiver deadline. Please highlight or underline the corresponding coverage. SHC will evaluate the alternative insurance plan and contact you if any further details are needed. **ISSS does not process waiver requests.**

Waiver Deadline (NOTE: Waivers are not automatic. You *must re-apply every year* by the Fall semester waiver deadline.)

Fall 2008 – September 9th

Spring 2009 – January 15th (for Spring semester arrivals only)

NOTE: Plans must cover medical evacuation and repatriation. If your alternate plan does not include this coverage, you may maintain that plan *if* you purchase an additional medical evacuation and repatriation policy for a low annual rate from Vanderbilt. Please check the information at <http://www.vanderbilt.edu/issv/documents/VUMedevacRepatInsApp.pdf>.

Vanderbilt University Student Health Center

You are encouraged to use the services of the campus Student Health Center where physicians, nurse practitioners, and lab technicians are available to provide primary care. Website: www.vanderbilt.edu/student_health/.