

# Understanding the International Students and Scholars Health Insurance Requirement

## Why am I required to have health insurance?

Because of the high cost of health care in the United States, Wayne State University (WSU) and federal regulations require that all Exchange Visitors, International Students and their dependents have insurance coverage for sickness and illness during their entire program period. Health insurance allows you to focus on your academic success, and not unexpected health care expenses.

## What insurance plan can I purchase?

We have evaluated student insurance plans and found that Aetna Student Health offers access to the most cost-effective and quality care. As a result, this WSU-sponsored Student Accident and Sickness Plan must be purchased on an annual basis. Travel insurance is not accepted. Please **DO NOT** purchase Travel Insurance because it does not meet our health insurance requirements and you will have to spend additional funds to purchase Aetna Student Health once you arrive at WSU.

## What does the plan cover?

The Student Health Insurance provides:

- A local and nationwide network of doctors, hospitals and specialists
- Access to routine health services at the University's Campus Health Center
- Coverage for a wealth of services including doctor's office visits, emergency care, surgical expenses and prescription drugs
- Travel Assistance and Worldwide Unlimited Medical Evacuation and Repatriation (Also offered as a standalone for students with graduate assistantships)

## How much does it cost?

International Students and Dependent Insurance Rates	
2011 - 2012	Annual* 08/01/11-07/31/12
Student Rate *	\$1,047
Student / Spouse *	\$3,783
Student / Child *	\$2,989
Student / Spouse / Child *	\$5,725
Each Additional Child	\$1,942
<b>Standalone Medical Evacuation/Repatriation Students with Graduate Assistantships Only</b>	
Per Person	\$63

Though the price may seem expensive, it is much more expensive not to have insurance.

For example:

The average cost for an urgent care clinic visit is \$200

One visit to a U.S. emergency room visit can cost well over \$1,000

Typical hospital charges, not including a surgery or tests may cost \$2,500 or more per day

## Where can I find more information?

Learn more about Aetna Student Health at [www.aetnastudenthealth.com/schools/wayne](http://www.aetnastudenthealth.com/schools/wayne) or call 1-866-618-0038. Enrollment questions can be answered by the University's Health Insurance Advocate. They can be reached by calling OISS at 1-313-577-3422.

**Office of International Students and Scholars  
Wayne State University**