

Understanding the International Scholar 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 the Department of Homeland Security require that all Exchange Visitors and their dependents have insurance coverage for sickness and illness during their entire program period. Failure to comply with this regulation could result in the termination of your status and your employment. Health insurance also allows you to focus on your research, and not unexpected health care expenses.

What insurance plan can I purchase?

If health insurance is not offered in your employment contract with Wayne State University, you are required to purchase coverage through our office. We have evaluated many insurance plans and found that Aetna Student Health offers access to the most cost-effective and quality care. The insurance must be paid in full, on an annual basis, for the duration of your DS-2019.

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?

Aetna 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
- Worldwide Unlimited Medical Evacuation and Repatriation (Offered as a stand-alone coverage if health insurance is included in your contract)

How much does it cost?

International Scholar and Dependent Insurance Rates	
2011-2012	Amount Due Per Month of Coverage
Scholar Rate	\$87
Scholar / Spouse	\$314
Scholar / Child	\$248
Scholar / Spouse / Child	\$475
Each Additional Child	\$161
Stand-alone Medical Evacuation/Repatriation Scholars with Health Insurance Included in Their Contract	
Annual 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 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.