

Understanding the International Scholar Health Insurance Requirements

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 (DHS) require that all Exchange Visitors and their accompanying 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 WSU, you are required to purchase coverage through our office. For the 2015/2016 academic year, our plan will be administered by AIG Educational Markets. The insurance may be purchased on an annual basis or by semester. Please **DO NOT** purchase travel insurance because it does not meet our health insurance requirements. It will not be accepted and you will also have to spend additional funds to purchase the AIG health plan.

If your employment contract includes health insurance, you must purchase medical evacuation and repatriation. This coverage is necessary in order to meet the Department of Homeland Security's exchange visitor health insurance requirement.

What does the plan cover?

AIG provides:

- A local and nationwide network of doctors, hospitals and specialist
- 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

How much does it cost?

International Scholars and Dependent Insurance Rates	
2016-2017 Academic Year	Payment Per Month of Coverage
Students	\$110.00
- Spouse	\$110.00
Each Child	\$110.00
Stand-alone Medical Evacuation/Repatriation (Scholars with Health Insurance Included in Their Contract)	
Annual Per Person	\$26 (Annually, Regardless of Age)

Though the price may seem expensive, it is much more expensive to be without insurance. For example:

The average cost for an urgent care clinic visit is \$200.00

One Visit to a U.S. emergency room visit can cost well over \$1000

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

AIG accepts Visa or MasterCard credit/debit cards, checks, and money orders. However, cash and traveler's checks are NOT accepted. Coverage can be purchased online at <http://www.studentinsurance.com/Apps/Schools/Default.aspx?ID=351>

Where can I find more information?

Learn more about AIG at <http://www.studentinsurance.com/Apps/Schools/Default.aspx?ID=351> or call 1-888-622-6001. Enrollment questions

can be answered by contacting the OISS Health Insurance Advocate at oissinsurance@wayne.edu or 1-313-577-3422.

Office of International Students and Scholars
Wayne State University