

## 1.12 INSURANCE

**Health Insurance Requirement:** Saint Louis University requires full-time, on campus Students to maintain health insurance coverage throughout their academic year. Health insurance coverage and access to medical care promotes student health and well-being that are essential to academic and personal success. As well, coverage provides protection against unexpected injury and illness and the resultant medical care costs. Access to preventive, primary and tertiary medical care ensures the health and safety of individual Students and the campus community.

All international students, scholars, and their dependents must maintain adequate health insurance for the duration of their stay in the United States.

Off-campus students and part-time students are strongly encouraged to have health insurance coverage, but it is not required.

NCAA athletes should consult with the Department of Athletics regarding additional health insurance requirements and programs.

SLU offers a fully-insured student health plan - the University Health Plan (UHP) - that is administered in cooperation with through Aetna Student Health. All full-time, on campus Students will be assessed a default fee for UHP coverage

Students may waive the UHP coverage (and its related charges) by submitting a waiver request with proof of other coverage. All waiver requests must be submitted through the Aetna website, <https://www.aetnastudenthealth.com/en/school/867936/index.html>. Waiver requests must be submitted before the end of the open enrollment period for the respective semester. No waiver requests will be accepted after the last day of an open enrollment period. Once waiver requests are approved, the default fee for UHP coverage will be reversed off one's student account.

Full-time, on- campus Students that have neither waived nor enrolled by the end of an open enrollment period will be automatically enrolled in the UHP for the semester and held responsible for the related charges.

Waiver requests must meet the following criteria:

Domestic Students:

- Plan must be active and maintained for the academic year.
- Plan must have unlimited annual and lifetime benefits (i.e., no policy maximum) as per ACA guidelines.
- Plan must cover inpatient and outpatient medical care within the St. Louis area.
- Plan must cover inpatient and outpatient mental health and alcohol abuse care within the St. Louis area.
- Plan must provide coverage for prescription drugs within the St. Louis area.

International Students:

Due to student visa requirements, international student's insurance must also meet the following additional criteria:

- Plan must have an individual deductible that is \$500 or less per policy year.

- Plan must have at least \$25,000 coverage for Repatriation (repatriation provides transportation to your home country in the event of death).
- Plan must have Emergency Medical Evacuation coverage in the amount of at least \$50,000 (medical evacuation is emergency transportation to the nearest, most qualified treatment facility).

Coverage under health insurance plans operating without a U.S. claim address is strongly discouraged as these plans will not be accepted by many U.S. health care providers.

**No University Affiliation with Life or Property Insurance:** Saint Louis University does not endorse or affiliate itself with any insurance company for the purpose of life or property insurance for its Students. Therefore, no insurance salesperson, agent or broker of life or property insurance has prior authority to sell insurance anywhere on the campus of the University.