Student Health Insurance Plan for International Students
(Graduate and Undergraduate)

Frequently Asked Questions:

Who is required to have the UofM student health insurance? All international students (holding F or J visas), whether graduate, undergraduate, or IEI (Intensive English for Internationals) students, with active course enrollment are required to have health insurance that meets the University's waiver requirements.

Enrollment and Coverage

How do I enroll in the Wellfleet Student Health insurance coverage? If you are an F-1 or J-1 international student, you will automatically be enrolled in the insurance plan once you register for classes. You will continue to be enrolled in the plan while you are an enrolled student at the University. Unless you want to waive the insurance plan during the open enrollment period, you don't need to do anything to add the coverage.

Where can I find detailed information about the plan and what it covers? You may visit https://www.studentinsurance.com/Client/2268 for more information and to download a copy of the plan.

Have the benefits changed since the last plan year? Yes. To help keep the health plan sustainable and manage costs, the following updates are being made to the plan's cost-sharing structure. These changes are designed to help maintain a competitive and comprehensive benefits plan while supporting the long-term availability of the program.

Change Area	2026-27 Plan Year
In-Network Physician Office Visit Copay	$35 per visit
In-Network Prescription Drug Coinsurance (Tier 2, Tier 3, and Specialty Drugs)	Plan pays 60%
In-Network Out-of-Pocket Maximum	$10,600 individual / $21,600 family
Out-of-Network Deductible	$1,500 individual / $3,000 family
Out-of-Network Out-of-Pocket Maximum	No maximum
Out-of-Network Coinsurance	Plan pays 50%

Please review the current plan documents for complete benefit and coverage details.

What are the coverage dates, costs, and waiver deadlines for international student health insurance enrollment? The annual premium is $2,550. You will be billed once in the fall semester and once in the spring semester. The spring premium will cover summer as well.

Period	Coverage Dates	Cost	Waiver Deadline
Fall	8/1/2026 - 12/31/2026	$1,069	9/4/2026
Spring/Summer	1/1/2027 - 7/31/2027	$1,481	1/29/2027
Summer (new students only)	6/1/2027 – 7/31/2027	$426	6/16/2027

I am a continuing student. Am I covered during the summer? Yes, if you are enrolled in the plan during the Spring semester, you are also enrolled during the summer, until July 31, 2027. The Spring/Summer term extends through July 31st so that students can maintain continuous coverage even when they are not enrolled in summer classes. The fall coverage will begin August 1st.

Why does the University of Memphis require a full year (annual) of coverage? Majority of students remain in the U.S. during summer. In addition, annual coverage ensures that students do not have breaks in coverage between fall and spring semesters.

Can I extend the Wellfleet Student Health insurance coverage after I graduate? No, Wellfleet does not offer COBRA coverage to the plan. However, if you graduate in May, your spring coverage will continue until the end of the plan year 7/31/2027.

Can I enroll in the Wellfleet Student Health insurance coverage while I am on OPT but not enrolled in classes? No, the insurance plan is for students who are enrolled in classes. If you have questions about enrolling in insurance plan during OPT, please contact the ISS office at TheWorld@memphis.edu for more information.

Can I cancel the Wellfleet Student Health insurance coverage in the middle of the semester? No, the coverage cannot be canceled during the coverage period. You must submit a waiver during the open enrollment period if you would like the coverage to be removed. Waiver requests submitted after the waiver deadline will not be accepted.

What if I am enrolled in IEI (Intensive English for Internationals)? You will be automatically enrolled in the University of Memphis Student Health Insurance Plan during your IEI term, and the cost will be as follows:

- Fall 1, 2026: 8/1/2026 – 10/16/2026, $538
- Fall 2, 2026: 10/17/2026 – 12/31/2026, $531
- Spring 1, 2027: 1/1/2027 – 3/11/2027, $489
- Spring 2, 2027: 3/12/2027 – 5/11/2027, $426
- Summer 2027: 5/12/2027 – 7/31/2027, $566

Billing and Payment

How is the payment billed? International students will have their premium billed to their Tiger express account typically in the beginning of the semester.

Can I pay monthly rather than all at once? The University of Memphis has an installment plan that students can enroll in which will spread their payments across four months. For more information about the payment plan, please visit the University & Student Business Services website: https://www.memphis.edu/usbs/payments/.

Waivers

How do I obtain a waiver? International students can request a waiver from participation if they have purchased other insurance that meets the University's waiver requirements. Proof of compliant coverage must be submitted to waive the University of Memphis plan. Waiver requests submitted after the open enrollment period will not be accepted.

What are the waiver requirements?

- Plan must be compliant with the Affordable Care Act (ACA)
- Unlimited medical coverage for both preventive and emergency care
- Include pregnancy benefits
- No waiting period for coverage
- Pre-existing conditions MUST be covered
- Deductible of $500 or less
- Repatriation coverage of at least $25,000 USD
- Medical evacuation coverage of at least $50,000 USD
- A.M. Best rating of "A- "or better OR Standard & Poors rating of "A-"or better
- Information MUST be provided in English and in US dollars.

What is ACA compliant and why does the university require ACA complaint coverage? ACA-compliant refers to a health insurance plan that meets the requirements of the Affordable Care Act, https://www.hhs.gov/healthcare/about-the-aca. The University of Memphis has this requirement in place to ensure better coverage for its students.

How do I submit a waiver request? Register for classes first and then go to https://www.studentinsurance.com/Client/2268 to log in and submit your proof of coverage. Students must submit a waiver request by the deadline to opt out of the coverage. Open enrollment periods are as follows:

- Fall 2026 open enrollment begins 7/10/2026 and the waiver request deadline is 9/4/2026
- Spring 2027 open enrollment begins 11/18/2026 and the waiver deadline is 1/29/2027
- Summer 2027 open enrollment begins 4/22/2027 and the waiver deadline is 6/16/2027

Please allow 5 business days for the processing of waivers and for any charges to be removed from your tiger express account.

How long will my waiver last? At the beginning of each fall semester students will need to request (or renew your request) for a waiver of participation in the University of Memphis Student Health Insurance Plan during the fall open enrollment period. Your fall waiver information will be carried over to create a spring/summer waiver request at the time of fall waiver submission. Verification of your spring/summer waiver will occur during the spring/summer waiver period. Waiver request submitted after an open enrollment period will not be accepted. Please review the academic year's Benefits at a Glance for Waiver Deadline Dates.

New students for the spring/summer semester will need to request a spring/summer waiver of participation in the University of Memphis Student Health Insurance Plan during the spring/summer open enrollment period.

What if my waiver request is denied? You will receive denial details from Wellfleet. If the enrollment period is still open, you can resubmit the waiver request with proof of coverage that meets the waiver requirements for review.

What should I do if the insurance that I purchased does not meet the waiver requirement? You may reach out to your insurance company to change the insurance plan or cancel the plan and request a refund. Whether your insurance company will change the plan or refund the insurance cost is entirely the decision of your insurance company. The University of Memphis or Wellfleet is unable to contact your insurance company on your behalf.

I am an F-1 OPT student and enrolled in classes for recreational and non-degree seeking purposes. May I provide proof of coverage to waive out of the Wellfleet plan? You can apply for a waiver during the open enrollment period. Waivers may be approved for employer health insurance plans that are ACA compliant and underwritten by a US insurance-based company. Medicare, out-of-state HMO's, Medisave, travel plans, and individual marketplace plans will not qualify for a waiver. Students who waive out with an employer plan are required to provide separate insurance coverage for medical evacuation and repatriation. See the requirements below:

- Repatriation of remains in the amount of $25,000
- Expenses associated with the medical evacuation of the visa holder to his or her home country in the amount of $50,000

Waiver requests submitted after the open enrollment period will not be accepted.

I have health insurance coverage through my parent or spouse's employment plan. May I provide proof of coverage to waive out of the Wellfleet plan? You can apply for a waiver during the open enrollment period. Waivers may be approved for employer health insurance plans that are ACA compliant and underwritten by a US-based insurance company. Medicare, out-of-state HMO's, Medisave, travel plans, and individual marketplace plans will not qualify for a waiver. Students who waive out with an employer plan are required to provide separate insurance coverage for medical evacuation and repatriation. See the requirements below:

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Using the Insurance

Can I use the Wellfleet Student Health insurance coverage outside of Memphis? Yes. The coverage is nationwide.

How do I get an insurance card? Once enrolled you may print a copy of your insurance card by logging into https://www.studentinsurance.com/MyAccount/Account/Index/2268**.** Please allow 24-48 hours to obtain a card after enrollment.

How do I know if my doctor is in the Wellfleet/Cigna PPO network? Visit https://www.studentinsurance.com/Client/2268 and select "Find Health Professionals."

Benefits and Dependents

Is pregnancy covered? Yes, pregnancy is covered under the same benefits as any other condition.

Can I purchase coverage for my spouse and children? Yes, students can enroll their dependents. Once you are enrolled in the plan, you may purchase coverage for dependents directly through the Wellfleet Insurance Company website https://www.studentinsurance.com/Client/2268. Dependent premiums will be paid directly to Wellfleet at the time of enrollment. These payments will not go through the University.

Are dental and vision services included in the student health plan? The student health plan includes pediatric dental and vision benefits for insureds through the end of the month in which they reach age 19. Pediatric dental coverage includes preventive dental care, and pediatric vision coverage includes preventive vision services (see the plan certificate for details). Routine or preventive dental and vision care are not covered for insureds age 19 and above.

Your Wellfleet Student health plan gives you access to purchase voluntary Dental and/or Vision plans through our partnership with Ameritas. For more information and to enroll, visit https://myplan.ameritas.com/id/a11221c7. Please enter the zip code of your resident address during your college placement.

Graduate Assistants

What if I am an International Graduate Assistant? All international students are automatically enrolled in the Wellfleet insurance plan once they register for classes. Students may waive coverage if they meet the waiver requirements.

Full-time graduate assistants who wish to receive the graduate assistant health insurance benefit must opt in to the plan. Please click here to complete the opt-in form by September 4.
Once your opt-in request is processed, your status in the Wellfleet system will be changed from “International” to “Supported GA,” and the international student insurance charges on your Tiger Express account will be reversed. Please allow up to five business days for processing.

We make every effort to ensure that all insurance-related charges are adjusted before University Business Services (UBS) payment deadlines. However, delays in contract processing or late contract submissions may affect the timing of these adjustments.