



Policy Title: AA3006 - Insurance for International Students

Subject Area: Academic

Responsible Official(s): Executive Vice President and Provost

Responsible Office(s): Center for International Education Services

Policy Statement

The University of Memphis requires all international students enrolled in credit or non-credit courses to maintain active major medical insurance in order to mitigate risk to the student and the institution.

Students will be automatically enrolled in the University of Memphis Student Health Insurance Plan (SHIP) each fall and spring semester but may request a waiver by showing coverage equal to or greater than the University of Memphis Student Health Insurance Plan. The spring premium will include coverage of the summer.

Students who misrepresent their insurance coverage will be referred to the [Office of Student Accountability](#) for review of violations of the student code of rights and responsibilities.

Definitions

International Student – For the purposes of this policy, an international student is a student who holds an F-1 or J-1 visa for study at the University of Memphis.

Policy

Registration Process

International students with active course enrollment will be automatically enrolled in the University of Memphis Student Health Insurance Plan at the beginning of each fall and spring semester (the spring enrollment period will provide coverage through the summer). Premium fees will be posted each fall and spring semester to the student's Tiger Express account. Students can choose the payment plan option to pay the insurance in installments.

Waivers

A waiver is possible for students who provide evidence of coverage that is equal to or greater than the University of Memphis Student Health Insurance Plan (SHIP).

Insurance coverage must meet the following qualifications:

- Comply with the Affordable Care Act (ACA)
- Provide unlimited medical coverage for both preventive and emergency care
- Include pregnancy benefits
- Have no waiting period for coverage
- Provide coverage for pre-existing conditions
- Have a deductible of \$500 or less
- Require student to pay 25% or less per accident/illness
- Provide repatriation coverage of at least \$25,000 USD
- Provide medical evacuation coverage of at least \$50,000 USD
- Maintain AM Best rating of “A” or better OR Standard & Poor’s rating of “A” or better

No waivers will be granted after the first week of classes of each term.

FAQs

How do I submit a waiver request?

The insurance company collects waiver requests, reviews insurance submitted to see that it meets waiver requirements, and issues waivers. The waiver and enrollment period is open for approximately three months prior to each semester.

Whom do I contact with further questions?

The Center for International Education Services

Phone: +1 (901) 678-5918

Email: theworld@memphis.edu

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AA3006 – supersedes UM1282

UM1282 – Updated February 10, 2017

UM1282 – Issued: October 16, 2012