Requirements

Due to significant differences between healthcare in the United States and other countries as well as federal regulations, the University of Missouri – St. Louis requires that all student in F-1 or J-1 visa status purchase health insurance through the university. This inexpensive policy covers students worldwide for accidents and illnesses while they are in classes at UMSL.

Automatic Enrollment

The appropriate insurance charges are automatically added each semester that a student in F-1 or J-1 status enrolls in classes. Charges are added to student accounts after registration.

Exception to Automatic Enrollment

The following students will not automatically be charged for health insurance: students with an approved insurance waiver that is still valid from a previous semester and students not in F-1 or J-1 status.

Manual Enrollment

Students in immigration statuses other than F-1 or J-1 can purchase the health insurance offered through the university if they so choose. Students can also request coverage for their spouse and children. Such request must be made in writing by the end of the fourth week of classes. For Spring 2014, this is: Friday, February 14, 2014

Waivers

In limited situations, waivers may be granted to non-degree seeking students or students with government-sponsored health insurance. All waiver requests must be completed by the end of the second week of classes. For Spring 2014, this is: Friday, January 31, 2014. Please note: completion of a waiver application does not guarantee that a waiver will be granted.

Withdrawal

Withdrawing from classes will not also automatically cancel your insurance charges. You will need to make a request, in writing, to have the insurance charges reversed. The last date to request reversal of insurance charges is also the last date students can withdraw from the university and receive a partial refund of tuition. For Spring 2014, this is: February 14, 2014.

Payment Deadlines

To ensure that health insurance premium payments are received in a timely manner, a separate payment deadline exists for the health insurance premium. The deadline for payment is the end of fourth week of classes. For Spring 2014, this is: Friday, February 14, 2014

Payment Procedures

Health insurance payments must be made separately from other payments to the university. For Spring 2014, the premium amount is: $857. This exact amount must be paid in the cashier’s office by the deadline noted above.

Optical and Dental

This health insurance policy does not cover optical or dental. There is a vision discount program provided at no cost to students enrolled in the Aetna health insurance plan. An optional Vital Savings Dental program is available to students for $25 per year. Students can enroll at www.aetnastudenthealth.com. You do not need to be enrolled in the health insurance plan to purchase this optional discount program. Discount programs are not insurance.

Travel Assistance

Students enrolled in Aetna insurance also have access to travel assistance through On Call International. This is not insurance so students must call On Call International directly for service. ID cards and additional information are available at www.aetnastudenthealth.com.

More Information

A detailed description of the insurance coverage is available on the following websites:

University of Missouri – St. Louis Office of International Student and Scholar Services: www.umsl.edu/services/intelstu

Aetna Student Health (our health insurance company): http://www.aetnastudenthealth.com

If you have any questions, please contact the Office of International Student and Scholar Services.
What to do if you get sick

If it is an emergency, you should call 911 or the UMSL Police at 516-5515. If you need quick medical advice in a non-emergency situation, you can contact Aetna’s Informed Health Line to speak with a registered nurse at: 1-800-556-1555.

- Your first stop is University Health Services (125 MSC) to see a nurse or physician’s assistant. The medical consultation is free, although some services (such as lab work) will incur fees. If needed, you will be given a referral form to see a doctor or to go to the hospital.

- If you are referred to see a doctor, you should consult the list of preferred health care providers. Use the Aetna network website to look for a doctor or health care facility that is on the Aetna network.

- Take your insurance card with you when you visit the doctor. If you use an Aetna network doctor, s/he should submit your claim directly to Aetna Student Health. If the doctor does not, you may need to complete and submit a claim form to Aetna Student Health.

For additional information about health care and staying healthy during your studies at UMSL, visit the website of University Health Services. For additional information about the health insurance policy and program, visit the website of the Office of International Student and Scholar Services.

### Spring 2014 Deadlines

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<tr>
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<th>Date</th>
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<tbody>
<tr>
<td>Waiver Request Request</td>
<td>Friday, January 31, 2014</td>
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<tr>
<td>Manual Enrollment Request</td>
<td>Friday, February 14, 2014</td>
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<tr>
<td>Payment</td>
<td>Friday, February 14, 2014</td>
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<tr>
<td>Last Day to Withdraw</td>
<td>Monday, February 14, 2014</td>
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### Spring 2014 Premium Amount

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<td>$857</td>
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