

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 whose I-20 or DS-2019 was issued by an institution other than the University of Missouri – St. Louis and students not in F-1 or J-1 status.

Manual Enrollment

Students with a non-UMSL I-20 or DS-2019 as well as students in immigration statuses other than F-1 or J-1 can purchase the health insurance offered through the university if they so choose. Such request must be made in writing by the end of the fourth week of classes. For Spring 2009, this is: **Friday, February 13, 2009.**

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 2009, this is: **Friday, January 30, 2009.** Please note: completion of a waiver application does not guarantee that a waiver will be granted.

Withdrawal

Withdrawing from classes with *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 2009, this is: **Monday, February 16, 2009.**

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 2009, this is: **Friday, February 13, 2009.**

Payment Procedures

Health insurance payments must be made separately from other payments to the university. For Spring 2009, the premium amount is: **\$573.** This *exact* amount must be paid in the cashier's office by the deadline noted above. Once payment has been made, a receipt of payment must be brought to the Office of International student and Scholar Services for verification.

Exclusions

Please note: this health insurance policy does not cover optical, dental, or preventative healthcare. The policy also does offer any travel insurance benefits.

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

Chickering (our health insurance company):

www.chickering.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.

-Your first stop is University Health Services (125 MSC) to see a nurse or physician's assistant. This visit is free. 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 (Aetna underwrites Chickering).

-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 Chickering. If the doctor does not, you may need to complete and submit a claim form to Chickering.

For additional information about health care and staying healthy during your studies at UMSL, visit the "Staying Healthy" section of the UMSL International Visitor's Handbook. For additional information about the health insurance policy and program, visit the website of the Office of International Student and Scholar Services.

Spring 2009 Deadlines	
Waiver Request	Friday, January 30, 2009
Manual Enrollment Request	Friday, February 13, 2009
Payment	Friday, February 13, 2009
Last Day to Withdraw	Monday, February 16, 2009

Spring 2009 Premium Amount
\$573



Spring 2009 International Student Health Insurance Policies

International Student & Scholar Services
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One University Boulevard (MC 221)
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