CLEMSON UNIVERSITY

HEALTH INSURANCE INFORMATION FOR INTERNATIONAL STUDENTS & EXCHANGE VISITORS

Dear International/Exchange Student or Visitor:

Clemson University requires that all international students and exchange visitors have health insurance coverage as a condition of enrollment. All J-1 Visa holders and their J-2 dependents must maintain continuous coverage in accordance with U.S. federal law and Clemson University. We strongly encourage F-1 Visa holders to purchase insurance for their F-2 dependents.

The premium for the Clemson Student Health Insurance Plan will be included with tuition & fees for all international students in the Fall of 2012 in the amount of $655 USD and covers from August 15 – December 31, 2012. The Spring/Summer 2013 insurance charge will be $958 USD and will cover from January 1 – August 14, 2013. Students must pay the billed premium and be enrolled in the University sponsored plan unless evidence is submitted of alternate health insurance that meets federal and university requirements. Premium rates and enrollment for spouse and/or dependents can be found on the student insurance web site at www.studentinsurance.com.

To submit a waiver, students must complete the online waiver form certifying they have and will maintain adequate and acceptable health insurance coverage during the current academic year.

The following Essential Benefits must be covered as defined by Section 1302(b) of the Patient Protection and Affordable Care Act (PPACA):

1. Ambulatory patient services;
2. Emergency services;
3. Hospitalization;
4. Maternity and newborn care;
5. Mental health and substance use disorder services; including behavioral health treatment;
6. Prescription drugs;
7. Rehabilitative and habilitative services and devices;
8. Laboratory services;
9. Preventive and wellness services and chronic disease management;
10. Pediatric services, including oral and vision care.
11. Medical Evacuation and Repatriation $1,000,000 USD combined benefit

ALL international students must complete the online waiver process including scholarship students such as Fulbright, ASPE or other international sponsored program that provides insurance for the student.

Failure to submit the online waiver will result in student paying for the Clemson Student Health Insurance Plan. If the company requests copy of your insurance policy or other information and the student does not comply with this request, the waiver will be denied. The deadline for submission of waiver is September 15, 2012.

NO REQUESTS FOR WAIVER WILL BE ACCEPTED AFTER THE DEADLINE.