



ST. CLOUD STATE UNIVERSITY POLICIES & PROCEDURES

POLICY NAME: International Student Insurance	TEMPORARY REVIEW NUMBER:
CLASSIFICATION:	SUPERSEDES: None.
AUTHOR: International Student Insurance Work Group	LAST REVIEW: January 2011
AUTHORITY:	NEXT REVIEW: December 2012
APPLICATION: <input type="checkbox"/> Undergraduate only <input type="checkbox"/> Graduate only <input checked="" type="checkbox"/> All University	EFFECTIVE DATE: Fall 2011 Insurance due
DISTRIBUTION (IDENTIFY AUDIENCE/PUBLICATION): All university. Website.	CUSTODIAN OF POLICY: International Studies

POLICY STATEMENT:

MnSCU, which governs the Minnesota Colleges and Universities, has a policy in place which requires all MnSCU F-1 / J-1 International Students to purchase the mandatory Student Health Insurance: Policy 3.4, Procedure 3.4.1, Part 3 International Students:

International students must purchase the system-approved student health insurance, except those students whose sponsoring agency or government certifies that the student is covered under a plan provided by the sponsoring agency or government.

APPLICABILITY: International students who are F-1 & J-1 Visa holders.

PURPOSE: Identify those students who are required to carry health insurance in accordance with MnSCU policies and procedures.

DEFINITIONS:

Coverage Dates: Annual: August 15th through August 14th of following year.
Spring/Summer: January 1st through August 14th.
Summer: May 1th through August 14th.

Eligible/Mandatory: Required for all international students, international scholars, international faculty and international visitors engaged in educational activities (or on medical leave approved by the Department of Homeland Security) except for those whose sponsoring government or agency certifies in writing that coverage is in effect under a plan provided by the sponsoring government or agency. Students must actively attend classes for at least the first 31 days after the date for which coverage is purchased

Eligible/Voluntary: Eligible dependents and F-1 and J-1 visa international students and scholars on Optional Practical Training (OPT) and Academic Training who are registered for at least one credit.

Eligible dependents: the spouse and unmarried children under 25 years of age. Dependent coverage must be applied for by filing out the Dependent Insurance Election Form and by paying the required premium.

Insurance: A promise of compensation for specific potential future losses in exchange for a periodic payment. Insurance is designed to protect the financial well-being of an individual or other entity in the case of unexpected loss.

Insurance Policy: A contract of insurance, describing the terms, coverage, premiums and deductibles.

Health Insurance: Insurance against loss by illness or bodily injury. Health insurance provides coverage for medicine, visits to the doctor or emergency room, hospital stays and other medical expenses - as designated in the insurance policy.

Health Insurance Premium: The periodic payment made on an insurance policy

PROCEDURES: Pay insurance prior to registration or initial registration for classes. Registration holds will be placed on students' accounts to guarantee full payment of health insurance.

New Students:

- Prepay or pay upon arrival
- Must be paid at time of initial registration
- Payment options:
<http://www.stcloudstate.edu/billing/payment/>
Business Services, Administrative Affairs 122 (U.S. currency & \$30 charge)

Returning Students:

- Prepay annual health insurance premium prior to registration.
- Health insurance payment is not eligible for payment plan. Must be paid in full prior to registration
- Students taking summer classes are strongly recommended to register before registration for fall semester starts
- All previous student charges must be paid or a payment plan arranged prior to health insurance enrollment and registration

Optional Practical Training:

- Students on optional practical training are not eligible to extend or renew insurance coverage unless they are enrolled for at least one credit. If enrolled, returning student procedures apply.

Exemptions:

- Students who provide evidence that an Embassy or Government entity is providing full health insurance coverage are exempt from purchasing SCSU student health insurance. Insurance coverage must be effective at the time of course registration.
 1. In some cases, third party insurance coverage does not take effect until a final financial guarantee is issued after the student has registered for courses. In this situation, the student must provide evidence of current health insurance coverage or pay for SCSU student health insurance to cover the period before the financial guarantee takes effect.
 - a. Students receiving the Cultural Mission scholarship from Saudi Arabia will be charged for two months of SCSU insurance in their first semester. In order to remove the health insurance hold, students must either:
 - i. Pay two-month health insurance charge in full
 - ii. Present evidence of current insurance coverage (insurance card) to the Center for International Studies

Refunds:

- If insurance is prepaid, and a refund is requested 14 calendar days **prior** to the coverage start date (see definitions – coverage dates), the insurance premium will be refunded through SCSU's Business Services.
- If the refund is requested **later than 14 days prior** to the coverage start date, the student must fill out the insurance refund form. This requires an approval and signature from a Center for International Studies advisor. After the form is filled out, and approval is given, the student is responsible for submitting this form directly to the insurance company. Refunds will be sent from the insurance company to the student.

REVIEW: Annually.

ATTACHMENTS:

REFERENCES:

MnSCU Policy: <http://www.mnscu.edu/board/procedure/304p1.html>

United States Department of State, J-1 Visa holders

International Studies: <http://www.stcloudstate.edu/internationalstudies/>

Intensive English Center: <http://www.stcloudstate.edu/iec/>

Business Services: <http://www.stcloudstate.edu/businessservices/>

Health Services: <http://www.stcloudstate.edu/healthservices/>