



Health Insurance 101

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Health Insurance Requirements

- These apply to F-1 and J-1 visa holders and their dependents.
- Failure to maintain health insurance will result in a registration hold and may be considered a violation of Code of Student Conduct. There are no exceptions to this policy.



Important Terms

- Repatriation → sending your body home in the event of death
- Medical Evacuation → sending you home if you are too ill to continue your studies here
- Deductible → minimum amount of money that comes from your pocket first before the insurance company pays
- Claim → request for insurance company to pay you the money you spent on medical care
- Hold → ODU database feature that prevents a student from course registration, obtaining a transcript, getting a letter, etc.



Important Terms

- Premium → cost of insurance coverage, usually calculated on a monthly basis
- Reimbursement → money paid to you by insurance company
- Co-Pay → portion of medical bill that comes from your pocket, even after a deductible is met
- Pre-Existing Condition → condition or illness whose treatment will not be covered for a period of time (often one year) if the company paid for previous treatment for the same illness **IF THERE IS A GAP IN YOUR INSURANCE.**



Required Insurance Coverage

- Coverage must be bought in the preceding semester in order for your hold to be removed so you can register.
 - e.g. Your insurance for the spring semester (through 31 May) must be purchased by 1 November; otherwise, the hold must stay and you cannot register.
- Please allow three business days to move your hold once your proof of coverage is submitted.
- ISSS is no longer able to have pre-approved insurance policies. Once you have purchased health insurance, please forward the completed compliance form/enrollment agreement to infstu@odu.edu, or you can drop it off in the ISSS inbox.



Insurance Coverage Schedule

- 1 August 20XX through 31 December 20XX
- 1 January 20XX through 31 May 20XX
- 1 June 200XX through 31 July 20XX

If you don't have proper coverage...

- a hold will be placed upon your record.
- no employment (on-campus (including assistantships) or off-campus) will be approved.
- any current employment **MUST STOP IMMEDIATELY**. Your employer will be notified that you are not in good standing with ODU.

Request For Insurance Exemption During Summer Semester

- If you are going home for the summer, you do not have to maintain health insurance for the time you are in your home country.
- You must show proof that you are leaving for the summer (e.g. airline ticket or flight itinerary).
- You must also submit the Request for Insurance Exemption form at the same time (on ISSS website).
- **NOTE:** If you have any break in coverage (including if you are outside the U.S.), any current medical problem is considered "pre-existing" and no claim for treatment will be paid.

Additional Insurance Coverage

- If you have insurance that meets all requirements **EXCEPT** repatriation and medical evacuation, additional coverage must be purchased.
- On Call International
 - \$42 per year, regardless of age group

General Info

- Insurance rarely covers 100% of medical expenses.
- The primary reason a claim is denied: improperly or not completed forms...call the company to check you've done things correctly.
- Unless an emergency, it is best to first get treatment from Student Health Services in Webb...some insurance companies require it.
- Usually, you will pay costs at the doctor's office and then request the insurance company pay you back.