

Northern Michigan University International Student Insurance Waiver Request Form

Per immigration policy, all F1 and J1 visa students are required to either purchase health insurance provided by Northern Michigan University OR receive an approved waiver by the NMU International Programs Office.

In order to submit a waiver request, complete and sign the form below. Email the completed form and a copy of your full policy and proof of coverage to ipo@nmu.edu.

Students who receive a waiver will be notified by email and will have the insurance charge removed from their account.

NOTE: New students must submit a waiver before their first semester of enrollment. Continuing students must submit a waiver each fall semester.

To be considered for eligibility to waive out of the insurance plan provided by Northern Michigan University, you must submit your full policy with proof of coverage including all benefits and exclusions.

Your policy must:

- Be written in English and benefit amounts must be in U.S. dollar currency
- Provide comparable coverage for the following:
 - Mental Health: 30 days outpatient, 30 days inpatient
 - Pre-Existing Conditions: coverage up to the policy max after 6 months
 - Annual Maximum: \$250,000 USD
 - A deductible not greater than \$500
 - At least \$25,000 USD for repatriation
 - At least \$50,000 USD for medical evacuation
 - Covid-19 testing and treatment coverage
- Provide continuous coverage during academic semesters and University breaks and vacation periods

**DEADLINE FOR SUBMITTING A WAIVER REQUEST FORM:
Fall 2022 semester: **August 5, 2022****

Waiver Request Form

Email this signed, completed form with a copy of your full policy and proof of coverage to ipo@nmu.edu.

Student Information

Waiver request for Student Insurance: Fall 2022 Winter 2023 Full academic year 2022-2023

Student name (First/Last): _____

Student I.D. Number: _____ Student email address: _____

Local Phone Number: _____

Visa Type: F-1 J-1

Reason for waiver request (Check one)

- 1. My parent or spouse is living/working in the USA and has medical insurance coverage for me.
- 2. I am a sponsored student and have medical insurance coverage from my sponsoring agency or home government.
- 3. I have insurance coverage from my home country. This plan meets or exceeds the ahp plan and is valid in the United States. This is NOT an emergency-only or travel plan.

Student's Current Insurance Plan Information

Name of Insurance Carrier: _____

Policy or Insurance Number: _____

Address of Carrier: _____

Start Date of Coverage: _____ End Date of Coverage: _____

Amount of Annual Coverage (in dollars) \$ _____

Amount of Coverage for Repatriation (in dollars) \$ _____

Amount of Coverage for Medical Evacuation (in dollars) \$ _____

Amount of Coverage for Mental Health (in dollars) \$ _____

Is your policy in English? Yes No

Customer Service Phone Number: _____

Name of Policy Owner (Primary Insured Person): _____

I understand that:

- A denied waiver request OR failure to provide complete and accurate information will result in my automatic enrollment in the Northern Michigan University international student insurance plan.
- If my insurance coverage ends for any reason, it is my responsibility to notify the NMU International Programs Office.
- If I do not submit all documents before the deadline, I will automatically be enrolled in the Northern Michigan University international student insurance plan.
- Any medical expenses I incur in excess of my insurance coverage are my responsibility and Northern Michigan University assumes no liability.
- I understand that a waiver request is required to be submitted each academic year.

Signature

Date

To be eligible to waive out of the NMU international student insurance plan, you must email an electronic copy of your full policy and proof of coverage and this completed form to ipo@nmu.edu. If you have additional questions about waiving out of the NMI international student insurance plan, please email ipo@nmu.edu or call 906-227-2510.

For additional information about insurance prices and coverage dates, please visit our website: nmu.edu/internationalprograms/international-student-insurance-requirements .