



MEMORANDUM: Health Insurance for International Students

To: International Students
From: WCU International Programs and Services
For: Academic Year 2016-2017

Health Insurance Requirement

U.S. Government regulations require international students to have sufficient medical insurance coverage to participate on an exchange to the United States. UNCG international exchange students are required to have health insurance. Students may purchase the UNCG health insurance plan OR submit proof of their own non-UNCG health insurance that satisfies the U.S. Department of State requirements outlined below:

1. Benefit maximum must be no less than \$100,000 per accident or illness
2. The plan deductible may not exceed \$500 per accident or illness per plan year
3. Minimum of \$50,000 for medical evacuation
4. Minimum of \$25,000 for repatriation

Health Insurance Options

Students have two options to meet the health insurance requirement:

1. Purchase and enroll in the Blue Cross Blue Shield Insurance plan offered through WCU (estimated cost per semester for 2016-17 is \$1,111.00 *prices subject to change*)

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2. Use your own insurance* by submitting a **Waiver Request** to waive the Blue Cross Blue Shield Insurance option offered through WCU.

*Your personal Insurance Plan must be approved through the waiver request process.

< If you choose to submit a waiver request, please fill out the form in the link below and submit it to

<https://www.bcbsnc.com/content/studentblue/wcu/index.htm?page=waiver>

* **Any questions about the Blue Cross/Blue Shield insurance or the Waiver Request Process, please email:** email@studentbluenc.com