



Health Insurance Requirements



All F-1 and J-1 international students are required to have health insurance coverage and will be billed and enrolled automatically in the Regent Student Insurance Plan unless a health insurance waiver request is submitted and approved by the Director of Student Life before the established deadlines.

The United States does not have socialized medicine, and medical costs are extremely high in comparison to many countries. Certain medical expenses, such as medications or prescriptions; various non-routine medical examinations and procedures; pre-existing conditions; and pregnancies may NOT be covered by many outside health insurance programs. In addition, the Regent Student Insurance Plan includes a personal liaison to assist students with locating a doctor, and with the resolution of problems and billing errors. A special Information Session on Regent's health insurance plan will be offered during the International Student Orientation where students can meet the company's liaison in person. Students are strongly encouraged to ask questions during this session. Students who request a waiver should be advised that the University cannot assist them with any problems they might encounter with any outside companies they might select on their own.

Fees for the University health insurance plan should appear on the tuition bill for international students automatically for the Fall and Spring academic terms (the Spring term coverage includes the Summer months). The deadline for enrollment and any changes is **typically mid-September for the Fall term and late-January for the Spring term**. Current pricing and details can be found online at <http://www.regent.edu/healthinsurance>. Students seeking a health insurance waiver should first contact the Director of Student Life at chughes@regent.edu prior to the established enrollment deadlines with the following information: (1) name of the insurance company; (2) name of the plan in which you would like to enroll; (3) coverage amounts for medical evacuation and repatriation; (4) amount of the deductible; and (5) maximum coverage amount. Students should NOT purchase an insurance policy until the policy has been approved by the Director of Student Life. Students who are granted a waiver will be notified by email by the Director of Student Life within 2 weeks. Once students purchase the pre-approved insurance coverage, they must submit a "Certificate of Coverage" to the Director of Student Life. At that point, the Director will ask the student to submit the online Health Insurance Waiver Request Form to the Business Office in order to prevent the charge for the Regent plan from being added to the student's account or to have the charge for the Regent plan removed from the student's account. **For Students with J-1 Visas:** You must have your waiver approved before you arrive in the United States, therefore you must submit the details of your alternate plan to the Director of Student Life no later than one month prior to your arrival. If the Director of Student Life is not able to approve your waiver before your arrival, you will be required to use the university-sponsored plan for the first full coverage term (at least 6 months) that you are here.