

INTERNATIONAL STUDENT HEALTH INSURANCE WAIVER CHECKLIST & COMPARISON CHART

Montclair State University requires all F-1 and J-1 students, part-time or full-time, to enroll in the school-sponsored Student Health Insurance Plan (SHIP). Alternatively, students may waive SHIP enrollment by providing proof of a comprehensive health insurance plan that is *fully subsidized, filed and approved in the United States, and compliant with ACA-equivalent standards*. Such plans must include coverage for essential health benefits such as preventive care, mental health services, and prescription drugs. To ensure compliance, students subject to this requirement are automatically billed for SHIP unless a valid waiver is submitted and approved by the deadline.

Note: F-1 and J-1 students are not eligible for health insurance plans available through federal or state marketplaces (e.g., Obamacare or GetCoveredNJ) because they do not qualify for subsidies. However, they may obtain coverage through a university-sponsored health plan, such as SHIP, or through employer-provided health insurance if they are eligible to work and the employer offers coverage. Additionally, F-1 and J-1 students are not eligible for Medicare or Medicaid-subsidized plans due to their non-immigrant visa status. Enrolling in these programs may violate immigration laws and jeopardize their ability to remain in the United States.

If you do not have coverage through another provider that meets the minimum requirements outlined above, you must enroll in SHIP. Students who do not submit a valid waiver by the deadline will be automatically enrolled in the plan to ensure compliance with university policy.

COVERAGE COMPARISON CHART

Criteria	School Sponsored Student Injury and Sickness Plan	Requirements for Alternative Coverage	My Plan
Policy Maximum (Per Insured Person, Per Policy Year)	Unlimited	Unlimited	<input type="checkbox"/>
Policy Deductible (Per Insured Person, Per Policy Year)	\$500 in-network	Students need to be financially responsible for the deductible	<input type="checkbox"/>
Hospital inpatient Services (Includes surgery, laboratory, X-ray, ER, test, and procedures)	20% coinsurance in-network	Student needs to be financially responsible for the cost-share	<input type="checkbox"/>
Out-of-Pocket Maximum (Preferred Provider)	\$7,000	No higher than \$8,550	<input type="checkbox"/>
Prescription Drugs (In-Network)	\$15/\$45/\$75/\$100	Prescription drug coverage must be included	<input type="checkbox"/>
Mental Illness & Substance Use Disorder Treatment	Covered as any other sickness	Covered as any other sickness	<input type="checkbox"/>
Pre-existing Conditions	Covered with no limitations	Covered with no limitations	<input type="checkbox"/>
The claims processing office must be U.S.-based	Insurance Policy is filed and approved in the U.S.	Insurance Policy must be filed and approved in the U.S.	<input type="checkbox"/>
Coverage in New Jersey, Nationwide, and while traveling outside the U.S. (Emergency-only coverage is not acceptable)	National PPO Provides access to comprehensive healthcare in the campus area	Provides access to comprehensive healthcare in the campus area	<input type="checkbox"/>
Coverage Period	8/15/20xx – 8/14/20xx (Fall) 01/02/20xx – 8/14/20xx (Spring)	The entire enrollment period of the academic year	<input type="checkbox"/>
Medical Emergency	20% co-insurance	Student needs to be financially responsible for the cost-share	<input type="checkbox"/>
Medical Evacuation / Repatriation	Unlimited	\$50,000 medical evacuation/\$25,000 repatriation	<input type="checkbox"/>

**** This checklist is provided for reference purposes only.**

International students do not have access to the online enrollment and waiver forms. Contact **University Health Plans** at info@univhealthplans.com to request the International Student Waiver Form.

INTERNATIONAL STUDENT HEALTH INSURANCE WAIVER REQUIREMENT F-1 AND J-1 STUDENTS

APPLICATION FOR WAIVER

A waiver is available for plans from the following sources:

- (A) A scholarship or government-sponsored program that provides a U.S. health insurance plan for the student and is Affordable Care Act (ACA)-compliant (National health coverage and/or travel insurance do not meet these criteria); OR
- (B) A United States employer of the student, student's spouse, or parent who provides health insurance for the student and is Affordable Care Act (ACA)-compliant; OR
- (C) A U.S. based private health insurance plan purchased directly by the student that meets the university's waiver requirements, including being Affordable Care Act (ACA)-compliant and providing essential health benefits such as preventive care, mental health services, and prescription drugs.

The plan (under A or B above) must meet the following criteria:

- (A) An annual deductible not exceeding \$500.
- (B) The cost of medical evacuation (\$50,000) and repatriation (\$25,000) back to the student's home country.

The plan must cover the following dates:

- (A) **Fall Only:** If the student is at Montclair State University for the fall semester only, their coverage must be valid until (the later of) the end of the exam period or the last day of stay.
- (B) **Full Academic Year:** If the student is at Montclair State University for the full academic year, their coverage must be valid until August 15th of the relevant academic year.
- (C) **Spring or Summer:** If the student arrives at Montclair State University in the spring or summer semester, their coverage must be valid until August 15th.

WAIVER PROCESS

- Montclair State University requires all F-1 and J-1 visa students, part-time or full-time, to be insured with an ACA-compliant, filed, and approved policy in the U.S.
- Health insurance plans marketed solely to international students are often not filed and approved in the U.S. and have limited benefits, provider networks, and/or coverage periods that do not comply with the Montclair State insurance requirements. GBG Insurance, HDL Global Specialty, ISO, PGH (United), PSI, Student Medcover, and Tata AIG are companies that do not meet the waiver requirements.
- J-1 visa holders must meet the US Department of State's health insurance minimums. Please see Mandatory Health Requirements on the Office of Global Engagement's website <https://www.montclair.edu/global/health-insurance/>.
- [University Health Plans](#) reviews waiver requests and reserves the right to make a final waiver decision.
- **The waiver is only valid for the academic year in which it is granted.** Students must reapply for a waiver each academic year.
- **Montclair State University** reserves the right to make policy changes as necessary
- Request the International Student Waiver Form by emailing [University Health Plans](mailto:info@univhealthplans.com) at info@univhealthplans.com.

Need Assistance? If you have questions about your health insurance coverage or waiver criteria, please contact **University Health Plans** at (833) 251-1705 or info@univhealthplans.com.