

**Towson University Health Center
Minimum Health Insurance Standards
International Students**

All international students (including those in the ELC Program) on J and F visa status, or any other temporary non-employment-related visa, are required to have a health insurance policy during the time they are in the U.S. that meets the University's minimum insurance standards. International students on these visa types will be automatically enrolled in the Towson sponsored Student Health Insurance Plan (SHIP) through Aetna Student Health when they enroll at the University. The cost of the insurance policy will be charged to the student's Bursar account for ISSO only and billed to the ELC department. It is the student's responsibility to pay. This charge will not be refunded unless a waiver request has been submitted and approved by the deadline.

To waive out of this requirement and receive a refund of the insurance charge, the student must contact the Health Center billing department at 410-704-4543 and complete the waiver application as well as provide proof of insurance in-person. **Only plans that Towson University is participating with that meets all the requirements below will be considered (example: Carefirst BCBS) – no other plans will be reviewed.** This includes ISO, PSI and Dongbu insurance plans. These exceptions to the student health insurance must be requested and confirmed by the Health Center staff prior to September 15th for the fall semester, and February 15th for the spring semester. If they are not confirmed by these dates, the student will automatically be enrolled in the Aetna Student Health Insurance Plan, and no refunds will be given. Students requesting waivers must submit proof of an alternative insurance policy that meets the following minimum standards:

- Participation in plan with the Towson University Health Center
- A maximum benefit of at least \$200,000 (U.S.) per accident or sickness per policy year or a lifetime maximum of at least \$500,000.
- No exclusion for pre-existing conditions or a plan that has been in force long enough to meet any required waiting time for coverage of pre-existing conditions.
- Coverage for all medically necessary care, including in-patient and out-patient care, both routine and emergency care in the Baltimore Metro Area. (Plans that include emergency care only do not satisfy this requirement.)
- A maximum deductible of \$500 (U.S.) per policy year.
- Prescription drug coverage of at least \$2000 (U.S.) per policy year.
- Coverage for reproductive health care, including contraception, pregnancy and maternity care (females only.)
- Coverage for in-patient and out-patient Mental Health care, including treatment for substance and alcohol abuse.
- A Medical Evacuation benefit (to return you to your country of residence if you are seriously ill) of at least \$50,000 (U.S.).
- A Repatriation benefit (in case of death, to return your remains to your country of residence) of at least \$25,000 (U.S.).

- No exclusions for injury sustained as a result of a covered motor vehicle accident, a suicide attempt, alcohol or drug use.
- No maximum daily limit on inpatient hospitalization and intensive care services.
- No maximum limit on outpatient services, including diagnostic lab and x-ray tests.
- Provided by a company licensed to do business in the United States with a U.S. claims payment office and a U.S. phone number.
- Must be a participating plan with the Health Center.
- Proof of plan coverage for the full academic year (September through May) or for as long as you remain in the U.S., including summers; exceptions will be made for students entering or graduating mid-year.

Please Note:

Waiver applications must be filed during the student's first term at Towson University and again every fall term by the established deadline (Feb. 15 for spring term, June 15 for summer term and September 15 for fall term). Waivers submitted after the deadline will not be considered and insurance fees will not be refunded.

The following links can be helpful for your staff and students:

Main website for Aetna Student Health that will bring you right to the Towson University page:

<https://www.aetnastudenthealth.com/en/school/890420/index.html>

How to print out their insurance card:

<https://www.aetnastudenthealth.com/en/school/890420/members/get-id-card.html>

A video for international students explaining health insurance:

https://www.aetnastudenthealth.com/en/school/890420/members/WelcomeU_video.html