



**Mississippi
College**
A CHRISTIAN UNIVERSITY

International Waiver Form
MC Student Insurance

Last Name

First Name

MC ID Number

	7	0	0								
Address _____											

Date of Birth

Phone Number _____

I am an International student at MC registered as an:

- ☐ IEP Student or Non-Degree
- ☐ Undergraduate Student
- ☐ Graduate Student

I qualify for the waiver under the following category:

- ☐ I am sponsored by my government. (F1 Students Only)
I have attached a copy of my letter of sponsorship and a copy of my insurance card.
- ☐ I am covered as a U.S. based employee, or as a dependent of a U.S. based employee.
 - I have attached a copy of the card or other proof of coverage as well as a brief summary of coverage that shows I meet the published requirements.
 - I have also provided proof of enrollment in travel insurance that covers Repatriation of Remains and Emergency Evacuation to my legal country of citizenship as is not included in my employee health coverage.
- ☐ I am covered by insurance other than those listed above.
 - I have read the requirements listed on the reverse. My insurance meets each point.
 - I will attach a photocopy of my insurance summary of coverage in English and U.S. dollars to this form and deliver it to the Office of Global Education for review.

I have read the waiver requirements that apply to the plan I wish to waive. By signing below I certify the following:

- I understand my insurance coverage must remain in effect for as long as I am enrolled at MC.

Signature _____

Date _____

Date Received/Initials:	Waiver approved Yes / No	Waiver begin date:	Waiver end date:
Special notes:			

Waiver Requirements

MC requires all non-resident international students be covered by health insurance.

The health insurance must meet federal, state, and MC requirements. Students will be enrolled automatically in the MC International Student Health Plan. If they would like to waive, they may provide proof of alternate health insurance and a completed waiver for review by the second Friday of each semester.

INSTRUCTIONS: In order to waive the mandatory MC Plan, you must show that you have insurance that is equal or better than what you are waiving. The Office of Global Education reserves the right to terminate a valid waiver if during anytime the policy doesn't meet the minimum requirements. **No waiver will be considered for approval in the event that the current Health Insurance Provider through MC has paid any claims for the term that you are requesting to waive out of.**

1. Information you will need:

- The company's name and address for billing
- Your policy number
- Begin and end date of the policy (must cover you at least from the first day of the semester to last day of the semester) ideally you should add extra time for travel.
- Maximum amount of coverage per accident and illness in US Dollars

2. You must clearly show your coverage is equal to the following:

- **All requirements must be met with one insurance plan.**
- The coverage must be comparable to the following criteria (MC Plan is equal to the following and in most cases exceeds these minimums:

Deductible/Medical Benefits Minimum/Out of Pocket Maximum	Not to exceed \$500.00 deductible per accident or illness /\$100,000 per accident of illness/\$4,000 out of pocket max
Office Visits	Preferred Provider 75% Non-Preferred Providers 60%
Outpatient Lab & X-ray	Preferred Provider 75% Non-Preferred Providers 60%.
Hospital Room & Board, Surgeon, Anesthesia	Preferred Provider 75% Non-Preferred Provider 60% no daily limits.
Physical Therapy	Preferred Provider 75% Non-Preferred Providers 60%.
Mental Health and Substance Abuse	Outpatient: 75 % Preferred Provider. Non-Preferred Provider 60% Inpatient (In Hospital): 75% Preferred Provider. Non-Preferred Provider 60%.
Prescription Drugs	In Network pharmacy 75%. Out of Network pharmacy 50%.
Emergency Room	Preferred Provider 75%. Non-Preferred Provider 60%. Can't have Copay greater than \$250.00
Pregnancy	Preferred Provider 75%. Non-Preferred Provider 60%. Must cover for entirety of pregnancy with no waiting period.
Repatriation of Remains	\$25,000 minimum coverage
Medical Evacuation	\$50,000 minimum coverage
Pre-Existing Conditions	Covered after 6 Months
Insurance Provider - Must be USA Based	A policy underwritten by an insurance carrier with: <ul style="list-style-type: none">• an A.M. Best rating of "A-" or above;• a McGraw Hill Financial/Standard & Poor's Claims paying Ability rating of "A-" or above;• a Weiss Research, Inc. rating of "B+" or above;• a Fitch Ratings, Inc. rating of "A-" or above;• a Moody's Investor Services rating of "A3" or above;

- **Note: Travel Insurance is not accepted**

3. Deadline for submission of this waiver is the second Friday of the semester for which you are applying for the waiver. No late waivers will be accepted.

TIP: We recommend you have your insurance plan pre-approved by the insurance office before you buy it.

Pre-existing Conditions:

This is a physical or mental condition (regardless of the cause of the condition) which has been recognized, diagnosed, and/or treated for a defined amount of time immediately prior to entering a new plan. If you make a claim during the first year of coverage, the plan may "look back" to see whether it was for such a condition. If so, the carrier may try to exclude coverage for services related to that condition. Each carrier has their own policies and procedures for pre-existing conditions; you will need to inquire when contacting the company for coverage.

Lifetime/Per-Occurrence Maximums

Internationals must have insurance that will pay at least \$50,000 for each specific illness or injury (at least a \$50,000 per occurrence maximum). Be aware that treatment for major illnesses can cost several times this amount.

What is the cost:

When purchasing a health plan consider the amount of money you expect to spend. Evaluate the cost of the policy in relation to your healthcare needs. Some things to carefully consider are: premium payment, deductible, co-pay, co-insurance, covered medical expenses, exclusions, and pre-existing policies and procedures.

What healthcare providers are covered:

Investigate what doctors, hospitals, and other healthcare providers are covered under the plan. Make sure that the types of providers you need are in your area and what steps you need to take before going to the hospital or getting specialty care. Find out if the plan covers medical care when traveling away from your residence or coverage area.

When seeking enrollment from any type of insurance carrier:

Ask to review the full benefit package prior to making a commitment. Fully understanding your policy is your responsibility. Make sure the plans offer coverage for your immediate and anticipated healthcare needs. Verify that coverage is provided for chronic health conditions or disabilities you or a family member may have.

Foreign Born Online health insurance guide:

Variety of information about healthcare, including health insurance, diseases/conditions, health/wellness, and more
◦Agency for Healthcare Research and Quality Provides variety of information about healthcare including health plans, choosing and using a health plan, prescriptions, tips on choosing a doctor, quality of care, and more.
◦United States Department of Health and Human Services provides information on diseases/conditions, health insurance, childcare, vaccines, Safety and wellness, Drug and food information, and more.

It is your responsibility to fully investigate any plan or program prior to enrolling or making any decisions about your own health insurance. Mississippi College is not liable for any loss or risk incurred as a consequence of the use of this information.