

Student Health Insurance Plan – Waiver Standards Effective Fall 2020

The University System of Georgia (USG) sponsored injury and sickness Insurance plan will be administered by UnitedHealthcare StudentResources (UHCSR) for the 2020-21 academic year. The insurance plan is underwritten by UnitedHealthcare Insurance Company. For the upcoming academic year, UHCSR will be enforcing the following waiver standards.

Domestic Student Waiver Standards – Mandatory Categories

In order to be eligible to waive out of the USG SHIP, the student must be enrolled in an [ACA compliant plan](#).

International Student Waiver Standards

In order to be eligible to waive the student insurance plan, the student's existing insurance plan must meet the following 3 requirements **and** the requirements in either I, II, III, or IV below.

1. Coverage includes effective dates spanning the entire period for which the waiver is requested.
 - **Summer** - 06/01/2021 through 07/31/2021
 - **Fall** - 08/01/2020 through 12/31/2020
 - **Spring** - 01/01/2021 through 05/31/2021
2. Plan must cover Repatriation and Medical Evacuation meeting Federal regulations (listed below), or coverage should be purchased separately to supplement the Health Plan used to waive off of the SHIP.
3. If a fully insured plan, the plan must be approved as a health insurance plan by the State Insurance Department (Travel Policies, Disability policies, Hospital Indemnity, Accident Only Policies, and other limited benefit policies are not acceptable).

I. Plan Description

1. Plan is ACA compliant, meaning that the plan is an individual or group insurance plan meeting the requirements of ACA.
 - a. Unlimited Maximum Benefit for covered medical expenses.
 - b. Coverage for essential benefits (with no dollar limits), as defined under the ACA. This includes, but is not limited to:
 - Pharmacy
 - Mental health services on parity with medical services
 - Maternity benefits
 - Preventive care with no cost-sharing for Preferred Providers
 - Coverage for pre-existing condition with no waiting period
 - Pediatric dental and vision coverage
2. Maximum preferred provider total out-of-pocket expenses cannot exceed \$8,150 per member (\$16,300 per family). This amount will be adjusted annually to reflect the then current allowable maximum out-of-pocket
3. For students in J status waiver eligible coverage meeting USG and U.S. Department State regulatory minimum requirements must be submitted at the time of the immigration check-in appointment. J visa holders must have the following minimum benefits:
 - a. Medical Benefits of at least **\$100,000 per accident or illness**
 - b. Repatriation of Remains in the amount of **\$25,000**
 - c. Expenses associated with the medical evacuation of the exchange visitor to his or her home country in the amount of **\$50,000**
 - d. A deductible not to exceed **\$500 per accident or illness**
 - e. A policy underwritten by an insurance carrier with:

- i. A.M. Best rating of “A-” or above;
 - ii. McGraw Hill Financial/Standard & Poor’s Claims paying Ability rating of “A-” or above;
 - iii. Weiss Research, Inc. rating of “B+” or above;
 - iv. Fitch Ratings, Inc. rating of “A-” or above;
 - v. Moody’s Investor Services rating of “A3” or above
- II. Coverage is provided under an employer sponsored group plan that is ACA compliant as described above. In this case, it is likely that the insured may supplement the Health plan with separate Repatriation and Medical Evacuation coverage (as listed above).
- III. A plan provided to sponsored students (for example: Saudi Arabia Cultural Mission, Kuwait, etc.) that is backed by the full faith and credit of the student’s home country may be acceptable. The plans will be reviewed, and a determination made regarding comparability to the USG Plan, and if determined to be comparable or better, will be accepted.
- IV. A plan provided by a pre-approved United States Cultural Exchange Program; e.g., Fulbright Programs, etc.

NOTE: The above international student waiver standards apply to the Research and Comprehensive Schools. These also apply to the State Colleges and Universities with the exception that International Students at the State Colleges and Universities are allowed to waive off with the USG sponsored PGH Plan.

For students in Mandatory enrollment categories who wish to waive coverage, the process is as follows:

1. Have your school ID number and current insurance information at hand.
2. Visit StudentCenter.uhcsr.com/.
3. Follow the on-screen prompts and answer the required questions.

It’s that simple! When you complete the process, you’ll see whether your waiver was accepted or denied. If denied, you’ll also get an email with instructions regarding the appeals process. If you have any questions, please contact GSU’s health insurance coordinator at: ship@gsu.edu.