



Health Insurance and Health Care

All students attending Maryville University are required to maintain health insurance coverage. To meet this requirement, students must either: (1) purchase health insurance coverage available through Maryville to Maryville students as a part of the enrollment and registration process each term; or (2) demonstrate health insurance coverage in the United States prior to arrival and to the start of classes at Maryville. Student who obtain health insurance coverage through Maryville are billed automatically upon registration for classes unless Maryville is otherwise notified. Students are automatically enrolled in the Maryville health insurance plan unless the student completes and receives approval of a waiver. The University's health insurance plan available to students covers or exceeds all typical insurance options outlined by the U.S. Government as requirements for foreign students and scholars.

Failure to purchase and maintain health insurance may result in the termination of your immigration status. Further, failure to maintain health insurance coverage could result in potential personal responsibility for costs associated with medical treatment and/or care.

Maryville's Health Services Office will maintain your health insurance record information and does require students living in university housing, athletes, cheerleaders and health professional students to submit a completed health form at least one month before beginning their career as a Maryville student. While this document is confidential, the dates of your physical exam, dates of immunizations and tuberculosis test will be shared with appropriate clinical/practica instructors and/or the athletic department as required by each program so you need to submit only one form. Failure to provide this information may result in inability to register for class, loss of eligibility to participate in athletic competition or to participate in required clinical/practica experiences. If you are a commuter student, not living on campus, please submit your completed immunization form so that if an outbreak of a contagious disease occurs on campus we will know your immunization status. Students without proper immunization during an outbreak on campus of certain contagious diseases (such as measles, mumps or rubella) will not be allowed to attend class or other university activity under the recommendation of the St. Louis County Health Department and Centers for Disease Control.

Waiving Health Insurance Provided by the University

International students may request a waiver of the health insurance coverage offered by Maryville to students. For a waiver to be approved, students must demonstrate that they have comparable health insurance coverage to that offered by Maryville each semester while enrolled at Maryville. To request a waiver, students must follow the procedures outlined below. A new waiver form must be completed each semester. For questions regarding this waiver form or the international student health insurance requirement, please contact the Office for International Student Success.

The University has an insurance committee who is responsible for reviewing insurance waiver requests. Waiver requests must include a completed waiver request form AND written proof/documentation of alternate health insurance coverage. If the waiver request is approved, students will be notified by email and University health insurance charges will be removed from their account. If in the event a waiver is approved after a student has paid for the University's health insurance policy, a refund for this amount will be issued to the student's account.

To request a waiver, students must submit the University's waiver form together with written proof/documentation that the alternate health insurance policy meets the following minimum coverage requirements:

The alternative policy must:

- Be written in English
- Be converted to U.S. dollar values
- Provide comparable coverage with a minimum lifetime or calendar year coverage of \$500,000
- Have a deductible not greater than \$500 per condition
- Have a maximum 6 months waiting period for coverage of pre-existing conditions
- Provide at least U.S. \$25,000 for repatriation
- Provide at least \$25,000 for medical evacuation
- Treat pregnancy/maternity as any other illness
- Provide continuous coverage during academic semesters and university breaks and vacation periods (including Thanksgiving break, winter break, spring break and summer break)

Pre-Existing Conditions

Insurance companies will usually not pay for treatment of a problem that you had before you enrolled in their program; therefore, if you have a recurring medical problem that requires a

doctor's attention, it is important that you be checked and tested before you come to the United States. Bring an adequate supply of medication with you so that it will not be necessary to see a doctor during the first few hectic weeks of settling in. Likewise, bring copies of your doctor's prescription(s) for your medical condition. Please remember, if you come to the United States with a pre-existing medical condition, you will most likely have to pay all costs incurred for treatment of that condition while you are here.

Eye Care

At this time, a routine visit to the eye doctor can cost anywhere from US \$45.00 to US \$100.00 and eyeglasses can cost US \$200.00 or more. If you have any eye condition that requires more than corrective eyeglasses, then there may also be additional costs. To save money, you may want to have your eyes examined before you leave home and bring a copy of your prescription with you (written in English), so that you will not have to go to another doctor to replace lost or broken eyeglasses. The Maryville University student health insurance plan does not cover the cost of eye care.

Dental Care

Dental care in the United States can be very expensive and is not covered by Maryville University student health insurance plan. If you have access to a dentist at home, we suggest that you have your teeth cleaned and fixed before you leave.

The Division of Enrollment, International Admissions Office and International Student Success welcome you to your new campus!