



## **Policy # 67006**

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### **STUDENT INSURANCE WAIVER POLICY**

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**Effective Date: July 1, 2013**

**Revised Date: February 10, 2022**

**Responsible Office: Foster-Johnson Health Center**

**Division: Student Affairs**

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#### **I. PURPOSE/OBJECTIVE**

To allow students who are covered under a private health insurance policy, whether personal coverage or through a legal guardian/parent health plan, an opportunity to waive the college health insurance plan offered by Grambling State University.

#### **II. STATEMENT OF POLICY**

Students who already have private health insurance for the entire academic semester/session must submit a waiver request by the posted deadline each academic semester and the waiver request must be approved to avoid being enrolled in the Student Insurance Plan. The student must provide proof of health insurance coverage to the staff at Foster-Johnson Health Center in person along with the waiver request form. Students are also required to submit written proof that their insurance carrier is accepted by the local hospital (NLMC) and area clinic (Green Clinic). The posted deadline for each semester will be at the end of the fifth day of registration. It is the student's responsibility to verify whether or not the charge has been billed to his or her student account. If there is a billing error, students should contact the Student Accounts Coordinator immediately.

- A. There is a waiver option for ALL students. There are additional requirements that must be met for International students to waive insurance. The minimum health insurance coverage as determined by the U.S. Department of State can be found below:
1. A maximum deductible of U.S. \$500 per accident or illness
  2. Payment of at least 75 percent of covered expenses
  3. Medical benefits of at least U.S. \$50,000 per accident or illness
  4. Repatriation benefits of at least U.S. \$7,500
  5. Medical evacuation benefits of at least U.S. \$10,000

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- B. By submitting a student insurance waiver request for International or Domestic Insurance, the student acknowledges that they have read the Grambling State University's Insurance Requirement Policy and is in accordance with the following guidelines:
1. The student has health insurance coverage for the entire academic semester.
  2. The current health insurance plan that covers the student is accepted by area hospitals and clinics.