

# Health Insurance Information for UTC International Students

UTC Student Health Insurance: <https://www.studenthealthprograms.com/>

A Health Insurance Waiver Request Form (<http://www.utc.edu/international-students/forms.php>)

**All international students at the University of Tennessee at Chattanooga must obtain health insurance** to be protected against any potential health care costs while studying at UTC. The following information summarizes UTC's international student health insurance procedures and requirements for international students:

1. **All international students:** If you select the UTC international student health insurance, no action is required now.
  - 1) All international students are automatically enrolled in the UTC Student Health Insurance.
  - 2) Enrollment into the insurance program occurs on a per semester basis.
  - 3) As a participant in the UnitedHealthcare Student Resources Health Plan you will have access to:
    - Specialized care programs and services when you have serious health concerns
    - UnitedHealthcare's preferred provider network including over 660,000 doctors and health professionals and 5,200 hospitals
    - Discounts on a wide range of health-related products and services
    - Access to *NurseLine*, where Registered Nurses with an average of 20 years of experience are available to address your questions or concerns 24 hours a day.
  - 4) Complete Information about UTC Student Health Insurance is available at <https://www.studenthealthprograms.com/>
  - 5) The Health Insurance card can be printed from the website above after enrollment. Check your student account for the insurance fee and complete the payment.
  
2. **International Students who select the alternative health insurance:**
  1. International students may request to waive the cost of the UTC student health insurance if they have obtained other insurance coverage before waiver request deadlines.
  2. The purchased insurance must **meet the university mandated health coverage criteria** as stated on the attached INTERNATIONAL STUDENT INSURANCE WAIVER FORM.
  3. If international students select to purchase the alternative health insurance, you should **submit required documents to [international@utc.edu](mailto:international@utc.edu)** before each semester deadline:
    - 1) A completed waiver request form (<http://www.utc.edu/international-students/forms.php>)
    - 2) A proof of insurance (e.g. a copy of your insurance card)
    - 3) A copy of your insurance policy/brochure
  4. The health insurance waiver requirements, the deadline for waiver requests, and required coverage periods are stated on the waiver form.
  5. Students requesting a waiver of UTC health insurance should read the completed waiver request form in its entirety, follow the directions accurately and submit the information before the deadline.

If students have questions and concerns about UTC Student Health Insurance Plan or International Student Insurance Waivers, please email [international@utc.edu](mailto:international@utc.edu) or visit UTC Office of International Student Services at Hooper Hall 202.

**UTC HEALTH INSURANCE WAIVER REQUEST FORM FOR INTERNATIONAL STUDENTS**

Please **TYPE** this form. We do NOT accept the hand-written form.  
**The proof of insurance and payment of the insurance plan must be attached to this waiver.**

Type the required fields and e-mail this form to **international@utc.edu**.

**1. Your Information**

Family Name	First Name	UTC ID#
Email	@	Date of Birth (MM/DD/YYYY)

**2. Check the box below if your insurance cover the listed item below.**

TO BE ELIGIBLE FOR A WAIVER, YOU MUST SUBMIT PROOF OF INSURANCE MEETING ALL OF THE FOLLOWING CHECKLIST REQUIREMENTS.

1. Unlimited medical coverage (MUST include preventive AND emergency care)
2. Coverage for pregnancy cannot be excluded
3. Deductible not to exceed \$500 per accident/illness
4. Repatriation coverage of at least \$20,000
5. Medical evacuation coverage of at least \$50,000
6. A waiting period for pre-existing conditions of less than 13 months
7. Requires student to pay less than 25% per accident/illness
8. A.M. Best Rating of “A-” or better or Standard & Poors Rating of “A+” or better
9. All information MUST be provided in English and US Dollars
10. Coverage period is dated as required

**3. Your insurance Information**

- (1) I have attached the proof of insurance and payment of insurance plan are attached to this waiver request. (Yes/No)
- (2) Insurance Company Name
- (3) Coverage starts on (MM/DD/YYYY)
- (4) Coverage ends on (MM/DD/YYYY)

**4. I have read, understand and agree the 7 items below.**

1. I have compared the UTC insurance policy with this policy and understand the differences between the two policies.
2. I understand that these are mandatory coverage periods in which continuous insurance coverage MUST be maintained.
3. I have attached proof of insurance (e.g. a copy of your insurance card) as well as a copy of my insurance policy/brochure to this form.
4. I agree to purchase and maintain insurance throughout the school year and understands all non-immigrant international students must have uninterrupted insurance while at The University of Tennessee at Chattanooga
5. I understand that the university does not provide informational or claims assistance for any insurance other than the UTC sponsored student health insurance.
6. I understand that UTC's approvals of this waiver is not an endorsement of the alternate insurance policy.
7. I understand that WAIVERS ARE APPROVED ON A SEMESTER-BY-SEMESTER BASIS AND MAY BE DENIED IN THE FUTURE.

Signature of a student requesting this waiver	Date (MM/DD/YYYY)
Received by UTC International Office Staff	Date (MM/DD/YYYY)
This waiver request was approved by	Date (MM/DD/YYYY)

- Type the required fields and e-mail this form to **international@utc.edu**.
- The International office will e-mail you back when we receive this form and all other required documents within 72 hours. You must contact us if you have not received the confirmation e-mail.