

**Health Services** 

April 1, 2014

Dear International SMU Students:

On behalf of the Student Health Center, I would like to welcome you as a new or returning International student to Southern Methodist University (SMU) for the fall semester of the 2014-2015 Academic year.

SMU is very concerned about the health and well-being of all of our students and we at the Student Health Center are here to serve and provide for your medical care while attending the University. To ensure that you have appropriate health care coverage, SMU is requiring that all International Students attending SMU on a visa and taking one or more credit hours must enroll in the University Student Health Insurance Plan as a condition of enrollment, unless they have a special waiver personally granted by the Health Center staff.

International students may only apply for a waiver if a.) the student provides documentation that he/she is covered by a comparable U.S. health insurance plan provided/purchased by their Embassy and SMU has approved the plan or **b**.) the student provides documentation of comparable U.S. health insurance coverage provided by a U.S. employer, including international medical evacuation and repatriation. Under either waiver circumstance listed above, documentation, including a copy of the health insurance policy or certificate and Insurance ID card, must be presented with the Waiver Application Form to the Student Health Center prior to the deadline date each term in order to be considered. International policies, policies from the student's home country or U.S. plans purchased on their own, not through an employer, are not accepted. If the student is not provided comparable coverage with a U.S. insurance company by their Embassy or comparable U.S. health insurance coverage by a U.S. employer, as mentioned above, then the student must enroll in the University Student Health Insurance Plan. Students do so, after they have enrolled for classes, by selecting the 'Health Insurance' button in the 'Student Center' component of Access SMU and choosing to 'elect' coverage. The semi-annual premium will then be charged to the student's SMU student account. If a student does not receive an approved waiver and does not elect the University Student Health Insurance Plan in Access.SMU by the deadline date each term they will automatically be enrolled in the Blue Cross and Blue Shield of Texas Student Health Insurance Plan and the semi-annual premium charge will be added to their SMU student account. The deadline for fall 2014 is August 29, 2014. No reversals of premiums or changes to insurance can be made after the deadline each semester.

NOTE: Please do not wait to be auto-enrolled. Waiting will cause delays in the process and may result in the student having to pay for services in full and then request to be reimbursed by the insurance company.

For more information and instructions on ELECTING coverage please visit www.smu.edu/healthinsurance.

To print a waiver form you will also visit www.smu.edu/healthinsurance and select the 'International Student Insurance Waiver Form'. Directions on where and how to submit the waiver are located on the waiver form itself.

For the 2014-2015 Academic year, the University has partnered with Academic HealthPlans, Inc. (AHP) and Blue Cross and Blue Shield of Texas to provide high-quality health insurance coverage to our students and their dependents. The Plan provides coverage for accidents and sicknesses, hospitalizations, emergency room, surgery, maternity, wellness and other services. Students will have no pre-existing conditions clause and your deductible will be waived for treatment received at the Student Health Center. The Plan also provides travel assistance services for medical evacuations and repatriation. To learn more about the plan including premium rates and benefits visit www.ahpcare.com/smu and select 'Brochure' under the 'Benefits' column.

Should you have any questions, please contact the Insurance Office at the Memorial Health Center at studenthealthinsurance@smu.edu or (214) 768-3408/3470 or Academic HealthPlans, Inc. at (855) 357-0242.

Sincerely,

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Patrick A. Hite **Executive Director, Health Services** 

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