

# Student Health Insurance Plan for International Students (Graduate and Undergraduate)

## Frequently Asked Questions:

**Who is required to have the UofM student health insurance?** All international students (holding F or J visas), whether graduate, undergraduate, or IEI (Intensive English for Internationals) students, with active course enrollment are required to have health insurance that meets the University's waiver requirements.

**Where can I find detailed information about the plan and what it covers?** You may visit <https://www.studentinsurance.com/Client/2268> for more information and to download a copy of the plan.

**Have the benefits changed since the last plan year?** Yes. The most notable changes involve the in-network out-of-pocket (OOP) maximum and prescription drug benefits. Beginning in the 2025-26 plan year, the individual in-network OOP maximum will change from \$8,700 to \$9,200. Specialty medications and tier 2-3 prescription drugs will change from tiered copays to 30% coinsurance. Tier 1 medications will remain a \$25 monthly copay.

Students may visit <https://wellfleetrx.com/students/formularies/> for the most recent student formulary (not state or school specific) to determine which tier their medication(s) fall under. Those currently prescribed specialty or tier 2-3 medication(s) may want to check with their provider or pharmacist to discuss lower cost options or to identify prescription assistance programs.

**What are the coverage dates, costs, and waiver deadlines for international student health insurance enrollment?**

Period	Coverage Dates	Premium	Waiver Deadline
Fall	8/1/2025 - 12/31/2025	\$973	9/5/2025
Spring/Summer	1/1/2026 - 7/31/2026	\$1,347	1/30/2026

The **annual** premium is \$2,320. You will be billed once in the fall semester and once in the spring semester. The spring premium will cover summer as well.

**What if I am enrolled in IEI (Intensive English for Internationals)?** You will be automatically enrolled in the University of Memphis Student Health Insurance Plan during your IEI term, and the cost will be as follows:

- Fall 1, 2025: 08/01/25 - 10/16/25 \$489
- Fall 2, 2025: 10/17/25 - 12/31/25 \$483
- Spring 1, 2026: 01/01/26 - 03/12/26 \$452
- Spring 2, 2026: 03/13/26 - 05/06/26 \$349
- Summer 2026: 05/07/26 - 07/31/26 \$548

**How is the payment billed?** International students will have their premium billed to their Tiger express account typically in the beginning of the semester.

**Can I pay monthly rather than all at once?** The University of Memphis has an installment plan that students can enroll in which will spread their payments across four months. For more information about the payment plan, please visit the University & Student Business Services website: <https://www.memphis.edu/usbs/payments/>.

**How do I enroll in the Wellfleet Student Health insurance coverage?** If you are an F-1 or J-1 international student, you will automatically be enrolled in the insurance plan once you register for classes. You will continue to be enrolled in the plan as long as you are an enrolled student at the University. Unless you want to waive the insurance plan during the open enrollment period, you don't need to do anything to add the coverage.

**How do I obtain a waiver?** International students can request a waiver from participation if they have purchased other insurance that meets the University's waiver requirements. Proof of compliant coverage must be submitted to waive the University of Memphis plan. Waiver requests submitted after the open enrollment period will not be accepted.

**To submit a waiver request, register for you classes first, and then go to:**

<https://www.studentinsurance.com/Client/2268>. Enrollment and waiver process for the Fall 2025 period will open on July 24, 2025. The deadline to submit a waiver request for the Fall 2025 period will be September 5, 2025.

Please allow 5 business days for the processing of waivers and for any charges to be removed from your tiger express account.

**What are the waiver requirements?**

- Plan must be compliant with the Affordable Care Act (ACA)
- Unlimited medical coverage for both preventive and emergency care
- Include pregnancy benefits
- No waiting period for coverage
- Pre-existing conditions MUST be covered
- Deductible of \$500 or less
- Repatriation coverage of at least \$25,000 USD
- Medical evacuation coverage of at least \$50,000 USD
- A.M. Best rating of "A-" or better OR Standard & Poors rating of "A-" or better
- Information MUST be provided in English and in US dollars.

**What is ACA compliant and why does the university require ACA complaint coverage?** ACA-compliant refers to a health insurance plan that meets the requirements of the Affordable Care Act, <https://www.hhs.gov/healthcare/about-the-aca/index.html>. The University of Memphis has this requirement in place to ensure better coverage for its students.

**What if my waiver request is denied?** You will receive denial details from Wellfleet. If the enrollment period is still open, you can resubmit the waiver request with proof of coverage that meets the waiver requirements for review.

**What should I do if the insurance that I purchased does not meet the waiver requirement?** You may reach out to your insurance company to change the insurance plan or cancel the plan and

request a refund. Whether your insurance company will change the plan or refund the insurance cost is entirely the decision of your insurance company. The University of Memphis or Wellfleet is unable to contact your insurance company on your behalf.

**I have health insurance coverage through my spouse's employment plan. May I provide proof of coverage to waive out of the Wellfleet plan?** You can apply for a waiver during the open enrollment period. Waivers may be approved for employer health insurance plans that are ACA compliant and underwritten by a US-based insurance company. Medicare, out-of-state HMO's, Medisave, travel plans, and individual marketplace plans will not qualify for a waiver. Students who waive out with an employer plan are required to provide separate insurance coverage for medical evacuation and repatriation. See the requirements below:

- Repatriation of remains in the amount of \$25,000
- Expenses associated with the medical evacuation of the visa holder to his or her home country in the amount of \$50,000

Waiver requests submitted after the open enrollment period will not be accepted.

**I am an F-1 OPT student and enrolled in classes for recreational and non-degree seeking purpose. May I provide proof of coverage to waive out of the Wellfleet plan?** You can apply for a waiver during the open enrollment period. Waivers may be approved for employer health insurance plans that are ACA compliant and underwritten by a US insurance-based company. Medicare, out-of-state HMO's, Medisave, travel plans, and individual marketplace plans will not qualify for a waiver. Students who waive out with an employer plan are required to provide separate insurance coverage for medical evacuation and repatriation. See the requirements below:

- Repatriation of remains in the amount of \$25,000
- Expenses associated with the medical evacuation of the visa holder to his or her home country in the amount of \$50,000

Waiver requests submitted after the open enrollment period will not be accepted.

**Can I enroll in the Wellfleet Student Health insurance coverage while I am on OPT but not enrolled in classes?** No, the insurance plan is for students who are enrolled in classes.

**How long will my waiver last?** At the beginning of each fall and spring semester students will need to request (or renew your request) for a waiver of participation in the University of Memphis Student Health Insurance Plan during the open enrollment period. Waiver requests submitted after the open enrollment period will not be accepted.

**Why does the University of Memphis require a full year (annual) of coverage?**

We have over 1100 international students and although some do travel home during the summer for some period of time, the majority of students do not spend the summer months in their home country. In addition, annual coverage ensures that students do not have breaks in coverage between fall and spring semesters.

**Can I extend the Wellfleet Student Health insurance coverage after I graduate?** No, Wellfleet does not offer COBRA coverage to the plan. However, if you graduate in May, your spring coverage will continue until the end of the plan year 7/31/2026.

**Can I cancel the Wellfleet Student Health insurance coverage in the middle of the semester?**

No, the coverage cannot be canceled during the coverage period. You must submit a waiver during the open enrollment period if you would like the coverage to be removed. Waiver requests submitted after the waiver deadline will not be accepted.

**Can I use the Wellfleet Student Health insurance coverage outside of Memphis?** Yes. The coverage is nationwide.

**How do I get an insurance card?** Once enrolled, you may print a copy of your insurance card from the Wellfleet Student website at

<https://www.studentinsurance.com/MyAccount/Account/Index/2268>.

**Can I purchase coverage for my spouse and children?** Yes, international students can enroll their dependents. If you purchase additional plans for spouse or dependents, you will do so directly with the Wellfleet Student Health Insurance Company when completing your enrollment through their web site <https://www.studentinsurance.com/Client/2268> and payments will not go through the University. Instructions for dependent/spouse enrollment will be made available within the student account once enrolled in the plan.

**Am I covered during the summer?** Yes, if you are enrolled in the plan during the Spring semester, you are also enrolled during the summer, until July 31, 2026. The Spring/Summer term extends through July 31<sup>st</sup> so that students can maintain continuous coverage even when they are not enrolled in summer classes. The fall coverage will begin August 1<sup>st</sup>.

**Is pregnancy covered?** Yes, pregnancy is covered under the same benefits as any other condition.

**Is dental treatment included?** A pediatric dental benefit is included in the policy to cover preventive dental care for insureds to the end of the month in which the Insured Person turns age 19 (see page 41 of the plan certificate for details). The policy does not cover routine or preventive dental care for insureds age 19 and above.

**Are vision-related care and preventive vision services included?** A pediatric vision care benefit is included in the policy for insureds to the end of the month in which the Insured Person turns age 19 (see page 42 of the plan certificate for details). The policy does not cover routine or preventive vision care for insureds age 19 and above.

**How do I know if my doctor is in the Wellfleet/Cigna PPO network?** Visit <https://www.studentinsurance.com/Client/2268> and select "Find Health Professionals."

**What if I am an International Graduate Assistant?** Full-time graduate assistants receive 100% coverage of the annual graduate student health insurance premium if they do not have other ACA compliant coverage.

As an international student who is also a full-time graduate assistant, once your eligibility is confirmed, we will switch your enrollment in the Wellfleet system to "Supported Grad" and the health insurance charges will be reversed on your Tiger express account. This can take up to 5 business days.