



INTERNATIONAL CENTER
Office of International Students
and Scholars
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IMPORTANT DETAILS ABOUT HEALTH INSURANCE FOR INTERNATIONAL STUDENTS

The University of San Diego offers an insurance plan with reasonable premiums and excellent benefits as a courtesy to all students. This health insurance plan is required for all international students unless proof of comparable insurance is provided. *The insurance premium is automatically added to your university bill at the time of registration during each semester.* Payment for the insurance premium is due with tuition through the One Stop Center.

If you chose to purchase the insurance plan offered:

	USD Health Insurance Plan (Semi-Annual)	USD Health Insurance Plan (Monthly)
Student	\$551	\$92
Student + Spouse	\$1472	\$245
All Children	\$930	\$155
Student + All Dependents	\$2405	\$401

*Students studying at USD for a full semester will be responsible for a minimum of 6 months of continuous coverage (includes breaks from school).

**Voluntary Dental is also available for an additional cost. Inquire for price and details.

If you know you have sufficient health insurance and want to obtain a waiver from the University plan, you must complete the "On-line Waiver Form".

To be eligible for the waiver, your insurance plan must:

- ✓ Be in effect throughout the semester and renewable for continuous coverage
- ✓ Have minimum dollar coverage of \$250,000.00 per illness or injury
- ✓ Include outpatient care (doctor visits, outpatient surgery, etc.)
- ✓ Include hospitalization
- ✓ Repatriation for at least \$10,000.00
- ✓ Medical Evacuation for at least \$25,000.00

*Note: Without reviewing and approving your alternative health insurance coverage each academic year, the University cannot waive the fee and you must pay the insurance premium with your tuition.

ON-LINE WAIVER PROCESS

If you have your own Health Insurance Plan (either private or from your Embassy) follow these steps to avoid being enrolled in the USD plan.

1. Gather all of your insurance documents – you will need this information to fill out the online waiver

2. Visit this link to set up an account with Gallagher-Koster: <https://www.gallagherkoster.com/> (note: you will need your USD ID # to set up your account)
 3. Click on College University Students and then University of San Diego -International from the drop-down menu
 4. Click on "Student Waiver Form" and fill out personal information to create an account
 5. Click on "Student Waiver Form" again and select Waiver Form
 6. Answer all questions and click "submit" to turn in your waiver
 7. Print Confirmation Page quickly
 8. Once you complete the on-line waiver and we receive a report, your insurance charges on your student account will be reversed
- *Paper insurance copies will not be accepted as evidence of coverage.

Confused? Check out this video link that walks you through the process:

<https://www.gallagherkoster.com/students/tutorials/Waiver-form.html>

VERY IMPORTANT: Please note that if you do not submit your online waiver by September 10th, you will be enrolled automatically in the USD health plan and you will have to be responsible for settling the \$551 insurance fee on your student account. *We cannot reverse charges without an online waiver.*

Attention J1 Visa students:

You will still need to bring in the documentation on your own health insurance coverage as we are required by federal law to have this information in your student file before we can reverse your health insurance charges.

*If your existing plan does not cover Medical Evacuation and Repatriation, please contact us as you can purchase these two items only through our office.

Important Reminder about USD's Immunization Requirement

*Keep in mind that without proof of all required immunizations (see form in your admissions packet) you will not be able to register for and to attend classes. If you wait to have immunizations performed once you arrive, the process could take up to two weeks to complete and could negatively affect the start of your semester. *We strongly encourage new students to either submit proof of immunizations prior to arrival or immediately upon arrival.*