1. Introduction

All international students are required to obtain health insurance coverage during their tenure at USD. To fulfill this health insurance requirement, students have two options: ENROLL in the USD Student Health Insurance plan, coordinated through USD’s provider Gallagher Student Health or WAIVE this plan with their own comparable coverage. Please refer to Part 4: “Exceptions & Special Cases” for more information.

2. Process for New Students

All new, incoming international students must demonstrate coverage on or before their arrival, either via the USD student health insurance plan or by waiving with their own comparable coverage. See “waiving the USD student health insurance plan” below.

If students fail to demonstrate coverage upon their arrival, they will be enrolled in the USD student health insurance plan. J-1 students (undergraduate, Law, and MBA) should communicate their health insurance intentions to their USD program advisor. F-1 students are expected to communicate their intentions to the Office of International Students and Scholars on or before their arrival.

All new, incoming international students sign an insurance agreement upon completing their immigration check-in with the Office of International Students and Scholars.

3. Process for Continuing Students

All coverage choices for continuing international students must be evaluated on a yearly basis, consistent with USD’s academic year period. Those enrolled in the USD student health insurance plan in the previous year will be automatically enrolled for the following academic semester if the student is enrolled in classes.

Those who waived the USD plan with comparable coverage must submit a new online waiver form at the start of each academic year. Students who choose to waive the USD health insurance requirement must do so at the start of each academic year (or their first semester at USD if starting in the spring). Without submitting the online health insurance waiver each year, USD cannot waive the health insurance fee. Therefore, students who fail to submit the waiver by the posted deadline will be automatically enrolled and billed at the current rate via their USD student account.

4. Waiving the USD student health insurance plan

Students may choose to waive the USD health insurance requirement with a comparable insurance plan only if this plan meets the provisions below. F-1 students need only submit the online waiver and J-1 students must submit a copy of their insurance certificate to the USD Exchange Program Coordinator for review. Please see the OISS website for the latest health insurance requirement details: www.sandiego.edu/international/resources/health-insurance-requirements.php

5. Cost of Coverage

We recognize that health insurance adds additional unanticipated costs for students, however the value in health safety provided by the USD student health insurance plan protects students’ interests while here in
the United States. Rates for each year are determined during the summer, based on insurance quotes. Rates are posted prior to the start of each fall semester.

6. Refunds

Should students decide to change their coverage after enrollment, a refund may be possible prior to the posted waiver deadline. USD is unable to issue refunds for the current semester period after this deadline.

7. Exceptions & Special Cases

a. Student Athletes: Student athletes participating in club or NCAA sports are NOT eligible to waive the USD health insurance requirement and therefore must enroll in the USD student health insurance plan, which includes special provisions for athletes.

b. Study Abroad Students: Students enrolled in the USD health insurance will remain enrolled during their study abroad program to maintain continuous coverage unless a waiver is completed by the semester’s waiver deadline.

c. Students with Embassy-Sponsored Plans: Students with embassy/cultural mission-sponsored health insurance plans are not required to complete the online waiver but must provide the OISS a copy of a financial guarantee or embassy insurance card at time of immigration check-in. If the embassy cannot furnish a financial guarantee before the published waiver deadline, the student must submit the online waiver form or enroll in the USD student health insurance plan.

d. Adjustments: If a student is enrolled in the annual plan and decides to waive at the start of the spring semester, the student must contact the OISS prior to the start of the new insurance period to adjust coverage.

e. Pregnancy: The USD student health insurance covers prenatal care and childbirth. Note that there are treatment and medical care limits for the baby once born, but the policy will cover the first 30 days of birth. Dependents on not allowed to join the USD student health insurance plan, therefore alternative insurance coverage must be established for the baby after 30 days.

f. Coverage while on OPT: Graduating students completing their Optional Practical Training (OPT) cannot remain on the USD student health insurance plan and are strongly encouraged to seek alternative coverage. Please see the OISS website here for more information for OPT students: www.sandiego.edu/international/resources/health-insurance-requirements.php

g. Leave of absence: If a student takes a leave of absence or their immigration status is terminated, it is the student’s responsibility to connect with the OISS advisor to update the health insurance coverage accordingly.

h. J-1 Scholars: Scholars who wish to enroll in the USD student health insurance plan may do so. However, scholars are not considered students and therefore they cannot be seen at the USD Student Health Center or receive formal referrals. This means they are subject to the in-network policy year deductible and out-of-network policy year deductible. Their health insurance fees are billed as an invoice, paid at the USD Cashier’s Office via cash or check only.