International Student Health and Insurance Information

The University wants to ensure that international students are fully covered by adequate health insurance while in the U.S. All international students on F and J visas will automatically be enrolled in the University of Utah Student Health Insurance Plan administered by United Healthcare. Coverage begins on August 16th or the new school year and continues until August 15th of the next year. Rates for the 2015–2016 school year are as follows:

<table>
<thead>
<tr>
<th>Premium Period</th>
<th>Rates</th>
<th>Annual</th>
<th>Fall</th>
<th>Spring / Summer</th>
<th>Summer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dates:</td>
<td>Open Enrollment</td>
<td>8/16/15 to 8/15/16</td>
<td>7/15/15 to 9/13/15</td>
<td>8/16/15 to 12/31/15</td>
<td>1/1/16 to 8/15/16</td>
</tr>
<tr>
<td>Open Enrollment Dates:</td>
<td>7/15/15 to 9/13/15</td>
<td>7/15/15 to 9/13/15</td>
<td>12/2/15 to 2/10/16</td>
<td>5/1/16 to 5/31/16</td>
<td></td>
</tr>
<tr>
<td>Student Rates:</td>
<td></td>
<td>$1,901</td>
<td>$720</td>
<td>$1,181</td>
<td>$496</td>
</tr>
<tr>
<td>Spouse Rates:</td>
<td></td>
<td>$1,890</td>
<td>$713</td>
<td>$1,177</td>
<td>$496</td>
</tr>
<tr>
<td>Each Child Rates:</td>
<td></td>
<td>$1,890</td>
<td>$713</td>
<td>$1,177</td>
<td>$496</td>
</tr>
<tr>
<td>All Children Rates:</td>
<td></td>
<td>$3,780</td>
<td>$1,426</td>
<td>$2,354</td>
<td>$992</td>
</tr>
</tbody>
</table>

Full policy information can be found at [www.uhcsr.com/utah](http://www.uhcsr.com/utah). If you have a spouse or dependent you would want to enroll please click here [http://studenthealth.utah.edu/_documents/Flow%20chart.pdf](http://studenthealth.utah.edu/_documents/Flow%20chart.pdf) and follow the instructions provided.

If you have an existing insurance plan, you may be eligible to apply for a waiver of the insurance requirement. A waiver allows you to be excluded from the University’s Health Insurance policy. Your existing insurance must have coverage that is equivalent to or better than the plan offered by the University. For information on obtaining a waiver, visit the Student Health Center website: [http://studenthealth.utah.edu/_documents/Flow%20chart.pdf](http://studenthealth.utah.edu/_documents/Flow%20chart.pdf).

A waiver will be considered between August 1st and September 13th. The waiver will be granted only for students who are currently insured with a policy that is equal to or better than the offered policy. Please allow one week after the health insurance charge is posted to your student account and then visit the above website to apply for a waiver. Once your online waiver is granted, you are required to bring a copy of your policy into Student Health Center and have us verify that the policy does meet the waiver requirements. Charges will not be removed from your account until you have done so, and this must be completed no later than September 13th.

The waiver requirements are as follows:

- Plan must comply with all applicable ACA (Affordable Care Act) requirements, e.g., unlimited lifetime maximum.
• Plan must cover prescription drugs as required by the ACA.
• Plan must provide an unlimited benefit for medical evacuation and repatriation.
• Plan must have an annual deductible less than $250/individual and $500/family for in-network providers.
• Plan must provide a benefit for all sports-related injuries, with the exception of intercollegiate or professional participation.
• Plan must provide coverage for non-emergency physical and mental health.
• Plan must have a United States billing address, phone number, and contact person.
• Plan must be free of any day or visit limits, meaning services shouldn’t be limited to a certain number of days and visits.
• Plan must have in-network hospitals, physicians, and mental health care providers in Salt Lake City, Utah.
• Plan must remain in force during the entire 2015–2016 academic year. Please note that your insurance company may be contacted on a periodic basis to confirm continuous coverage.

As you may know, health care in the U.S. is very expensive. Please be aware that most insurance plans purchased by students do not provide equivalent or better coverage, so the University advises you to review the coverage requirements above before purchasing a non-University plan.

Immunity Requirement

All new students are required to submit proof of immunity for measles, mumps, and rubella (MMR). You will need to provide the Student Health Center with the dates of when you received (2) MMR vaccines or the dates of when you received (2) Measles, (2) Mumps and (1) Rubella Vaccine. Receive the MMR vaccination at the Student Health Service Monday through Friday 9:00 a.m. to 4:00pm daily. Cost: $71.00* per injection and is typically covered by the student insurance plan.

For further information, go to: http://studenthealth.utah.edu/services/immunization-requirement.php

Tuberculosis Testing

All international students will be screened for tuberculosis (TB) if your home country has a high rate of tuberculosis. The test is given at the Student Health Center; the cost is $10.00 (TB skin
test). Depending upon the results of this test, you may need additional testing. The costs of these additional tests are typically covered by the student insurance plan provided by the University.

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### Health Resources

#### Routine Medical Care

Health clinics, like the Student Health Center, take care of most medical problems and injuries. You will be required to make an appointment in order to be seen by a health care provider. If you have the University student insurance plan the best place for you to go for your medical problems and injuries is the University of Utah Student Health Center. This clinic is in Madsen Health Center, located on campus at 555 Foothill Drive ([http://www.map.utah.edu/](http://www.map.utah.edu/)). Enter MHCB in the search function to find the clinic.

#### Specialty Care

Certain health care problems require you to see a specialist. A specialist is a doctor who is focused on one part of your body. For example a skin specialist is a dermatologist, a bone specialist is an orthopedist. For students on the student insurance plan, you must obtain a referral from the Student Health Center before being seen by a specialist. Only the Student Health Center can provide you with this referral. If you are seen in the emergency room and are referred to a specialist, you still must see a provider at the Student Health Center for the referral.

#### Urgent Care

If the Student Health Center is closed and you need to see someone for a non-life-threatening problem or injury the best place for you to go is [The Redwood Urgent Care Clinic](http://healthcare.utah.edu/primarycare/redwood/urgent-care.php) that is open from 5 pm to 9 pm Monday through Friday and from 9 am to 9 pm on Saturday and Sunday. You do not need to make an appointment for urgent care, and the clinic is located at 1525 West 2100 South, Salt Lake City, UT.


Other urgent care centers, as well as a 24/7 nurse line available to students on the University sponsored insurance plan can be found here on this after-hours resource list: [http://studenthealth.utah.edu/about/After-Hours%20Resource%20List.pdf](http://studenthealth.utah.edu/about/After-Hours%20Resource%20List.pdf) All urgent care is
subject to your insurance’s deductible and copay, and thus costs will be higher than being seen at the Student Health Center.

**Life–Threatening Medical Problems or Injuries**

Emergency rooms in hospitals are only for *major life-threatening medical problems or injuries*, such as severe chest pain, shortness of breath, headache, dizziness, vomiting, uncontrolled bleeding, pain, or injury. If you are unsure of whether you are having a life–threatening medical emergency, go to the emergency room.