



Waiver Requirements for Student Health Insurance Plan 2021-2022

Saint Joseph's University requires that all international students carry personal health insurance to protect you from having to interrupt your academic progress due to unexpected medical bills.

If you elect to waive enrollment in the Student Health Insurance Plan for yourself (if permitted) we require that the alternative health coverage meets the following minimum criteria. Foreign insurance, non- (state) HMO's, and travel insurance plans are not acceptable as alternative coverage as they do not meet the minimum requirements.

If your plan does not meet these minimum requirements, your waiver will be denied, and you will be enrolled and charged for the school sponsored plan. To view more information about the Saint Joseph's University Student Health Insurance Plan please go to www.firststudent.com.

Criteria	My Plan meets the criteria: (Yes or No)	Saint Joseph's University Student Health Insurance Plan
Is your plan currently active? (I understand that my insurance company may be contacted to confirm coverage on a periodic basis)	<input type="checkbox"/> Yes <input type="checkbox"/> No	Effective date: 8/24/21 Termination date: 8/23/22
My Policy is provided by an insurance company or government agency that is a U.S. carrier or entity that is approved to do business in the U.S. and provides unlimited coverage for all ACA (Affordable Care Act) essential benefits including prescription drug coverage, preventive care, and pre-existing conditions.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Yes, licensed to do business (or domiciled) in the United States And is PPCACA Compliant. Also has a U.S. Claims address.
My current policy provides at least a minimum of \$50,000 for medical evacuation and \$25,000 for Repatriation.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Unlimited
My current policy provides coverage for all medically necessary care while I am within 50 miles of the Philadelphia area.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Insurance policy must provide coverage for all medically necessary care while you are within 50 miles of the Philadelphia area.
I understand that if my student account was charged for the student health insurance, by receiving an Approved waiver, I will receive a credit within 10 business days.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
I understand that it is my responsibility to complete a new waiver each academic year.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Students are required to submit a waiver each academic year, as it is only valid for one year.