



## **OP 91.175: Health Insurance and Repatriation Insurance for International Students**

### **PURPOSE**

To state mandatory requirements of health insurance and repatriation and medical evacuation insurance for international students enrolled at Mississippi State University, including branch campuses, but excluding all distance students.

### **POLICY**

It is the policy of Mississippi State University that all international students, as defined above, be required to purchase stipulated levels of health insurance and maintain repatriation and medical evacuation coverage ensuring repatriation of remains and/or medical evacuation.

### **PROCEDURE**

#### **1. Health Insurance Requirement**

All international students enrolled at Mississippi State University are required to purchase the MSU Student Association Sponsored Student Insurance Plan which is made available through the Longest Student Health Center. The premium for this plan will be automatically assessed with tuition and other student fees.

#### **2. Exception for Alternate Health Insurance Plans**

International students who are covered by any alternate health insurance plan that meets the standards of coverage may submit proof of insurance coverage as required. If such alternate coverage meets the same standards as the MSU student coverage, the MSU Student coverage can be waived. Alternate coverage plans shall also include repatriation and medical evacuation coverage (see below). Should the alternate coverage lapse or be cancelled, students must immediately purchase the MSU Student Insurance. Requests for exceptions to waive MSU Student Insurance must be made by the 10th day of class each semester.

#### **3. Repatriation and Medical Evacuation Insurance**

All enrolled international students are required to maintain repatriation and medical evacuation coverage. Repatriation expenses for which a student or student's family is responsible may include costs for embalming, an autopsy, a hermetically-sealed coffin, a wooden shipment box, mortuary services, and shipping costs. The university will not be responsible for payment of repatriation or medical evacuation expenses.

Repatriation and medical evacuation coverage is included in the health insurance coverage available through the Longest Student Health Center.

All students with approved alternate insurance must purchase additional repatriation and medical evacuation coverage if not included. Approved repatriation and medical evacuation insurance is available through the Longest Student Health Center website and will be the only repatriation and medical evacuation insurance accepted. For such students, MSU insurance charges will not be removed from a student's account until repatriation and medical evacuation coverage is purchased. Purchase of repatriation and medical evacuation coverage to supplement approved alternate insurance must be done by the tenth day of class.

### **REVIEW**

The Vice President for Student Affairs is responsible for the review of this operating policy every four years or as needed.

**REVIEWED**

/s/ Regina Hyatt  
Vice President for Student Affairs

10/26/2020  
Date

/s/ David Shaw  
Provost & Executive Vice President

10/26/2020  
Date

/s/ Tracey N. Baham  
Director, Institutional Research and Effectiveness

10/26/2020  
Date

/s/ Joan Lucas  
General Counsel

10/26/2020  
Date

**APPROVED**

/s/ Mark E. Keenum  
President

10/26/2020  
Date