

# **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 to an campuses, but excluding all distance students.

#### **Policy**

It is the policy of Mississippi State University that all international students are defined above, be required to purchase stipulated levels of health insurance and maintain repatriation and medical evacuation coverage ensuring repatriation of remains and/or middeal 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 Long statudent Health Center. The premium for this plan will be automatically used sed with tuition and other student fees.

### 2. Exception for Alternate Headbasurance Plans

International students who are covered by any alternate health insurance plan that meets the standard of coverage may submit proof of insurance coverage to the Administrator The Student Health Center. 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 before the 10th day of class each semester.

### Repairiation 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 International Services 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 employer provided insurance must be don before the tenth day of class.

## **Review**

this open supplies the control of th The Vice President for Student Affairs is responsible for the review of this operating olicy every four years or as needed

## **REVIEWED BY:**

/s/ Regina Y. Hyatt 07/20/2016 Vice President for Student Affairs Date /s/ Timothy N. Chamblee 07/25/2016 Assistant Vice President & Director Date **Institutional Research and Effectiveness** /s/ Joan Lucas 07/25/2016 General Counsel Date Date Office Policy Date **APPROVED BY:**