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 to the Administrator at 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.

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.

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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 done before 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 BY:

/s/ Regina Y. Hyatt .............................. 07/20/2016
Vice President for Student Affairs  Date

/s/ Timothy N. Chambliss .......................... 07/25/2016
Assistant Vice President & Director  Date
Institutional Research and Effectiveness

/s/ Joan Lucas ..................................... 07/25/2016
General Counsel  Date

APPROVED BY:

/s/ Mark Keenum .................................. 07/25/2016
President  Date