Clemson University requires all international students and exchange visitors have health insurance coverage as a condition of enrollment or participation in research. All J-1 Visa holders and their J-2 dependents must maintain continuous coverage in accordance with U.S. federal law and Clemson University.

We strongly encourage F-1 Visa holders purchase insurance for their F-2 dependents. The premium for the Clemson Student Health Insurance Plan will be included with tuition & fees for all international students each semester. Students must pay the billed premium and be enrolled in the University sponsored plan or submit a request for waiver of alternate health insurance that meets federal and/or University requirements. Premium rates and enrollment for spouse and/or dependents can be found on the student insurance web site [http://www.studentinsurance.com/Schools/SC/Clemson/](http://www.studentinsurance.com/Schools/SC/Clemson/).

Graduate Assistants are eligible for a $800 subsidy in fall and spring semesters for the Clemson University Student Health Plan. **Students should check fees in iRoar to make sure Student Insurance charge and subsidy has been included if eligible.**


Waiver requests must be submitted online at [http://www.studentinsurance.com/Schools/SC/Clemson/](http://www.studentinsurance.com/Schools/SC/Clemson/) certifying that adequate and acceptable health insurance will be maintained during the academic year. All waiver requests are verified before waiver is accepted.

To be eligible for waiver, the following Essential Benefits must be covered:

1. Coverage must be effective on or before January 1 (spring) or August 15 (fall) and extend through the semester including breaks and holidays.
2. Plan must be fully compliant with the Affordable Care Act and provide coverage for
   - Ambulatory patient services;
   - Emergency services;
   - Hospitalization;
   - Maternity and newborn care;
   - Mental health and substance use disorder services; including behavioral health treatment;
   - Prescription drugs;
   - Rehabilitative and habilitative services and devices;
   - Radiology and Laboratory services;
   - Unlimited Aggregate Maximum Benefit per Accident or Sickness
   - Deductible no more than $5,000 USD per policy year
   - Preventive and wellness services and chronic disease management;
   - No pre-existing condition waiting period;
   - Pediatric services, including oral and vision care;
   - Medical Evacuation and Repatriation $50,000 USD combined benefit

**ALL international students requesting an insurance waiver must complete the online waiver process including exchange students, scholarship students such as Fulbright and any other international sponsored program that provides insurance for the student.**

Fulbright Scholars from countries noted below are not allowed to waive the Clemson University Student Health Plan per the Institute of International Education (IIE):
Dear Foreign Student Advisor,

I want to clarify Fulbright policy regarding insurance for the students from the below countries. **For students from these countries, even if the Fulbright ASPE health benefits do meet the university’s insurance requirements, it is a term of their Fulbright grant that they are required to still enroll in university insurance.** For those students currently receiving grant funding, this is to be billed to IIE/Fulbright. For those students who are on Fulbright visa sponsorship but are no longer receiving grant funding, they must show that they have the funds for this requirement. Students show proof of enrollment in the insurance policy by answering a survey in which they must provide details of the insurance provider, the dates of coverage, etc.

Students are made aware of this, but this is also important for university FSA’s to be aware of when advising Fulbright students regarding enrolling in vs. waiving the university insurance. Should you have any questions, please don’t hesitate to contact me.

**AFRICA**

- Angola
- Benin
- Burkina Faso
- Cameroon
- Chad
- Comoros
- Congo - Brazzaville
- DROC
- Ghana
- Guinea
- Ivory Coast
- Kenya
- Lesotho
- Madagascar
- Malawi
- Mali
- Mauritania
- Mauritius
- Mozambique
- Namibia
- Niger
- Nigeria
- Rwanda
- Senegal
- Sierra Leone
- South Africa
- Swaziland
- Tanzania
- Togo
- Uganda
- Zambia
- Zimbabwe

**CENTRAL ASIA**

- Afghanistan
- Kazakhstan
- Kyrgyzstan
- Tajikistan
- Turkmenistan
- Uzbekistan

**NEAR EAST**

- Israel

**SOUTH ASIA**

- Bangladesh
- Bhutan
- India
- Maldives
- Nepal
- Pakistan
- Sri Lanka

If the company verifying waivers requests a copy of benefits and exclusions or other information and the student does not comply with this request, the waiver will be denied. Failure to submit the online waiver by the deadline will result in student paying for the Clemson University Student Health Insurance Plan. **The deadline for submission of waiver for fall is September 14th and spring deadline is February 1st. NO REQUESTS FOR WAIVER WILL BE ACCEPTED AFTER THE DEADLINE.**