CLEMSON UNIVERSITY WAIVER REQUIREMENTS
INTERNATIONAL STUDENTS

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 and 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 website: http://www.studentinsurance.com/Apps/Schools/Default.aspx?Id=40.

Graduate Assistants are eligible for a $963 subsidy in fall and spring semesters for the Clemson University Student Health Plan. Students should check fees in iROAR to make sure the Student Insurance charge and subsidy has been included, if eligible.

International Visitors may enroll in the Clemson University Student Health Plan as a Voluntary Enrollee at http://www.studentinsurance.com/Schools/SC/Clemson/, choose Visiting Scholar Enrollment.

Waiver requests must be submitted online at http://www.studentinsurance.com/Apps/Schools/Default.aspx?Id=40 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:

- Coverage must be effective on or before January 1 (spring) or August 1 (fall) and extend through the semester, including breaks and holidays
- Plan must be fully compliant with the Affordable Care Act and provide coverage for the following:
  - 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 and 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 Insurance per the Institute of International Education (IIE).

Please visit our website at clemson.edu/studenthealth.
Fulbright Scholars from countries noted below are not allowed to waive the Clemson University Student Insurance per the Institute of International Education (IIE).

**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 is September 14 for fall and February 1 for spring. NO REQUESTS FOR WAIVER WILL BE ACCEPTED AFTER THE DEADLINE.**