

# **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 guidelines of the U.S. Department of State and Clemson University.

We strongly encourage F-1 Visa holders purchase insurance for their F-2 dependents.

The charge for the Clemson University Student Health Insurance Plan (SHIP) will be included with tuition and fees for all international students in fall and spring semesters. Students must pay the billed amount 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, enrollment for spouse and/or dependents and requests for waiver can be found at [clemson.myahpare.com](http://clemson.myahpare.com).

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

Requests for waiver will be processed by Academic Health Plans to ensure 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](http://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 August 31 for fall and January 31 for spring.  
NO REQUESTS FOR WAIVER WILL BE ACCEPTED AFTER THE DEADLINE.**

