International Health Insurance Fact Sheet

It is recommended before applying to waiver out of a U.S. based health insurance policy you should review your current policy, considering the following:

Do I need to provide proof of insurance yearly while at NU?

Yes, students must submit proof of continued coverage each year at least 30 days prior to the start of the academic year to the office of health services. Per university policy, "no international student shall be permitted to check into the residence halls until all of the specified information is part of the student's permanent record. If the insurance policy lapses, the student will be subject to suspension from NU until health coverage is renewed."

Coverage limitation by my insurance plan is “unlimited”?

An "unlimited" plan is defined as a plan that has no policy year maximum benefit. These plans are allowed to have deductibles and coinsurance on certain benefits. Niagara University policy permits only students with an “unlimited” policy to apply for a waiver.

Does my plan need to provide coverage for medical evacuation and repatriation?

Yes, your insurance must provide at least $5,000 in both repatriation and medical evacuation expenses. However, be aware that this may not cover all expenses incurred if these services are required. You may want to consider a plan that allows a higher coverage in this area.

Will your current plan cover medical care beyond emergency services (i.e. doctor’s office visits, diagnostic testing, x-rays, prescription drugs, mental health, etc.) in the Niagara, NY area?

It is important that you understand what medical services are covered under your health insurance plan. Many accident/blanket supplemental plans only provide coverage for accidents or injury. Therefore, they will not cover medical expenses incurred due to routine health maintenance, eye and dental care, mental health services or services deemed not medically necessary. Additionally, it is important that you check with your insurance carrier to ensure that they will provide coverage for you while at Niagara University.
Does my policy cover me for pre-existing conditions?

A pre-existing condition is one for which you sought medical advice, were diagnosed, received care or treatment, or were recommended care or treatment during the 6-12 months prior to the effective date of your plan. Many accident and blanket insurance plans do not provide coverage for these services which means you will need to pay for these services while in the United States.

Does my policy cover me internationally for well visits or preventative health visits such as routine physicals and immunization required for attendance at Niagara University?

Many international plans or accident/blanket plans do not provide coverage for wellness or preventative health visits. Students who choose to waive should be prepared to cover these expenses personally. This includes requirements for attendance such as a physical exam, tuberculosis screening including possible chest x-ray, immunizations required for attendance including possible lab work to validate immunity to disease.

How do I get my prescriptions filled?

Confirm with your insurance carrier that prescriptions for both your chronic or acute illness will be covered while in the U.S. Medication is often more expensive in the U.S. than in your home countries. If you require monthly medications make sure that your prescriptions will be covered while in the U.S. A list of local pharmacies close to NU can be found at http://www.niagara.edu/health-frequently-asked-questions/. If you require additional information please contact our office at 716-286-8390.

How do my claims for medical services get paid?

Many international insurance carriers require that you pay for your medical services up front and then submit your claims directly to the insurance carrier. This requires a student to be able to cover the cost of their medical visit, sometimes thousands of dollars, when initially receiving treatment. They are then required to submit their claims directly to the carrier for reimbursement. This often poses a financial hardship on a student; therefore limiting their access to medical care while in the U.S.

Medical care at Niagara University Student Health Services:

The office of Student Health services will submit insurance claims for all U.S. based health insurance plans; providing that it is not the student’s responsibility to do so. Students who have a non-U.S. based billing address will have their charges applied directly to their student account on the day of service. All official documents, including transcripts, are held until the student account is paid in full.

Students requiring an invoice to submit to their insurance carrier for reimbursement may request one through the office of Health Services at the time of their visit.
“Unlimited” International Health Insurance Plans that have previously meet waiver requirements:

Saudi: U.S. based Aetna plan

Italy: Allianz

Columbia: Colmedex

Sweden/Denmark: ERV, Gouda

Canada: Manulife

Germany: ADAC, DAAD, Debka, Gothaer Hanse-Merkur, MLP

Open to ANY International Student: PGH Global Care Preferred, PGH Global Care Plus
(www.PGHStudent.com)

**The purchase of one of these plans does not automatically grant you a waiver, since not all plans offered by these carriers meet requirements for waiver.**