WAIVER APPLICATION FOR INTERNATIONAL STUDENTS

In order to waive the mandatory international health insurance you must have comparable insurance already in effect (that is, paying benefits) by the waiver due date for the entire semester. We do not approve waivers for part of the semester.

WE APPLY VERY STRICT STATE UNIVERSITY OF NEW YORK (SUNY) STANDARDS TO YOUR ALTERNATE INSURANCE. MOST ALTERNATE INSURANCE PLANS ARE NOT APPROVED IN PLACE OF THE MANDATORY PLAN

Your other insurance plan must:
1. Have no deductibles.
2. Have no co-payments.
3. Cover pre-existing conditions.
4. Cover pregnancy, terminations, mental health counseling, and substance abuse counseling.
5. Pay a minimum of U.S. $100,000 for each medical condition.
6. Pay 100% of the first $4,000 of your medical expenses.
7. Pay at least 80% of the next $3,000 of medical expenses.
8. Pay 100% of the remaining expenses above $7,000.

ALL THE FOLLOWING ITEMS ARE REQUIRED FOR A WAIVER, AND ARE DUE IN THE INSURANCE OFFICE BEFORE: ____________________

- A completed, signed waiver form.
- An insurance identification card for the waiver applicant.
- A letter from the employer, showing beginning and ending dates of insurance coverage for the employee insured by the insurance plan, and for the student, if a different person from the employee.
  - The letter from the employer must state the insurance coverage is expected to continue at least until August 15, barring unforeseen circumstances.
  - A complete summary of the insurance plan in English, with U.S. dollar amounts, AND the following items:
    - A list of all covered benefits.
    - A list of lifetime maximums or per condition maximums.
    - A list of all co-payments and deductibles.
    - A statement in the plan, or by the insurer, whether pre-existing conditions are covered.
    - A list of all exclusions to plan coverage.

WE WILL NOT APPROVE A WAIVER APPLICATION UNLESS WE HAVE ALL THE ABOVE INFORMATION IN OUR OFFICE ON OR BEFORE THE DATE SHOWN.

QUESTIONS! WHAT IF YOU ARE:

- A TA, GA, RA? no waiver form is necessary. however, if your spouse is a student at Stony Brook and is a dependent on your insurance, your spouse must follow the waiver instructions.
- STUDYING IN A COUNTRY OUTSIDE THE U.S. (NOT YOUR HOME COUNTRY)? if you have comparable insurance, you must follow the waiver instructions.
- GRADUATING/ENDING YOUR EXCHANGE VISIT, AND LEAVING THE U.S.? you must submit proof of graduation or end of your exchange, plus your plane tickets, and a summer waiver form.
- GRADUATING AND STAYING IN THE U.S., AND INSURED THROUGH AN EMPLOYER WITH COMPARABLE INSURANCE? you will be covered by the mandatory insurance through August 14 or January 14.
- GRADUATING OR ENDING YOUR EXCHANGE VISIT, STAYING IN THE U.S., BUT NOT GETTING OTHER INSURANCE? you will be covered by the mandatory insurance through August 14 or January 14.
- STUDYING IN YOUR HOME COUNTRY FOR THE SEMESTER? you must submit an academic department letter indicating the dates you will be away from Stony Brook, and indicating any periods you will be away from your home country.
- VISITING YOUR HOME COUNTRY DURING WINTER INTERSESSION, LONG BREAKS, OR THE SUMMER? you will be covered by the mandatory insurance. We do not approve waivers for any vacation periods.
- GETTING A JOB AS AN ADJUNCT? follow the waiver instructions.

Please feel free to discuss the above with us at the Student Health Insurance Office, Located in the West Campus Infirmary (Student Health Center).

Hours: 9 am-4:00 pm, Monday-Friday. Phone: 631.632.6054 or .6376. Fax: 631.632.6567