

1.14 INSURANCE

Health Insurance Requirement: Saint Louis University (SLU) requires full-time Students with on-campus classes to maintain health insurance during their academic year. Health insurance provides important financial protections and promotes student well-being that is essential for academic and personal success. Access to preventive, primary and tertiary medical care ensures the health and safety of individual Students and the campus community.

International students must maintain health insurance for the duration of their academic program.

Off-campus students and part-time students are strongly encouraged to have health insurance, but it is not required.

NCAA athletes should consult with the Department of Athletics regarding additional health insurance requirements and programs.

SLU offers a fully-insured student health plan - the SLU Student Health Insurance (UHP) plan - that is administered in cooperation with Aetna Student Health.

During each academic year, all full-time Students with on-campus classes will be required to provide proof of health insurance coverage that meets SLU waiver criteria.

Due to the short-term nature of many International student health insurance plans, International student waivers may be required each semester.

When health insurance is required, students will be assessed a default charge for the SLU Student Health Insurance (UHP) coverage.

Students may enroll in the SLU Student Health Insurance (UHP) plan or waive the SLU coverage (and its related default charge) by submitting a waiver request with proof of other coverage that meets SLU waiver criteria.

All waiver requests must be submitted through a website developed by SLU and Aetna Student Health (Aetna's SLU website (<https://www.aetnastudenthealth.com/slu/>)) unless otherwise directed.

Waiver requests must be submitted before the end of the open enrollment period for the respective semester. Once waiver requests are approved, the assessed default fee for UHP coverage will be reversed / adjusted off the SLU student account. No waiver requests will be accepted after the last day of a semester's open enrollment period.

Full-time Students with on-campus classes that have neither waived nor enrolled by the end of an open enrollment period will be automatically enrolled in the UHP for the semester and held responsible for the related default charge.

Waiver requests must meet the following criteria:

Domestic Students:

- Plan must be active and maintained for the academic year.
- Plan must have unlimited annual and lifetime benefits (i.e., no caps/limits on the dollar amount the plan will pay within a policy year/period) as per ACA guidelines.
- Plan must cover inpatient and outpatient medical care within the St. Louis area.

- Plan must cover inpatient and outpatient mental health, drug and alcohol abuse care within the St. Louis area.
- Plan must provide coverage for prescription drugs within the St. Louis area.

International Students:

- Plan must be active and maintained for the student's academic year.
- Plan must have an individual deductible that is \$500 or less per policy year.
- Plan must have at least \$25,000 coverage for repatriation, which provides transportation to the student's home country in the event of death.
- Plan must have at least \$50,000 in emergency medical evacuation coverage, which covers emergency transportation to the nearest, most qualified treatment facility.
- Plan must include inpatient and outpatient medical care within the St. Louis area.
- Plan must include inpatient and outpatient mental health, drug and alcohol abuse care within the St. Louis area.
- Plan must include coverage for prescription drugs within the St. Louis area.

Important Note: Coverage under health insurance plans operating without a U.S. mailing address for provider medical claims (e.g., TATA AIG, ICICI Lombard, Zuno, Carē, etc.) will not meet the SLU waiver criteria as these plans are not accepted by the vast majority of U.S. health care providers.

No University Affiliation with Life or Property Insurance: Saint Louis University does not endorse or affiliate itself with any insurance company for the purpose of life or property insurance for its Students. Therefore, no insurance salesperson, agent or broker of life or property insurance has prior authority to sell insurance anywhere on the campus of the University.