

1.14 INSURANCE

Health Insurance Requirement: Saint Louis University requires full-time Students with on-campus classes to maintain health insurance coverage during their academic year. Health insurance coverage and access to medical care promotes student health and well-being that are essential to academic and personal success. As well, coverage provides protection against unexpected injury and illness and the resultant medical care costs. Access to preventive, primary and tertiary medical care ensures the health and safety of individual Students and the campus community.

All international students, scholars, and their dependents must maintain adequate health insurance for the duration of their academic program.

Off-campus students and part-time students are strongly encouraged to have health insurance coverage, 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 through Aetna Student Health.

During each academic year, All full-time Students with, on-campus classes Students will be required to provide proof of health insurance coverage that meets SLU waiver criteria. Additionally, international students may be required to provide proof of health insurance coverage during summer semesters.

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

Students may enroll in the SLU Student Health Insurance (UHP) plan or waive the UHP coverage (and its related charges default fee) 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, Saint Louis University student health insurance plan (<https://www.aetnastudenthealth.com/slu/>).

Waiver requests must be submitted before the end of the open enrollment period for the respective semester. Once waiver requests are approved, the 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 open enrollment period. Once waiver requests are approved, the default fee for UHP coverage will be reversed off one's student account.

Full-time, Students with on-campus classes Students 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 charges.

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 policy maximum) 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 and alcohol abuse care within the St. Louis area.
- Plan must provide coverage for prescription drugs within the St. Louis area.

International Students:

Due to student visa requirements, international student's insurance must also meet the following additional criteria:

- 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 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. claim address is strongly discouraged as these plans will not be accepted by many U.S. health care providers.

Beginning with the Spring 2025 open enrollment period, coverage under health insurance plans without a U.S. claim address and U.S. operational phone numbers (i.e. TATA AIG, Bajaj Allianz, ICICI Lombard, etc.) will not be accepted for waivers as the vast majority of U.S. health care providers do not recognize these plans.

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.