



***All international students at Pacific University
must have medical insurance***

PACIFIC UNIVERSITY INSURANCE? OR PRIVATE INSURANCE?

Most international students at Pacific are required to purchase medical insurance through Pacific University and cannot use private insurance. Therefore, the cost of medical insurance is automatically added to student accounts during registration.

However, students who enroll at Pacific through our sister schools or contract partners can decline Pacific's insurance, and use private insurance instead, if the rules below are followed carefully.

RULES FOR USING PRIVATE INSURANCE

1. You must be eligible, as shown above.
2. You must fill out an insurance waiver form and send it to Pacific by the required deadline.
3. You must send us proof of private insurance (photocopy of policy in English) with the waiver form. It must show the details of your policy, including coverage amounts.
Showing only your insurance ID card is not enough.
4. Required Coverage Amounts:
 - ▶ Medical benefits = at least \$50,000 each accident or illness
 - ▶ Repatriation of remains (in case of death) = at least \$7500
 - ▶ Medical evacuation to your home country = at least \$10,000
 - ▶ Deductible = no more than \$500 per accident or illness
 - ▶ Co-payment of medical expenses = no more than 25%
 - ▶ The insurance company must have a rating of:
A.M. Best rating of A- **or** ISI rating of A-I **or**
Standard & Poor's rating of A- **or** Weiss Research, Inc. rating of B+

NOTE: If you arrive at Pacific with private insurance that does not meet the requirements (above) you will automatically be billed for Pacific University's insurance and you will need to ask for a refund from your private insurance company. Medical care in the U.S. is very expensive.

Careful attention to your insurance is important for your education goals. Please contact intlprograms@pacificu.edu anytime with your questions.

PACIFIC UNIVERSITY
2011-2012
INTERNATIONAL STUDENT WAIVER FORM

International Students with VISA status (F-1, J-1 or M-1) who have not been granted permanent residency - if you qualify for a waiver (see brochure for requirements) you will not have to purchase the insurance from Pacific University. To be considered properly insured and waive coverage, you must send: (1) this hard copy waiver form AND, (2) a clear photocopy of your proof of other equivalent coverage that meets Pacific's waiver requirements to the International Programs Office for approval at least **five (5) days before your classes begin.**

Student's Name	Last	First	Middle
SEVIS ID Number		Student ID Number	
Home Address	Street or P.O.Box	City	State Zip Code
Name of Insurance Company			
Address	Street or P.O.Box	City	State Zip Code
Subscriber's Name on Policy			
Policy Number		Subscriber's ID Number	

I will not be joining the Pacific University Student Health Insurance Plan. I fully understand that I am legally responsible for all of my medical expenses incurred during my enrollment at the University and that the University will not be responsible for any of my medical expenses.

I have verified that my out of area coverage is applicable in Oregon and I understand claims will be paid accordingly.

Student Signature: _____
(Or Signature of Parent If under Age 18)

Please note: Information contained in this Waiver is kept confidential and is used only for its intended purpose.

For use by the Business Office Only.

Waiver Received on	/ /	Received By	First Middle
Name of Student			
Student School ID #		SSN #	
Name of Insurance Company			

Coverage Verified Coverage Not Verified

International Programs Office Signature _____