

## **All International Students Continuing and New:**

Greetings from the Office of International Education at Miami University!

All of us hope that you are having a comfortable summer and are looking forward to the exciting 2007-2008 academic year here at Miami University.

I am writing you this letter to help you make a careful decision about health insurance for the coming academic year at Miami. Please read it with your full attention and contact us if you have any questions regarding your insurance options.

You may have recently received a letter regarding health insurance sent to you by the Miami Bursar's Office. If you have not yet received that letter, you will most certainly soon receive your university bill for the Fall 2007 semester with a charge of \$822 for the Miami-sponsored health insurance for the 2007-2008 academic year. The deadline for payment of the Bursar's bill is August 31, 2007.

As you know, Miami requires that you have adequate health insurance which includes medical evacuation and repatriation benefits for the entire period of your enrollment at Miami, including summer holidays. You may purchase either the Miami-sponsored policy or an alternate policy providing the same or better insurance benefits. Most international students purchase an alternate policy that offers greater benefits at a lower cost. (See the attached **Insurance Comparison Chart** for information on other insurance plans.)

If you are unsure about this decision, you are welcome to visit our office to discuss these options. If you are a continuing student, you can delay paying the insurance charge for the Miami sponsored or alternate insurance until the end of August in order to explore this matter fully.

**For 2007-2008, the Miami Bursar's Office has made a change** in how waivers are processed for those students who do purchase alternate insurance instead of the Miami policy. What is the change? You must now request a waiver online instead of visiting our office in 216 MacMillan.

### **Is your alternate insurance company located INSIDE or OUTSIDE the United States?**

If your alternate insurance company has a mailing address INSIDE the United States, just complete the online waiver request form and you are finished. If the waiver is denied for any reason, you will be contacted by the Bursar's Office by email.

If your alternate insurance company has a mailing address OUTSIDE the United States, you must visit our office in 216 MacMillan in August with your insurance information and purchase-receipt in order to be waived from the purchase of the Miami-sponsored policy.

### **Is your alternate insurance a new company for you, or a continuing company?**

If you are a continuing student at Miami and you are continuing to use the same alternate insurance company, be sure to indicate in the online form that your coverage under the alternate policy began at an earlier date, such as on August 15, 2006.

If you are a new student at Miami or a continuing student with a NEW insurance plan,

indicate the starting date of the new policy in the online waiver form, such as 8-15-2007. Again, if the waiver is denied for any reason, the Bursar's Office will contact you by email.

(Miami requires that F1 and J1 visa holders with dependents provide health insurance with the medical evacuation and repatriation benefits for those dependents. However, since these dependents are not charged for insurance by Miami, you do not need to request a waiver for them to use an alternate insurance company.)

**Here are 3 options with instructions. Please decide which one you should follow:**

**Option #1: If you wish to purchase the Miami-sponsored policy**, you need to do nothing except pay your bursar bill. The Miami Bursar's Office has billed you for \$822 for a full year of coverage (August to August) by the Maksin policy. (If you are a Miami graduate assistant, you may request to pay for this insurance in four monthly installments in the Fall 2007 semester, and the Miami Graduate School may offer a limited subsidy to pay for a portion of this insurance. Please contact the Bursar's Office at 529-8744 about the installment payment plan, and contact the Graduate School at 529-3734 to apply for the insurance subsidy.)

**Option #2: If you wish to use alternate insurance offered by an insurance company with a mailing address INSIDE the U.S.** (such as HTH or Study USA), you need to purchase that alternate insurance online for a **FULL YEAR** of coverage (August to August) and then go online to [https://www.maksingroup.com/Online\\_Waiver/Waiver\\_Log\\_In.jsp](https://www.maksingroup.com/Online_Waiver/Waiver_Log_In.jsp) and input the needed information about the alternate policy. (If you do not request a waiver OR do not purchase a full year (August to August) of coverage, the Miami policy will NOT be waived by the Bursar's Office and you will have to pay \$822 for the Miami sponsored insurance plan, too.)

- To complete the online waiver form, you must provide the following information: student's name; +000000000 banner number; date of birth; phone number; gender; mailing address; policyholder name; effective date of alternate insurance policy; name of alternate insurance company; policy or member identification number; address of the alternate insurance policy, and phone number of the alternate insurance company.

**Option #3: If you wish to use alternate insurance offered by an insurance company with a mailing address OUTSIDE the U.S.**, you must purchase a **FULL YEAR** (August to August) of that coverage and then bring a copy of the purchase-receipt for the alternate insurance to the Office of International Education (216 MacMillan) so that we can review and confirm the waiver. (If you do NOT request a waiver or do not purchase a full year (August to August) of coverage, the Miami policy will NOT be waived by the Bursar's Office and you will have to pay \$822 for the Miami sponsored insurance plan, too.)

If you have questions, please contact Wynona Little at the Office of International Education at [littlewb@muohio.edu](mailto:littlewb@muohio.edu) or 513-529-5628.

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Director of International Education