
Health Insurance Policy



****Disclaimer: Student Wellness Services DOES NOT offer insurance for international students. Please visit Office of International Services for more information.**



International Students

IMPORTANT NOTICE TO F-1 STUDENTS

Please read all of the following information about health insurance, and make sure that you fully understand it. By registering for classes at La Sierra University, you certify that you understand and accept the following terms & conditions of insurance enrollment, and agree to abide by them.

MANDATORY INSURANCE ENROLLMENT IN IMG (INTERNATIONAL STUDENT INSURANCE- ISI) PLAN:

- Mandatory medical insurance is a requirement imposed by La Sierra University. As a condition of attending La Sierra University as an international student, F-1 visa holders on the La Sierra I-20 are required to have health insurance every quarter. Students taking classes or on approved vacation are required to join the IMG-arranged medical insurance plan every quarter. Optional Practical Training (OPT) are exempt from mandatory enrollment but may request in writing to be included on insurance. Medical reduced course load (RCL) students are not eligible to enroll in the IMG plan, and are encouraged to purchase and secure other coverage. These students will be refunded the insurance cost from their international fee.
- It is the student's responsibility to understand the terms of eligibility, coverage & limitations of the insurance! Please review the documents provided under "Benefits", to learn more about the coverage, and how the insurance works.

- Any proposed changes to insurance enrollment must be requested and processed BEFORE the end of the second week of any quarter, and must go through OISS.
- Exemptions from the mandatory enrollment may be requested under certain circumstances. Students seeking exemption must go through the waiver process a) complete a waiver form, b) submit the completed form with all requested supporting documentation including proof of insurance c) wait for the committee to review the waiver application. Please submit documents to wellness@lasierra.edu. Examples of situations which may qualify for waiver include:
 - Students who are covered by their family member through their US employer-based medical insurance plan.
 - Students who are on medical RCL.
 - Students who surpass the insurance plan's lifetime maximum (\$500,000) or per injury/illness maximum (\$300,000) and are ineligible to enroll.
 - Students with any pre-existing condition that is not covered through IMG insurance.

Benefits

Although any registered student is allowed to receive healthcare at Student Wellness Services, IMG insurance provides coverage for more care off-campus. More details about the insurance plan is available at the links below.

- [IMG International Student Insurance Brochure](#)
- [IMG International Student Insurance Certificate](#)

To get health insurance coverage for spouses/dependents, contact our insurance broker - International Student Insurance (ISI) - via phone (877) 758-4391 or email (info@internationalstudentinsurance.com). To access customer service from any electronic device, download your insurance card, find information about claims & benefits, and get answers to some of your insurance questions, please visit your [STUDENT INSURANCE PORTAL](#)

Insurance Card

All international students can access their [INSURANCE CARD](#) online.



Domestic Students

Benefits

La Sierra University does not provide health insurance coverage for domestic (U.S. citizen/legal resident) students. Per the provisions of the Patient Protection and Affordable Care Act (PPACA), domestic students can get coverage by either:

- Getting or staying on their parent's plan OR
- Buying their own insurance plan, such as through the Marketplace

Please [click here](#) for more information.