The University of Oregon requires that all international students have health insurance to help cover unexpected medical expenses that may arise. International students with existing insurance which meets or exceeds the university’s standards may request a waiver. To be approved for an insurance waiver, you must provide proof of health coverage which meets the following criteria:

- Coverage must begin on or before the first day of the academic term in which you are enrolled and extend through the entire term, including any UO approved vacation or medical leave terms.
- No maximum benefit for coverage (there can be no cap on the amount of coverage).
- Deductible of $500 or less per accident/illness per year.
- Medical evacuation coverage of at least $50,000.
- Repatriation coverage of at least $25,000.
- No exclusions, including: pre-existing conditions, accidents, hospitalizations, ER visits, pharmacy benefits, pregnancy care, etc.
- Co-insurance of 20% or less.
- The plan must be a federally certified US policy or be a University of Oregon approved plan, backed by the full faith and credit of the sponsoring country. Foreign travel medical insurance plans will not be accepted.

If your health insurance plan fails to meet each of these requirements, you will be denied an insurance waiver and will remain enrolled in the UO Health Plan.