University Health Center

International Student Insurance Waiver Criteria

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. Failure to cover the entire term will result in a denial of a waiver request.

- The plan cannot have a maximum benefit for coverage.

- The plan must have a deductible of no greater than $500 per accident/illness per year.

- The plan must include medical evacuation coverage of at least $50,000 (or actual costs).

- The plan must include repatriation coverage of at least $25,000 (or actual costs).

- The plan must not contain exclusions for pre-existing conditions.

- The plan must not require a co-insurance of greater than 20% of the covered benefits per accident or illness. Covered services must include hospitalizations, ER visits, pharmacy benefits and pregnancy care.

- The plan must be certified by a federally recognized agency or the plan must be backed by the full faith and credit of the government of the student's home country.

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.