

## Health Insurance Information

All International Students attending the University of Maine, and their dependents present in the United States, are required to have health insurance.

All students are automatically enrolled in the University's plan, and the cost will automatically appear on the Fall semester bill. The UMaine insurance policy has no yearly maximum benefit. The deductible will be waived and benefits will be paid at 100% for Covered Medical Expenses incurred when treatment is rendered at Cutler Health Center; plan copays apply to all services rendered at Cutler Health Center, including the \$25 physician visits co-pay. Visits to off-campus providers are subject to a \$250 deductible per insured person, per year when using an "in-network provider". The out-of-pocket deductible is \$1,000 per person, per year, when using an "out-of-network provider". Once the deductible is reached, the plan covers 90% in network, 70% out of network.

The University of Maine strongly urges you to enroll in the "International Student Medical Insurance Plan" that we have designed specifically for our international students.

**Health Insurance is REQUIRED.** If you do not wish to remain enrolled in our plan you must enroll in an alternate plan that meets our minimum requirements and complete a waiver:

- \$100,000 basic medical benefit
- \$50,000 medical evacuation
- \$25,000 repatriation of remains

**Every student must take action! Go to**

**<https://umaine.edu/international/iss/students/health-insurance/>**

If you wish to keep the UMaine insurance, click on "Enroll Now" to confirm your enrollment. If you wish to waive the UMaine insurance, click on "waive coverage" and enter your alternate insurance details. The waiver MUST be completed **NO LATER THAN October 1, 2021.**

**IF YOU DO NOT WAIVE OUT OF THE UMAINE PLAN by October 1, YOU WILL REMAIN ENROLLED IN THE UNIVERSITY OF MAINE PLAN. THERE ARE NO EXCEPTIONS TO THIS POLICY.**

This procedure must be completed at the beginning of each fall semester.