The University of Alaska Fairbanks requires its F-1 visa students and their dependents (individuals with I-20s issued by UAF) to maintain medical insurance that will protect them in the United States, during their time at UAF, including time spent on Optional Practical Training (OPT). Insurance may be purchased through UAF or independently, as long as the requirements outlined here are met by the final day of fee-payment for each semester. Students wishing to purchase UAF health insurance for the OPT period must have been covered under a UAF student insurance plan during the semester immediately preceding OPT.

**Automatic Health Insurance Fee Assessment**

All UAF F-1 students will automatically have university health insurance (through United Health Care) billed to their account, and they are responsible for paying that charge. The university health insurance can be waived if students provide proof of coverage by an alternate policy that meets the minimum required coverage amounts. Failure to receive a health insurance waiver or to pay for the student health insurance on your UAF account will result in late fees being assessed by the UAF Business Office, and possibly other administrative actions such as not being allowed to register for classes or receive UAF transcripts.

**Required Periods of Coverage**

Students must have coverage for their entire stay in the United States – not just while classes are in session. We recommend that you buy insurance for the entire insurance year (August to August), if possible. Students who will continue their studies at UAF in the fall should be insured for the summer, even if they do not plan to be in the United States or take courses during the summer.

Full-year insurance is **HIGHLY RECOMMENDED** because any illness or injuries that occur during a lapse in coverage could be considered pre-existing conditions, which would not be covered by the insurance company under a subsequent policy.

Students who are beginning post-completion practical training must extend their coverage through their authorized OPT.

**Special Considerations**

We recommend that you purchase the most comprehensive insurance you can afford. Health care in the United States is extremely expensive.

We require all F-1 students to purchase coverage that includes medical evacuation, and repatriation benefits. It is also necessary to have a policy that covers usual and customary fees in the United States. Fees are usually much higher here than in other countries!

If you purchase your insurance through the university, the UAF Center for Health and Counseling will file claims for you. If you purchase from an alternate provider, you will be asked to pay at the time of service and file your own claim to request reimbursement. (first and then file your own claim later.)

*Note for student athletes: The university student insurance plan does not cover injuries resulting from NCAA sports activities. The Athletics Department purchases supplemental insurance for student athletes; however, it does not provide full coverage, and you may desire to purchase an additional plan that does cover sports injuries.*

**Insuring Dependents**

Students who are accompanied by dependent spouses or children must purchase or provide proof of coverage for them that meets all minimum required coverage benefits (medical evacuation and repatriation benefits, in addition to general medical benefits).
PROVIDING PROOF OF NON-UNIVERSITY INSURANCE (WAIVER)
If you purchase insurance independently, or if you have valid coverage from your home country, you must submit a waiver form to the UAF Business Office to have the mandatory health insurance fee removed.

OBTAINING A WAIVER
To obtain a waiver, submit the following to the Office of International Programs before the final day of fee-payment for each semester.

- Proof of Health Insurance
  All documentation must be issued by the insurance company, and must be in English. Your proof of insurance must:
  - Be in English
  - Include your name
  - Include exact dates of coverage
  - Clearly state that it includes both repatriation of remains and medical evacuation and list specific amounts or coverage limits for each

EXAMPLES OF ACCEPTABLE PROOF OF INSURANCE DOCUMENTATION
The following are examples of acceptable proof of insurance:

- A receipt of your online purchase, that includes your name, the insurance company name, dates of coverage, and a copy of your benefits policy that includes coverage details and coverage amounts.

- A letter from your parents’ employer(s) stating that you are covered under your parents’ insurance and eligible for continued coverage, along with a copy of your benefits policy that includes coverage details and coverage amounts.

EXAMPLES OF UNACCEPTABLE PROOF OF INSURANCE DOCUMENTATION
The following are examples of insurance plans and documentation that do NOT meet the requirements of a waiver:

- A health insurance wallet card with your name and the dates of coverage (does not show that the policy meets minimum benefits requirements)

- Proof of insurance that expires before the latter part of January (for Fall semester), May (for Spring semester), or August (for Summer session)

- A copy of the insurance policy purchased by UAF Athletics for student athletes (this policy is supplemental, and does not cover students outside of their sports activities)

- A copy of your Canadian provincial insurance card (in most cases, it does not prove that you have taken the necessary steps to ensure that you will be covered in the U.S. It also does not show benefits)

- Proof of insurance in any language other than English, without a translation

- A document that says you have “travel insurance” that does not specify whether medical expenses are covered