

Western Michigan University
Kalamazoo, MI 49008

HEALTH INSURANCE RULES AND REGULATIONS FOR WMU INTERNATIONAL STUDENTS AND SCHOLARS

Statement of Rules and Regulations

Western Michigan University (WMU) is a public university and is certified by the Student and Exchange Visitor Program to enroll nonimmigrant F-1 students. WMU is also a designated program participant of the United States Department of State's Exchange Visitor Program to sponsor J-1 exchange visitors. These rules and regulations outline the health insurance requirements of those international students and scholars and certain dependent(s) who fall under F or J visa categories whose immigration forms I-20 or DS-2019 are issued by WMU. International guest students holding I-20s or DS-2019s issued from other institutions are excluded from these rules and regulations.

The University selected health insurance plan provides health insurance coverage for comprehensive healthcare services, including preventative care, emergency care, prescription coverage, and others, at a group rate. Ensuring accessibility to healthcare at a reasonable cost allows international students and scholars at WMU to focus on their academic success and personal well-being.

Summary of Contents/Major Changes

It is a new statement of rules and regulations.

Responsible Office and Responsible Enforcement Official

Responsible Office: Haenicke Institute for Global Education

1. Purpose of the Statement of Rules and Regulations

The purpose of this Statement is to set forth the health insurance requirements and require students and scholars to self-enroll in the University selected insurance provider for F and J students and scholars whose I-20s or DS-2019s are issued by WMU and certain dependents.

2. Stakeholders Most Impacted by the Statement of Rules and Regulations

This Statement of Rules and Regulations applies to all enrolled international students at WMU on an F-1 visa whose I-20s are issued by WMU. It also applies to exchange visitors (exchange students and scholars) on a J-1 visa whose DS-2019s are issued by WMU.

3. Key Definitions

3.1. F-1 Students: Enrolled students at WMU who hold an F-1 visa and whose I-20s are issued by WMU.

3.2. F-2 Dependents: The spouse or child on an F-2 visa accompanying the primary F-1 student.

3.3. J-1 Exchange Visitor Students: Students enrolled at WMU on a J-1 visa whose DS-2019s are issued by WMU, and including those who are graduated and on an academic training component of their DS-2019s issued by WMU.

3.4. J-1 Exchange Visitor Scholars: Research scholars, professors, short-term scholars, and specialists on a J-1 visa whose DS-2019s are issued by WMU.

3.5. J-2 Exchange Visitor Dependents: The spouse or child on a J-2 visa accompanying the primary J-1 exchange visitor student or scholar.

3.6. University Selected Insurance Provider: WMU partners with GeoBlue (a part of the national Blue Cross Blue Shield network) to provide a comprehensive coverage at a group rate to F-1/F-2 and J-1/J-2 international students and scholars at WMU. [Details of the 2024-2025 insurance plan may be accessed here](#) (add link).

4. Statement of Rules and Regulations

4.1 Health Insurance Enrollment Requirements

4.1.1 Effective Fall 2024, F-1 international students must enroll in the WMU selected health insurance plan for the duration of the time as an enrolled WMU student.

4.1.2 F-2 dependents have an option to enroll in the WMU selected health insurance plan. If F-2 dependents become enrolled students at WMU, they must also enroll in the WMU selected health insurance plan.

4.1.3 Effective Fall 2024, J-1 exchange visitor students and scholars must enroll in the WMU selected health insurance plan for the duration of their DS-2019 forms. WMU J-1 exchange visitors who are benefits-eligible employees covered by WMU insurance benefits must purchase additional coverage through WMU's selected insurance provider for medical evacuation and repatriation for themselves and their dependents to meet U.S. Department of State regulations.

4.1.4. Effective Fall 2024 J-2 dependents must enroll in the WMU selected health insurance plan or alternative coverage options through WMU's selected insurance provider meeting [U.S. Department of State regulations](#) for minimum requirements. They must demonstrate minimum coverage for the duration of their DS-2019 forms.

4.2 Communication and Transitional Period. Students and Scholars who had already purchased other insurance with a coverage period through Fall 2024 semester, prior to the effective date and announcement of this Statement of Rules and Regulations, may be considered for waiver per procedures in section 4.3 if they demonstrate they purchased other coverage prior to the publication of this Statement of Rules and Regulations and their insurance otherwise meets legal requirements. Students will need to comply with this Statement of Rules and Regulations for the next semester following waiver during transition period.

4.3 Exceptions to this Statement of Rules and Regulations are granted case by case through a waiver review process. Students and scholars who wish to be granted a waiver must present comparable or greater health insurance coverage which meets or exceeds the WMU sponsored health insurance coverage requirements. Students and scholars who wish to submit a waiver request must inquire with the WMU Coordinator International Insurance to follow required waiver request procedures. The waiver request procedure found online at: (add waiver link).

Cases in which a waiver may be requested are below:

4.4.1 The student provides proof of health insurance through a sponsor.

4.4.2 The student provides proof of health insurance through the insurance provider from their home country specified by the home university.

4.4.2 The student provides proof of health insurance provided by a United States employer.

4.4.3 The student provides proof of health insurance provided by a US-based parent, spouse, or domestic partner or self.

5. Accountability

5.1 F-1 Students: Non-compliance with this Statement of Rules and Regulations will subject the student to WMU course registration holds and also immigration status violations if not enrolled in required coursework needed to maintain immigration status per federal regulation.

5.2 F-2 Dependents: Non-compliance with this Statement of Rules and Regulations will subject the student to WMU course registration holds if admitted to a program and subject to this Statement of Rules and Regulations.

5.2 J-1 Exchange Students, Scholars, and J-2 Dependents: Non-compliance with this Statement of Rules and Regulations will subject those individuals to WMU course registration holds and also immigration status infractions if not enrolled and/or insured as required by federal regulations. Willful failure to maintain health insurance is a non-reinstatable infraction.

6. Related Procedures and Guidelines

WMU international students and scholars on F and J visas must be enrolled in GeoBlue Health Insurance plan, which provides comprehensive international health insurance and medical and security assistance. The coverage provides students with reasonable protection against sickness and accidents at an affordable cost. More details on this coverage may be found online at: (add Geoblue link).

GeoBlue enrollment procedures are outlined on (link).

See Health Insurance & Services Page
(<https://wmich.edu/internationaladmissions/resources/insurance>)

Add any other links or PDFs from GeoBlue

7. Additional Statement of Rules and Regulations Information

N/A

References: [*Cite external references that you relied on/referred to in developing this Statement of Rules and Regulations. This includes policies from other schools*]

History:

- a. Effective date of current version:
- b. Date first adopted:
- c. Revision history:
- d. Proposed date of next review:

Certified by:

Department:

Haenicke Institute for Global Education



Paulo Zagalo-Melo
Associate Provost

December 14, 2023