



## Q and A: Health Insurance for International Students

International students who are attending the College of Saint Rose are required to be enrolled in the College's Insurance Program, which is offered through CDPHP. Coverage information is available on our insurance broker's website at <https://www.haylor.com/college/the-college-of-saint-rose/>. This insurance is billed to the student's account in the fall term, to cover the entire year, and is effective from August 15<sup>th</sup> to the following August 14<sup>th</sup>.

### Q: Am I considered to be an international student?

A: Students who are classified as Non-Citizens, and who do not have Permanent Resident status are considered to be international students.

### Q: Who should I contact with questions regarding my international status?

A: Questions regarding international status should be directed to the Center for International Programs, at 429 Western Avenue, (518) 337-3950 or [international@strose.edu](mailto:international@strose.edu).

### Q: What does the College insurance cover?

A: Please see more information about the College's insurance program on our insurance broker's website at <https://www.haylor.com/college/the-college-of-saint-rose/>. If you have specific coverage questions, please send an email to [student@haylor.com](mailto:student@haylor.com) or call (866) 535-0456.

### Q: What is the cost of the College of Saint Rose Insurance?

#### A: Annual Fee:

Health Insurance Premium	\$2,632.56
College/Service Costs	<u>\$142.44</u>
Health Insurance Total	\$2,775.00*

#### Spring Only (new students):

Health Insurance Premium	\$1,535.66
College/Service Costs	<u>\$83.34</u>
Health Insurance Total	\$1,619.00*

\*These are 2022-2023 insurance rates, and are subject to change for 2023-24.

### Q: If I am covered under another insurance program, can I waive the College insurance?

A: If a student has other coverage, there are only three conditions where the College insurance can be waived:

1. The student's home country provides health insurance for the student, and the insurance will cover them in the United States.
2. The student is covered under a relative's U.S. Health Insurance Policy.
3. The student works for/interns for a U.S. company which provides insurance that meets the Affordable Care Act Guidelines.

**Q: How do I apply for a waiver?**

A: If you meet one of the three qualifying conditions, please submit your request via email, along with your coverage documentation, to the Student Development Office at [studentdevelopment@strose.edu](mailto:studentdevelopment@strose.edu).

**Q: I purchased insurance on my own. Can I waive the insurance?**

A: Unfortunately, unless you meet one of the three conditions listed above, you will not be eligible to waive the College insurance.

**Q: Is there a deadline for processing a waiver?**

A: Yes, there is a deadline. Waiver requests will only be accepted up until the end of the second week of the semester. The health insurance fee is billed on an annual basis, so it is not possible to waive the insurance midway through the year (except for first-time students who are starting in the spring semester).

**Q: What if I am graduating in December?**

A: If you have applied for December graduation, please contact the Bursar's Office at [bursar@strose.edu](mailto:bursar@strose.edu) to request an application for partial year insurance. This application must be submitted to the Bursar's Office by the end of the second week of the fall semester.

**Q: When will I receive an insurance card?**

A: An insurance card will be mailed to you shortly after the start of the semester. If we do not have a local address on file, the card will be mailed to the Center for International Programs, and you may pick up the card there. If you need to use the card sooner, please send an email to [international@strose.edu](mailto:international@strose.edu). Your registration will be verified, and you will receive instructions for downloading your card online.