

## **STUDENT AFFAIRS OP 91.175: Health Insurance and Repatriation Insurance for International Students**

**Date: October 25, 1991**

### Purpose

To state mandatory requirements of health insurance and repatriation and medical evacuation insurance for international students enrolled at Mississippi State University, including branch campuses, but excluding all distance students.

### Policy

It is the policy of Mississippi State University that all international students, as defined above, be required to purchase stipulated levels of health insurance and maintain repatriation and medical evacuation coverage ensuring repatriation of remains and/or medical evacuation.

### Procedure

#### 1. **Health Insurance Requirement**

All international students enrolled at Mississippi State University are required to purchase the MSU Student Association Sponsored Student Insurance Plan which is made available through the Longest Student Health Center. The premium for this plan will be automatically assessed with tuition and other student fees.

#### 2. **Exception for Employer Provided Insurance**

Students who are covered by a health insurance plan offered through an employer, either as the employee or the dependent of an employee, may submit written documentation of said coverage before the tenth day of class each term. Such students will not be required to purchase the MSU health plan, but will be required to purchase repatriation and medical evacuation insurance (see below). Students who lose employer provided coverage during a term must immediately purchase the pre-approved alternate plan for the remainder of the term. After the tenth day of class, exceptions for employer provided insurance will not be accepted and students will be required to purchase the MSU Student Insurance Plan.

#### 3. **Repatriation and Medical Evacuation Insurance**

All enrolled international students are required to maintain repatriation and medical evacuation coverage. Repatriation expenses for which a student or student's family is responsible may include costs for embalming, an autopsy, a hermetically-sealed coffin, a wooden shipment box, mortuary services, and shipping costs. The university will not be responsible for payment of repatriation or medical evacuation expenses.

Repatriation and medical evacuation coverage is included in the health insurance coverage available through the Longest Student Health Center.

All students with approved employer provided insurance must purchase additional repatriation and medical evacuation coverage. Approved repatriation and medical evacuation insurance is available through the ISO website and will be the only repatriation and medical evacuation insurance accepted. For such students, MSU insurance charges will not be removed from a student's account until repatriation and medical evacuation coverage is purchased. Purchase of repatriation and medical evacuation coverage to supplement employer provided insurance must be done before the tenth day of class.

### Review

The Vice President for Student Affairs is responsible for the review of this operating policy every four years or as needed.

**DIVISION OF STUDENT AFFAIRS  
OPERATING POLICIES AND PROCEDURES**

**STUDENT AFFAIRS OP 91.175: Health Insurance and Repatriation Insurance for International Students**

**REVIEWED BY:**

/s/ William Kibler  
Vice President for Student Affairs

08-17-06  
Date

/s/ Don Zant  
Director, Internal Audit

08-28-06  
Date

/s/ Charles Guest  
General Counsel

09-06-06  
Date

**APPROVED BY:**

/s/ William Kibler  
Vice President for Student Affairs

09-08-06  
Date

/s/ Robert H. Foglesong  
President

09-12-06  
Date