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# Health insurance waiver

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## Health Insurance Waiver

ISSS strongly encourages all students and scholars to use the CISI health insurance policy we provide, for several reasons:

- There is **no** deductible, co-pay, or co-insurance for coverable conditions with in-network providers.
- Policy benefits cover a maximum of \$500,000 per accident or sickness.
- CISI is recognized by health care providers in the Harrisonburg area.
- Emergency medical reunion benefit- if an insured person is hospitalized for more than 6 days, CISI will reimburse a round trip ticket for a family member to visit from the home country. See policy brochure for details.
- Due to our knowledge and relationship with CISI for over 10 years, our office provides assistance with coverage questions, reimbursement help, and more.
- You may be able to find another insurance policy with a lower monthly premium; however, you will likely be required to pay a large deductible and/or copay any time you see a doctor. Even one doctor's visit will often cost you more than the additional monthly premiums you would pay with CISI.

If you would still like to submit a waiver in order to use an alternate policy, please click the button below to log into the ISSS portal. Once logged in you will be able to select the waiver application that applies to your visa type.

Semester deadlines to submit the insurance waiver:

- Fall semester: September 15
- Spring semester: January 25
- Summer semester: May 31 (for students beginning in summer term who are enrolled in International Study Group program)

If your waiver is approved please allow 2 business days for associated charges to be removed from your UBO account.

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