

Cedarville University

International Student Health Insurance FAQ

Why does Cedarville University require students to have health insurance purchased through the University?

- Medical care in the United States can be unbelievably exorbitant if not offset by a qualifying health insurance plan. Students who do not have insurance can be charged the full cost billed by hospitals, which is often much higher than what insurance companies permit to be billed.
- While health insurance will not cover every cost, it is the desire of Cedarville University to ensure that our international students have sufficient coverage to access medical care when it is needed and to limit out-of-pocket expenses.
- There are many companies offering international student health insurance at rates, levels of coverage, and levels of legitimacy that vary significantly. The leadership of Cedarville University wants to ensure an adequate level of coverage by requiring that students purchase an insurance plan through a company that has been vetted by the University.
- Purchasing insurance as a group provides a discount to the student.
- Purchasing insurance through the University allows Cedarville staff to better assist and advocate for students when filing claims.

Is anyone automatically exempt from being required to purchase Cedarville University insurance?

- Students aged 25 and older are not required to purchase health insurance through the University. Students aged 25 and older should contact the ISS office if interested in purchasing insurance through the University.

If I already have health insurance, do I have to participate?

- Students may qualify for a waiver from participating in the University's insurance plan if their current insurance plan meets all requirements in the "Mandatory International Health Insurance Waiver Request Form." This form will be provided to students no later than June 30 of each academic year. You must submit this form to your current health insurance company for verification that their policy meets or exceeds all requirements. Your insurance company will return the form directly to the International Student Services Office.
- If your insurance plan or company does not qualify for the waiver, you will be required to purchase the Cedarville insurance plan.

What if I need coverage beyond what is offered by the Cedarville insurance plan?

- If the plan you need meets or exceeds what is being offered through the University, you may qualify for a waiver. If not, please contact the International Student Services Office to discuss your options.

What if my enrollment in my current insurance plan extends beyond August 1?

- You should be able to contact your current insurance provider to let them know that you will be covered by a plan that is required by your university and will need to drop your coverage with them as of July 31. You may be able to receive a refund for the unused portion of the premium that you paid for the insurance.

What will the insurance cost me?

- The cost for the 2025–26 school year is \$1,124 (\$562/semester). The premium for the insurance will be paid twice per school year at the beginning of each semester (August and January).

May I choose not to pay for this insurance?

- Students will be charged for the purchase of the insurance plan as part of their required tuition and fees each semester at Cedarville University unless granted a waiver as outlined above.