**HEALTH INSURANCE**

Are you using TU Health Insurance, AETNA?

Yes

All international students on F, J or any other non-employment-related visa are required to have a health insurance policy that meets the federal minimum coverage standards. You will be automatically enrolled in the university-sponsored health insurance plan (SHIP) and the cost will be billed to your financial account.

PAY YOUR BILL! (Aprox. $2,400 academic year)
Check your TU email and PeopleSoft account or call Cheryl Compton for the due date.

GET AETNA CARD
Have it with you always.

If you do not get your AETNA card in your mail, contact Cheryl Compton.

ARE YOU SICK? GO FIRST TO THE TU HEALTH CENTER ALWAYS

If you visit a doctor at TU Health Center, please ask at the front desk if you have to pay for anything.
Check your TU email and Peoplesoft for any charges.

If you need to go to a specialist doctor you will need to first get a Referral ($0 cost) from TU Health center doctor.

No

I need to find a Health Insurance plan

**Show Health Insurance to Cheryl Compton.**
They need to check if your Insurance policy coverage meets the federal standards.

My Health Insurance DOES meet the minimum standards

My Health Insurance DOES NOT meet the minimum standards

TALK TO YOUR HEALTH INSURANCE COMPANY TO UPGRADE YOUR PLAN.

I already have health insurance

**SUBMIT A WAIVER.**
www.towson.edu/bursar/tuition/insurance.html

**WAIER DEADLINES**
September 15 (fall term), February 15 (spring term), and June 15 (summer sessions).

*Waiver applications submitted after the deadline will not be considered and no refunds of insurance premiums will be possible

**Students must come to my office with a copy of their insurance policy, brochure, pamphlet or summary of benefits chart as well as an insurance card