

# International Student Health Insurance

## *Important Information & Frequently Asked Questions*

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## Who is eligible to be enrolled in the LowerMark health insurance plan?

Students in active F-1 or J-1 visa statuses are eligible for the LowerMark health insurance plan. Students in F-1 or J-1 visa statuses will automatically be enrolled in the LowerMark health insurance plan unless they have submitted an approved waiver.

## What happens if I change to a status other than F-1 or J-1?

If your status changes and you are no longer in F-1 or J-1 status, you are no longer eligible for the LowerMark health insurance plan coverage, effective from the date of your status change\*. It is a student's responsibility to inform [health@thechicagoschool.edu](mailto:health@thechicagoschool.edu) of their status change as soon as possible, within the term that the change takes place. If a student notifies [health@thechicagoschool.edu](mailto:health@thechicagoschool.edu) after their status change, their LowerMark coverage end date is backdated to the date of their status change. If a student uses health services after their status has changed, even if they have not yet informed [health@thechicagoschool.edu](mailto:health@thechicagoschool.edu) of their status change to be removed from the LowerMark plan, these services will not be covered under the LowerMark plan, and the student will be responsible for covering their medical bills.

When a student changes status mid-semester, they may be eligible for a pro-rated refund for the unused dates, determined by LowerMark. To be considered for a refund, this request must be made during the term in which the status change takes place. It is the student's responsibility to notify [health@thechicagoschool.edu](mailto:health@thechicagoschool.edu) at least 14 days prior to the last day of the term.

When a student does not notify [health@thechicagoschool.edu](mailto:health@thechicagoschool.edu) of their change, they may continue to be charged and not eligible for a refund.

*\*If you have questions about your status change date, please contact [health@thechicagoschool.edu](mailto:health@thechicagoschool.edu). Status change dates are typically determined by the date on your new status document (such as a permanent resident card), not by the date you personally received your new document.*

## What is my responsibility when I graduate, withdraw/transfer, take a leave of absence, or depart the Chicago School for any other reason?

It is a student's responsibility to notify [health@thechicagoschool.edu](mailto:health@thechicagoschool.edu) if they graduate, withdraw/transfer, take a leave of absence, or depart The Chicago School for any other reason. If a student does not contact [health@thechicagoschool.edu](mailto:health@thechicagoschool.edu), they may continue to be charged for the LowerMark health insurance plan without eligibility for any refund.

If a student graduates or withdraws from The Chicago School in the middle of a semester, the student *may* be eligible for a pro-rated refund, determined by LowerMark. To be considered for a refund, this request must be made during the term in which the student graduates or withdraws. It is the student's responsibility to notify [health@thechicagoschool.edu](mailto:health@thechicagoschool.edu) at least 14 days before the last day of the term. The student's coverage would term on their graduation or withdraw date.

When a student graduates, they can stay on the plan for 30 days after their graduation date as long as they are making plans to return home. Students cannot request a pro-rated refund if they want to stay on the plan past their graduation date.

## What about if I'm on OPT?

Students on OPT are eligible to be enrolled in the LowerMark health insurance plan and should notify [health@thechicagoschool.edu](mailto:health@thechicagoschool.edu) of their choice by the drop/add deadline of each semester. If students on OPT do *not* get in touch with [health@thechicagoschool.edu](mailto:health@thechicagoschool.edu) by the deadline, their enrollment will default to what their enrollment was when a student. For example, if a student was enrolled in the LowerMark plan prior to OPT, they will continue to be enrolled in the LowerMark plan. If a student waived out of the LowerMark plan prior to OPT, they will not be enrolled in the LowerMark plan.

Students on OPT do not need to submit a waiver if they do not elect to be enrolled in the LowerMark plan.

Students on OPT that elect to be enrolled in the LowerMark health insurance plan will continue to be charged on their student account and are responsible for these costs.

## What are the costs for the LowerMark plan for the 2023-2024 academic year?

The cost of the insurance is \$146.38 per month for the academic year of 2023-2024. It is subject to change without advance notice.

## How are the LowerMark health insurance charges on my student account broken down for the 2023-2024 academic year, and when am I charged?

The annual LowerMark health insurance cost is broken down monthly. For the 2023-24 academic year, students are charged for 5 months for the fall semester; 5 months for the spring semester; and 2 months for the summer semester.

All new and continuing international students in F-1/J-1 status will be automatically enrolled and charged at the beginning of the semester, unless they have submitted an approved waiver.

## Where is important information about international student health insurance at The Chicago School sent from?

Important information about international student health insurance, such as deadlines and requirements, is sent from [health@thechicagoschool.edu](mailto:health@thechicagoschool.edu). It is the student's responsibility to check their email and review the information sent to them.

## Who do I contact if I have questions about international student health insurance at The Chicago School?

Contact [health@thechicagoschool.edu](mailto:health@thechicagoschool.edu) for questions about international student health insurance at The Chicago School.

## Who do I contact if I have questions about my LewerMark coverage details?

The LewerMark health insurance plan uses the Aetna provider network. However, students should contact LewerMark directly if they have questions about their coverage. LewerMark contact information is here: <https://www.lewermark.com/support-2/>

For more information students can also:

- Watch a recording of the [LewerMark Orientation Session Here](#)
- Visit [LewerMark's resource page](#)
- Review the LewerMark Student Guide and Brochure under "Documents" here: <https://community.thechicagoschool.edu/globalengagement/Pages/Insurance.aspx>

## How do I access my health insurance ID cards?

Access your health insurance ID cards online at <https://www.lewermark.com/student-login/>

## Are my dependents covered under the LewerMark health insurance plan?

Any dependents traveling with you (spouse, children) **are not** automatically covered by this insurance plan. If you want to provide health insurance for your dependents, there are many options on the market. LewerMark, does offer additional health insurance plans. You can review those plans by clicking [HERE](#). J-2 dependents will still need to provide proof of insurance to enter the country. If you have further questions about purchasing health insurance for your dependents, please reach out directly to LewerMark at 800.821.7710 or click [HERE](#) to chat with an online representative.

## What do I need to know about waivers?

I have other comparable health insurance coverage. How do I request to waive out of the LewerMark coverage, and what are the requirements to do so?

When requesting to waive enrollment in LewerMark's health plan, students need to complete the **LewerMark Health Insurance Waiver Request Form** as well as submit a copy of their full policy in

English by the semester deadline. All waiver requests can be sent to [waivers@lewer.com](mailto:waivers@lewer.com). To waive coverage with LowerMark, students need to meet one of the following three requirements:

1. The student's parent/spouse is employed by a United States based company that provides Affordable Care Act (ACA) compliant coverage which covers the student.
2. The student arrived in the United States with health insurance because he or she participates in a government/exchange student program, such as SACM.
3. The student is currently covered by an insurance plan from their home country. This plan must meet or exceed the benefits offered by issued LowerMark plan and be valid in the United States.

Please note:

- Emergency-only and/or travel plans will not be accepted for the purposes of waiving out of the LowerMark coverage.
- Also note, plans offered by the following companies will not be accepted as a valid waiver in any circumstance:
  - GBG, HCC, IMG, ISI, ISO, ISP, PGH, PSI
  - This is only a partial list of plans that are not acceptable waiver plans.

Students are welcome to start submitting their requests as soon as they have them.

### [When is the deadline to submit a waiver?](#)

The deadline to waive the LowerMark insurance will be communicated to you via email from [health@thechicagoschool.edu](mailto:health@thechicagoschool.edu) each semester. Typically, it is the same date as the drop/add deadline of the semester, available on the [Registrar's Academic Calendar](#). Waiver information is also available on [The Chicago School health insurance page](#).

### [What happens if I don't submit a waiver by the deadline? Are late waivers accepted?](#)

If you do not submit a request by the deadline, you will be enrolled and charged for LowerMark insurance. You are eligible to submit a waiver during the next semester's enrollment period. **LATE WAIVER REQUESTS WILL NOT BE ACCEPTED.**

### [Do waivers roll over to the next academic year?](#)

Waivers are approved for the current academic year, unless LowerMark approves your waiver for a shorter period of time. Waivers do not automatically roll over to the next academic year. If you had an

approved waiver during a prior year, you must submit and have approved a new waiver by the fall deadline of the new academic year, if you wish to continue waiving the LowerMark health insurance.

However, you do not need to submit a new waiver each semester of the same academic year. For example, if you have an approved waiver from the fall semester for the 2023-2024 academic year, you do not need to submit a new waiver for the spring 2024 or summer 2024 semesters.