



Northwestern College requires all international students to enroll in a student health insurance plan (SHIP). This plan provides financial protection to students in case of unexpected medical emergencies while studying in the United States. Coverage will be provided for 12 months with payments being made each semester (fall and spring). Students who graduate or transfer after the fall semester will not have to pay the insurance premium for the spring semester, and insurance benefits will lapse in January.

Cost and Period of Coverage

Fall: August through December: \$ 899.70	Spring: January through July: \$ 1,259.58
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Summary of Benefits of the Insurance Plan*

Policy Maximum (per policy term)	\$500,000
Deductible	\$400
Out of Pocket Maximum (In-network only)	\$5,000
Intercollegiate Athletics	\$20,000 in sports injury coverage

*A more detailed list of benefits provided by the SHIP can be found in the Brochure attachment. (Northwestern College international students will be enrolled in the 80/60 Pioneer Basic Plan).

All international students will automatically be enrolled in the SHIP unless proof of comparable coverage is provided. **To waive coverage, an individual must provide detailed insurance information to the athletic training staff.** The deadline to submit a waiver request is **June 30th**.

DEPARTMENT OF ATHLETICS AND BRIDGE CENTER

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