



Northwestern College requires all international students to enroll in a student health insurance plan (SHIP). To waive coverage, you must provide the athletic training staff with proof of insurance coverage which is equal, or greater than, the coverage the SHIP provides.

Here is a list of minimum requirements your insurance plan must have to be eligible for the waiver process:

1. \$20,000 of intercollegiate athletics medical coverage.
2. Coverage for mental and nervous disorders including coverage for substance abuse.
3. Coverage for prescription medications.
4. Coverage for emergency room, hospital, urgent care, and physician visits.
5. Coverage for emergency medical evacuation and repatriation.
6. 80% Coinsurance for in-network providers, and 60% for out-of-network providers.

To apply for a waiver, send the front and back of your insurance card, along with an explanation of coverage details directly from the insurance company to **Seth Wolles** at **[seth.wolles@nwcsiowa.edu](mailto:seth.wolles@nwcsiowa.edu)**.

Northwestern College reserves the right to accept or deny all waiver requests.

DEPARTMENT OF ATHLETICS AND BRIDGE CENTER

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