

International Student Health Insurance

Here are some frequently asked questions about the insurance requirement:

What are the rules?

The Tennessee Board of Regents is the state government agency that makes the rules that State Colleges and Universities must follow. Called “TBR”, The Tennessee Board of Regents **REQUIRES** that **F- and J- visa students purchase insurance for EACH semester that the student is enrolled for classes.** <http://www.tbr.state.tn.us/>.

When do I need the insurance?

Proof of school insurance is required **BEFORE** enrollment can be allowed. This means that **you must bring proof of adequate insurance to your registration appointment** or be prepared to enroll in and pay for the TBR insurance at that time.

What does this insurance cover?

TBR official health insurance has **partial coverage** for most of the incidents described below:

- both inpatient and outpatient coverage for emergency health care, including ambulance, emergency room and laboratory & X-ray coverage, within limits described by the policy.
- both mental AND physical health coverage, for illness and injury beginning during the insurance coverage, within limits described by the policy.
- both medical evacuation AND repatriation coverage.
- while not an illness, pregnancy that begins while the student is insured is covered under the details and limits described by the policy.

Remember that this is emergency illness/accident coverage, and it does **NOT** cover eyeglasses, checkups, immunizations or regular dentistry.

WHY!? My insurance is better and cheaper!

YES, your insurance may be cheaper, and it may cover some things that the school insurance does not; **HOWEVER:**

- International student insurance must have a provision that pays for your plane ticket home if you drop out of school due to illness or injury, or if you die. This kind of coverage is called “**medical evacuation & repatriation**”, and is **REQUIRED** if you will be a student at Austin Peay State University. This is not a common benefit of other kinds of health insurance.
- International student insurance **must cover from the first day of classes until the last day of exams**; and the entire semester of **coverage must be proven** before registration. Outside insurance usually does not have terms that match the school calendar.
- If Austin Peay State University is investigated by the TBR, and any student is found to be un-insured at that time, the University would **suffer severe penalties**. Students may cancel outside insurance after purchase, which would leave them un-insured for part of the semester.