Health Insurance and Health Services Information
Wake Forest University

TO: LL.M. Students

FROM: Fiona McCormick
Director of International Programs

RE: 2013-14 Health Insurance and Health Services

DATE: March 13, 2013

All Wake Forest students are required to have health insurance coverage. You must either provide proof that you have adequate coverage that meets our criteria from another health insurance provider OR enroll in WFU’s Student Blue Health Insurance.

Using a non-WFU health insurance plan:

Wake Forest University will waive the WFU Student Blue Health Insurance requirement for students who have adequate health insurance that meets the following requirements:

1) Have a lifetime maximum benefit of at least $1,000,000. Plans with per incident, per illness or maximums that are less than the lifetime maximum are not acceptable

2) Provide access to health care providers in the Winston-Salem, NC, area for emergency and non-emergency conditions, including mental health care. If you have an HMO and Winston-Salem, NC is out-of-network, your coverage doesn’t meet our criteria. If your HMO offers guest privileges, you must contact your insurer to receive guest privileges and do so prior to waiving coverage

3) Provide prescription drug benefits

4) Remain in effect while enrolled at WFU

5) Be provided by a company licensed to do business in the U.S. with (a) a U.S. claim payment office, (b) a U.S. telephone number, and (c) plan literature available in English.

International students with F or J visas will not have the option to waive from the Student Blue Insurance unless they are covered by a plan that meets the above requirements and is reviewed and approved by the University. Therefore, you must email your policy to Caitlin Burchette, the Senior Benefits Administrator, at studentinsurance@wfu.edu to receive approval to waive out of WFU’s Student Blue Health Insurance coverage as soon as possible. If you are considering purchasing insurance in lieu of Student Blue, please
contact the Student Insurance Program in advance to ensure the plan is acceptable. **You will be automatically enrolled in the Student Blue insurance plan offered by WFU if you do not complete a waiver by August 19, 2013.** For more information, please go to [http://sip.studentlife.wfu.edu/international/](http://sip.studentlife.wfu.edu/international/).

**Enrolling in WFU’s Student Blue Health Insurance:**

If you do not have sufficient health insurance coverage or do not plan to purchase your own insurance, you can enroll in WFU’s Student Blue health insurance beginning June 1, 2013 at [https://dev-studentblue.com/wake/](https://dev-studentblue.com/wake/). You will automatically be enrolled in the program on August 19, 2013. Failure to enroll online will delay your coverage activation and receipt of ID cards until after the August 19 deadline. Wake Forest offers student health insurance at a reasonable cost. The annual premium for a single student for the 2012-13 academic year is between $1,524 to $3,158. Plan rates for the 2013-14 year will be published in April. To learn more about the University’s health insurance requirements, go to [http://www.wfu.edu/sip](http://www.wfu.edu/sip).

The spouse, domestic partner, and/or dependent children of a Wake Forest University student enrolled in the student insurance program may enroll in Student Blue for the same periods of coverage as the student enrollee by the August 19 deadline. This insurance will be purchased directly from Blue Cross and Blue Shield of North Carolina.

**Student Health Services**

WFU Student Health Services (SHS) provides a wide range of services to WFU students. As an LL.M. student, you are eligible to go to SHS for all of your medical needs. For information about SHS, go to [http://www.wfu.edu/shs/](http://www.wfu.edu/shs/).

**Required Immunizations**

All LL.M. students are to submit a Health Service Health Information Summary form, which must be filed and approved by the University physician prior to your enrollment. A copy of this health form is enclosed. You can also find the form at [http://shs.wfu.edu/files/2013/03/2013-FINAL-HIFF-Student-Health-Info-Immuno-Form-2013-v6.pdf](http://shs.wfu.edu/files/2013/03/2013-FINAL-HIFF-Student-Health-Info-Immuno-Form-2013-v6.pdf). Be sure to submit it to SHS as soon as possible. The deadline is July 1, 2013.