

International Student-Athlete Insurance Reference Page

Lawrence University Athletic Training • 711 E. Boldt Way SPC 16 • Appleton, WI 54911 • Phone: 920-832-6762 • Fax: 920-832-7349

International student-athletes, below you will find some common questions asked about insurance for participation in athletics. If the answer to your question is not found below, please contact the Head Athletic Trainer, Jami Rogers with your question(s) (jami.l.rogers@lawrence.edu or 920-832-6762).

The following is a note from the International Student Services office:

Lawrence University requires ALL international students to have sickness and accident insurance. The cost of health care, especially hospitalization, is very expensive in the United States. Even a short illness can have a high cost associated with it, therefore all international students must have health insurance to protect themselves from the effects of those costs.

Each international student at Lawrence University is automatically enrolled in Accident and Sickness Insurance plan administered by Student Assurance Services, Inc. and billed for the cost unless the insurance waiver is submitted. However, this insurance does NOT cover injuries associated with intercollegiate athletics. Please read on to learn about your options for insurance while participating in intercollegiate athletics.

What are the health insurance requirements to participate in athletics?

All Lawrence University student-athletes must provide evidence of an insurance policy that has a limit of at least \$90,000 and also cover athletically-related injuries.

If you have questions regarding the terms of your coverage, you should contact your insurer immediately. Please be sure to note if there are any exclusions in your policy regarding athletically-related injuries or regional coverage. If your insurance does not meet these requirements, Lawrence University will review the individual circumstances.

Will the insurance offered through the school cover my athletic participation?

NO, the Student Assurance Accident and Sickness policy offered through Lawrence University **does not cover athletically related injuries** so therefore it is not a valid form of insurance for participation.

How do I know if a plan does not cover athletically related injuries?

The exclusions are located in the plan documents. Please read the list of exclusions for that policy and make sure read them thoroughly noting any sport type activity exclusions. Some policies exclude only extreme sports (sky diving, SCUBA, etc.) while others may exclude semi-pro or pro sports, and others exclude intercollegiate athletics specifically. The list of exclusions should be available prior to you purchasing the insurance, if not, please call the insurance company to obtain the exclusions.

What are my options for appropriate insurance?

Option 1: Obtain health insurance from your home country that meets the requirements for athletics and covers you for the duration of your stay here in the USA. Don't forget, you must waive the Student Accident and Sickness Plan if you choose this option.

Option 2: Enroll in a USA based study abroad health insurance program that covers you with intercollegiate athletic participation and for your stay here in the USA. You choose the duration of the policy for most policies. Don't forget, you must waive the Student Accident and Sickness Plan if you choose this option. The following study-abroad plans cover athletic injuries:

[HTH Travel Insurance: GeoBlue Navigator Health Plan](#)

[HCC Insurance StudentSecure: Budget and Select Plans ONLY](#)

[Gouda Reseforsakring](#)--For students who are in receipt of a grant for studies from the Swedish National Board of Student Aid (CSN) for studies at an educational institute abroad. The insurance is also available for students who are not in receipt of grant for studies from CSN, but who have been accepted to an educational institute abroad that would entitle grant for studies abroad from CSN.

Option 3: Enroll in the SAS Accident and Sickness Insurance Plan through Lawrence University and purchase a secondary short term policy for the duration of your sport season. There are a few companies that have short term policies that cover athletic injuries. Dates should be, at a minimum, the duration of the season.

[WPS Instant Protection Plan](#)

[United Health Care Short-Term Plan](#)

I do not want to automatically be enrolled in the LU Student Accident and Sickness Insurance Plan, what do I do?

As an international student you are required to have insurance for the duration of your stay. If you have qualifying insurance, please complete the waiver found here:

<https://www.lawrence.edu/students/resources/international/current/insurance>

This waiver must be completed annually by August 1st.

The following are some known insurance plans that DO NOT cover athletically related injuries, therefore, are not valid for intercollegiate athletic participation.

Lawrence University Student Assurance Services: Blanket Student Accident & Sickness Plan
HCC Insurance Company: Short Term Medical, Atlas Travel, and StudentSecure Smart plans
Assurant Health: Short Term Health Insurance

<http://www.lawrence.edu/athletics/training/faq#insurance>