## ACU International Student Health Insurance Policy

Health insurance in the U.S. is very important. Medical costs can accumulate quickly with even a minor medical procedure or office visit.

To help protect our students from these costs, **ACU requires all international students and exchange visitors to purchase the ACU group policy through GeoBlue**, which meets the U.S. Department of State guidelines. The university will enroll each incoming student in this policy. Here is the current policy information:

Insurance Carrier: GeoBlue

Insurance company phone: 1-844-268-2686

Student online access: download the GeoBlue app, or <a href="www.geobluestudents.com">www.geobluestudents.com</a>

Email customer service: customerservice@geo-blue.com

You are welcome to have another insurance policy in addition to the ACU policy. However, even with outside insurance, you must still purchase a GeoBlue policy with the ACU group.

Insurance charges are automatically placed on the student's ACU account each semester.

Students are charged the premiums for **5 months in the Fall** semester (August - December), and **7 months in the Spring** semester (January - July). Coverage is continued during the summer months for continuing students who were enrolled full-time in the previous spring semester.

Your insurance charges are included on your I-20 and DS-2019 cost information.

Other important points:

- Preventative Dental and vision checks are <u>not</u> covered by this policy. **Be sure to visit** your dentist and optometrist before coming to the U.S.!
- Some medications that are sold over the counter in your country will require a doctor visit and prescription in the U.S. This means you will have to get this from a doctor.
- Pre-existing conditions are covered at a small amount until you've been covered for one year. If you currently have a medical condition of any kind, we recommend you bring some extra medication with you and plan to pay the expenses for your condition for your first year in the U.S.
- J-2 dependents are required to have health insurance coverage by the Department of State while in the U.S.

Again, please note that all international students and exchange visitors are required to purchase the GeoBlue group policy. This coverage cannot be waived.