

Rules for Student Insurance for International Students

1. Students in an F status are required to have the NIU student insurance.
2. Students in a J status are required to have the NIU student insurance unless they have another comparable policy from their sponsor that meets the insurance requirements set by the US Dept of State.
3. Students in an F status with comparable coverage from their home government can waive the insurance.
4. Students with an F or J status, who are dependents of H visa, Lawful Permanent Resident or other working visas, and who have comparable coverage, can waive the insurance.
5. Students with an H status can cancel the NIU insurance if they have other comparable coverage.

Students are assessed the insurance fee if they enroll in at least 1 credit hour with NIU. The credit hour can be on campus or off campus.

If the student wants to purchase insurance in their home country and cancel the NIU insurance plan, they must have prior approval to do this.

If the student wants to cancel the insurance during the waiver period, they must contact either the International office or the Student Insurance office and provide proof of other comparable coverage. They can then sign a paper waiver form.

If the student wants to cancel the insurance after the waiver period has ended, they must file an appeal.

International students must waive the insurance each semester they attend NIU, so that their insurance information can be reviewed and approved as up-to-date.