

Duke Student Health Insurance Plan (SMIP)

*****IMPORTANT MEDICAL INSURANCE INFORMATION****

Show to your parents/guardian

All students are required to maintain adequate medical health insurance during their enrollment at Duke University.

- A charge will appear on the tuition bill/bursar's account
- All international students holding a F1 or J1 visa, the enrollment is mandatory
- If the insurance is not waived by the date specified, enrollment will be automatic
- Open enrollment begins on June 7, 2011 through September 15, 2011
- All waivers are reviewed by the Student Health Insurance Manager
- Waived insurances must participate with Duke University Health System and physicians (Private Diagnostic Clinics) known as Duke Medicine
- If the waiver does meet the waiver criteria, the student will be enrolled in the plan

CAN I WAIVE? Student might waive if:

- The Claims administrator is based in the United States and has a US telephone number and address for submission of claims
- The plan provides both emergency and non-emergency health care and mental health benefits in the Durham area benefits in the Durham, N.C. area
- Out of state Medicaid and state Children's Health Insurance Plans do not cover non-emergency care in Durham
- The plan has participating hospitals, physicians, pharmacies, and mental health providers in the Durham, NC area to include Duke Medicine
- The plan provides inpatient and outpatient mental health care (with at least 30 visits per year) and chemical dependency benefits are comparable to the coverage provided by the Duke SMIP
- The plan provides coverage for prescription medication
- The lifetime benefit is at least \$500,000 or more