HEALTH/INSURANCE/SAFETY

UT health insurance
Health Insurance is essential and required by U.S. law. Every year we have at least one student who is saved from financial ruin by having a solid health insurance policy.

Students coming to UT through ISEP are required to purchase ISEP insurance. Please check the ISEP website (www.isep.org/insurance) for more information.

Those on the UT exchange will need to buy the UT health insurance policy - fall semester is $700.00 (approx), spring semester is $980.00 (approx) and full year = $1680.00. If you are currently covered under a policy from your home country, you may request a waiver from the UT insurance. Please bring a copy of your policy to the student health clinic upon arrivals. Waivers before arrival are not possible. If the waiver is denied, students will be required to purchase the UT insurance. To learn more about UT insurance visit http://international.utk.edu/isss/health-insurance-information/students/.

Please note insurance fees for the following year have not been set as of posting of this document (4/22/2016). Changes to the waiver policy can be changed at anytime. The Center for International Education does not control insurance at the University of Tennessee.

Insurance for fall semester begins August 1st and lasts until December 31. Insurance for spring semester begins on January 1 and ends on July 31. You will pay for the insurance upon arrival at UT by credit card, US check or cash. Insurance is expensive, but that does not mean it covers everything. Please be aware that dental work, for example, is not covered under the UT policy. Insurance is somewhat complicated, so we encourage you to attend the Insurance session at Orientation upon arrival.

The good news is that students can use the on-campus Student Health Service for routine medical needs, usually for free. You are also covered for repatriation and evacuation. Again, at Orientation you will learn what you need to know about insurance and medical services.

You will need to report your immunization history on the forms located on the Student Health Services website: http://studenthealth.utk.edu/immun_index.php (scroll down to access the forms). You will be required to SEND information before arrive to be allowed access to on campus housing.