

ACU 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 ACU health insurance**, which meets the U.S. Department of State guidelines. Here is the current policy information:

2016-17 Insurance Carrier: GeoBlue

Insurance company phone: 1-844-268-2686

Student online access: download the GeoBlue app, or www.geobluestudents.com

Email customer service: customerservice@geo-blue.com

Email to file claims: claims@geo-blue.com

U.S. Emergency phone number (fire, medical, police): 911

[Click here to see the policy details.](#)

You are welcome to have another insurance policy if you would like. For example, you may purchase a policy that covers an area that ACU's insurance does not. However, **even with outside insurance, you must still purchase a separate policy through ACU.**

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 not 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.
- The policy requires a one year waiting period before it will pay for treatment of any condition/illness/injury (or related medication) that existed before the policy began. So if you currently have a medical condition of any kind, we recommend you see your doctor in your home country before you come, bring some extra medication with you, and plan to cover the expenses for your condition for the 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.