

# Health Insurance

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## Voluntary Health Insurance

Student health insurance is an optional benefit for domestic graduate and professional students and can be purchased through the Graduate and Professional Center (<http://www.apu.edu/graduateprofessionalcenter/>) during the open enrollment activity period at the current health insurance fee. It must be renewed in the fall and spring terms in order to provide continuous coverage. Graduate students receive services through a PPO physician in their area. Graduate students need to pay the Health Center Health Fee each semester if they want to be seen in the Student Health Center (<https://www.apu.edu/healthcenter/>). Office visits are free, and if students are referred to specialists, the deductible is waived by the insurance. Graduate students must be enrolled at least part time according to their program of admittance during the session for which they want insurance.

Learn more about coverage, usage, and how to sign up for the insurance or health center coverage. (<http://www.apu.edu/graduateprofessionalcenter/resources/healthinsurance/>) Information regarding health insurance can also be obtained by calling Gallagher Student Health at (800) 406-4517. For more information, contact the Graduate and Professional Center at (626) 815-4570.

## Mandatory Health Insurance

All international students holding an immigration document from Azusa Pacific University (I-20 or DS 2019) are required to purchase APU health insurance during their time of study.<sup>1</sup> APU health insurance meets the state department's requirement for health insurance for international students. The insurance must be purchased at the time of registration twice a year with a total of 12 months of coverage. Students are required to pay the Health Fee each term if they wish to access care at the Student Health Center (learn more about the health center (<http://www.apu.edu/healthcenter/>)). Insurance coverage terminates when a student completes or terminates his/her study.

Upon graduation, if an F-1/J-1 student chooses to apply for and then obtains Optional Practical Training (OPT)/Academic Training, the option to buy health insurance through APU is still available. It is strongly recommended that students continue to purchase APU health insurance.

International students not carrying an Azusa Pacific University immigration document (i.e., R-1 or H-1 status) are not required to purchase APU health insurance but may do so if they meet the credit unit requirement.

Students in the American Language and Culture Institute (<http://www.apu.edu/international/alci/>) (ALCI) purchase health insurance when they register each semester.

<sup>1</sup> This rule does not apply for those studying in a nonstandard-term graduate program (e.g., intensive graduate programs such as D.Min. or Ed.D.). These students are required to purchase appropriate coverage prior to arrival in the U.S. If the individual wishes to purchase the APU international health insurance, it is available only in six-month-minimum increments.