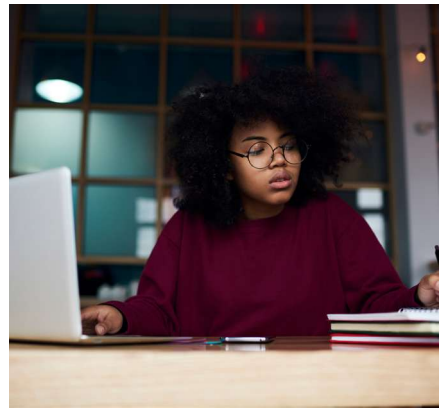


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FREQUENTLY ASKED QUESTIONS



International Students

Q Why Do I Need Insurance in the U.S.?

- A** Coming to the United States for college is an exciting adventure, but healthcare here works differently than in many other countries. In the U.S., healthcare is not a public service. Most people, including students, are required to purchase health insurance to access affordable care.

Unlike national healthcare systems or pay-as-you-go models, U.S. healthcare can be very expensive without insurance. Health insurance helps protect you from high medical costs and gives you access to quality care when you need it.

Q How Does Insurance Work in the U.S.?

- A** Health insurance helps you pay for medical care. Here are a few key terms to understand:
- ▷ Premium: The amount you pay each school year to be enrolled in your health insurance plan.
 - ▷ Deductible: The amount you must pay out-of-pocket for health services before your insurance starts helping cover the costs.
 - ▷ Copay and coinsurance: After meeting your deductible, you may still pay a portion of the cost for services.

Your insurance plan gives you access to a network of doctors, hospitals, and pharmacies. When you visit a provider in-network, your costs are typically lower. Always carry your insurance ID card when you seek care. It helps providers verify your coverage and bill your insurer directly.

Q What Are My Requirements as an International Student at Kansas City University (KCU)?

- A** KCU requires all international students to purchase the KCU-sponsored health insurance. Canadian students cannot use their Canadian Health Service policy.

Q What About Dental and Vision Insurance?

- A** Great question! When you enroll in the medical student health insurance at KCU, you can also enroll in dental and vision coverage. You can only enroll in dental and vision coverage during the fall enrollment period, unless you are a new student starting in the spring semester—in which case you're eligible to enroll at that time. These benefits can also be found at wellfleetstudent.com.

Q How Do I Pay for the Student Health Insurance?

- A** After enrolling yourself at wellfleetstudent.com, you will then provide payment directly on that website.

Q Can I Enroll My Dependents?

- A** Yes! After you enroll yourself, you can also enroll your dependents at wellfleetstudent.com.

Q Where Can I Find More Information About KCU's Sponsored Health Insurance Plan?

- A** Additional information can be found on KCU's internal website <https://www.kansascity.edu/student-experience/student-health-and-wellness/student-insurance> or Wellfleet's website <https://www.studentinsurance.com/Client/2322>.