



Policy Number and Title: SL.2.11 Medical Insurance for non-Lithuanian Students

Division	Student Life
Policy Section:	SL.2 (University Community Policies)
Applicable to:	Non-Lithuanian students
Effective:	President's Cabinet (February 23, 2011)
Most Recent Revision:	President's Cabinet (December 7, 2022)
Contact:	DF Front Desk Manager, Migration Affairs Coordinator, Student Financial Services Coordinator, Accountant

Statement of Policy

There are various insurance schemes for non-Lithuanian students (both non-EU and EU) The policy seeks to outline the requirements, responsibilities of parties involved, as well as establish essential procedures.

Rationale

To ensure proper medical insurance coverage and to comply with the requirements of the Migration Department of the Republic of Lithuania as appropriate. The purpose of the health insurance requirement is to ensure that students have adequate coverage and to avoid the accumulation of unexpected medical bills that could cause an interruption of one's education. There are different requirements in terms of medical health insurance for non-Lithuanian students.

Details

1. *All EU students*
 - 1.1. Prior to coming to LCC need to obtain the European Health Insurance Card (EHIC) which is issued free of charge in their home country and allows them to receive emergency medical treatment in another member state for free or at a reduced cost. This medical insurance plan only covers healthcare which is normally covered by a statutory health care system in the country visited.
 - 1.2. After receiving a EU TRP card, EU students are insured by the National Health Insurance Fund (NHIF) and must register with a family doctor at the clinic of their choice.
2. *All non-EU students who are employed in Lithuania*
 - 2.1. Students are insured by the National Health Insurance Fund and must register with a family doctor at the clinic of their choice.
 - 2.2. If employment is terminated, it is student's own responsibility that they get travel (emergency) insurance to comply with the requirements set by the Lithuanian government for foreign citizens with the temporary residence permit. If a student fails to obtain or maintain health insurance, all medical and other costs will be covered by the student.
3. *Returning non-EU students who are not employed in Lithuania*
 - 3.1. Students must obtain insurance on their own and ensure that it meets the requirements set by the Lithuanian government for foreign citizens with the temporary residence permit. The Migration Coordinator consults students on the validity dates, requirements, and provides information on partner companies that offer insurance for migration purposes. The validity of the insurance must be equal to the validity of the migration document (visa, TRP). Insurance may not be cancelled while visa or TRP is valid. If a student fails to obtain or maintain health insurance, all medical and other costs will be covered by the student. Students may not purchase different insurance policies for migration purposes from outside of Lithuania as it makes reimbursement procedure very challenging.
 - 3.2. Students with travel insurance suffering from chronic conditions are encouraged to either obtain additional insurance or be prepared to cover expenses out-of-pocket as the above-mentioned insurance policies only cover emergency health care.
 - 3.3. Study abroad students have an ISIC premium plan, insurance from their home US university's (if it complies with the Lithuanian Migration regulations), or insurance purchased by LCC.

4. ***Insurance for new non-EU students, MES students on scholarship, EU students who are unable to get EHIC in their home country***
 - 4.1. Insurance is ordered and purchased by LCC and complies with the requirements set by the Lithuanian government for foreign citizens with the temporary residence permit. Health insurance allows to receive emergency medical treatment.
 - 4.2. It is the students' responsibility to reimburse LCC for the full amount paid for their insurance in accordance with SFS guidelines.
 - 4.3. Students with travel insurance suffering from chronic conditions are encouraged to either obtain additional insurance or be prepared to cover expenses out-of-pocket as the above-mentioned insurance policies only cover emergency health care.
 - 4.4. Migration Coordinator is responsible for: ordering health insurance policies, submitting the invoice to SFS and Business office, distribution of health insurance policies to incoming freshmen, canceling insurance policies when needed
 - 4.5. Student Financial Services Coordinator is responsible for charging student account for purchased health insurance policy based on the provided invoice, updating or removing charges from student accounts when needed based on the invoice provided, informing students about payment deadlines, tracking students' payments
 - 4.6. Accountant is responsible for paying the invoice received from health insurance provider in a timely manner.
5. ***Insurance Cancellation Procedures***
 - 5.1. In cases when student enrollment is terminated permanently or temporarily (withdrawal, dismissal, suspension, academic leave) – the Migration Coordinator cancels the insurance after getting a signed form from Registrar's Office.
 - 5.2. Full reimbursement for the cancelled policy is available when the policy is cancelled one week prior to the policy's start date. A partial reimbursement is individually calculated based on the date of the policy cancelation.