



HEALTH INSURANCE REQUIREMENTS

All international students (F-1 visa) on non-immigrant visas living in the U.S. must show a comprehensive health insurance plan. The plan must have certain basic coverage features that meet standards required by the United States Department of State regulations, (effective 05/15/2015).

- Medical Benefits of at least \$100,000 per accident or illness.
- Repatriation of remains in the amount of \$25,000.
- Medical Evacuation in amount of \$50,000.
- Deductible not to exceed \$500 per accident or illness
- May require a waiting period for pre-existing conditions which is reasonable as determined by current industry standards.
- May include provisions for co-insurance under the terms of which the employee may be required to pay up to 25 percent of the covered benefits per accident and the covered benefits per illness.
- Shall not unreasonably exclude coverage for perils inherent to the activities of the exchange programs in which the student participates.
- Must be underwritten by an insurance corporation having an A.M. Best Rating of “A-“ or above, or a Standard and Poor’s Claims-paying Ability of “A” or above, and Insurance solvency International LTD (ISI) rating of “A” or above or Weiss Research Inc. rating of “B” or above.
- All international students must ensure all accompanying spouse and dependent(s), must be covered by a comprehensive health insurance plan.

If students have their own policy from their home country or another policy in the U.S. that meets the required health insurance amounts, they need to provide the documentation during registration.