

## Comparable Coverage for International Students

Insurance Coverage for International Students must meet the following requirements per Board of Governors Regulation 6C-6.009.

If you are an international student NOT purchasing the group policy offered by University Health Services (**UHS**), have your insurer verify the following levels of coverage **PRIOR** to providing payment for the policy and filling out the waiver of comparable coverage. FSU and UHS are not responsible for loss of premiums for non-compliant insurance policies or loss of academic privileges due to inaccurately completed waivers.

- (a) Coverage Period: Dates of insurance coverage must include the full year, including annual breaks (including summer), regardless of the student's terms of enrollment. The policy must provide continuous coverage for the entire period the insured is enrolled as an eligible student. Payment of benefits must be renewable.
- (b) Basic Benefits: Room, board, hospital services, physician fees, surgeon fees, ambulance, outpatient services, and outpatient customary fees must be payable at 80% or more of the usual, customary, reasonable charge per accident or illness, after deductible is met, for in-network, and 70% or more of the usual, customary, and reasonable charges for out-of-network providers per accident or illness.
- (c) Inpatient Mental Health Care: Must be payable at 80% in-network or 60% out-of-network of the usual and customary fees with a minimum 30-day cap per benefit period.
- (d) Outpatient Mental Health Care: Must be payable at 80% in-network or 60% out-of-network of the usual and customary fees for a minimum of 30 (preferably 40) sessions per year.
- (e) Maternity Benefits: Must be treated as any other temporary medical condition and paid at no less than 80% of usual and customary fees in-network or 60% out-of-network.
- (f) Inpatient/Outpatient Prescription Medication: Must include coverage of \$1,000 or more.
- (g) Repatriation: \$10,000 (coverage to return the student's remains to his/her native country).
- (h) Medical Evacuation: \$25,000 (to permit the patient to be transported to his/her home country and to be accompanied by a provider or escort, if directed by the physician in charge).
- (i) Exclusion for Pre-Existing Conditions: First six months of policy period, **at most**.
- (j) Deductible: Maximum of \$50 per occurrence if treatment or services are rendered at UHS; maximum of \$100 per occurrence if treatment or services are rendered at an off-campus ambulatory care or hospital emergency department facility.
- (k) Minimum coverage: \$200,000 for covered injuries/illnesses per accident or illness, per policy year.
- (l) Insurance Carrier must have an "A" rating or above per Part 62.14(c)(1) of Section 22 of the Code of Federal Regulations.
- (m) Policy must not unreasonably exclude coverage for perils inherent to the student's program of study.
- (n) Claims must be paid in U.S. dollars payable on a U.S. financial institution.
- (o) Policy provisions must be available from the insurer in English.