

Health Insurance Requirements for International Students at Florida State University

1. Who must be covered?
 - a. Students studying at FSU on a J visa and their accompanying dependents.
 - b. Students studying at FSU on an F visa.
 - c. All other students, for health insurance compliance purposes, are considered to be domestic students.
2. To meet FSU Board of Trustee requirements for health insurance your insurance policy must provide the following:
 - a. Coverage for the entire academic year, including annual breaks, regardless of your terms of enrollment. The policy must provide continuous coverage for the entire period you are enrolled as an eligible student. Payment of benefits must be renewable.
 - i. For the fall term dates of coverage must be at least August 15 through December 31.
 - ii. For the spring term dates of coverage must be at least January 1 through August 14.
 - iii. For the summer term, even if you will not be attending classes during summer session, dates of coverage must be at least May 10 through August 14.
 - b. Your plan must provide basic benefits: room, board, hospital services, physician fees, surgeon fees, ambulance, outpatient services, and outpatient customary fees paid at 80% or more of usual, customary, reasonable (UCR) charges per accident or illness, after deductible is met, for in-network, and 70% or more of UCR charges for out-of-network providers per accident or illness.
 - c. Your plan MUST provide mental health care for in-patient mental health care paid at 80% in-network or 60% out-of-network of the UCR fees with a minimum 30-day cap per benefit period AND outpatient mental health care paid at 80% in-network or 60% out-of-network of the UCR fees for a minimum of 30 (preferably 40) sessions per year.
 - d. Your plan must provide maternity benefits treated as any other temporary medical condition and paid at no less than 80% of UCR fees in-network or 60% out-of-network.
 - e. Your plan must provide in-patient/out-patient prescription medication coverage of \$1,000 or more.
 - f. Your plan must provide at least \$25,000 to cover return of your remains to your native country should you die in the United States.
 - g. Your plan must provide at least \$50,000 for medical evacuation to permit you to be transported to your home country and to be accompanied by a provider or escort, if directed by the physician in charge.
 - h. Your plan cannot have a deductible of more than \$50 per occurrence if treatment or services are rendered at the FSU Wellness Center and no more

than \$100 per occurrence if treatment or services are rendered at an off-campus ambulatory care or hospital emergency department facility.

- i. Your plan must provide at least \$200,000 for covered illnesses/injuries per illness or accident per policy year.
 - j. Your plan cannot exclude coverage of pre-existing conditions for more than the first six months of the policy period.
 - k. Your insurance carrier must have an “A” rating or above per Federal Regulations.
 - l. Claims must be paid in US dollars payable on a US financial institution. Your carrier must have a US claims mailing address.
 - m. Your policy provisions must be available from the insurer in English.
 - n. Your policy cannot unreasonably exclude coverage for perils inherent in your program of study. That means that if your studies involve, for example, working with chemicals, your policy cannot exclude coverage for injury due to exposure to chemicals in the laboratory. If your program of study requires scuba diving for oceanographic studies, scuba diving cannot be excluded from coverage. If you will be working with laboratory animals, your coverage cannot exclude coverage for exposure to the laboratory animals.
3. The student health insurance available through Florida State University will meet all the requirements outlined in paragraph 2 above.
4. If you will NOT be purchasing the student health insurance available through Florida State University:
- a. Verify with your prospective insurance company that the coverage you want to purchase will meet all of the requirements listed in paragraph 2 above BEFORE you make any payment for the policy. Understand that there is more to insurance than the premium price. Look at the benefits the plan will provide.
 - b. Complete the waiver. You will have to answer questions and provide information about the policy you have purchased.
 - i. Your policy must cover you for the entire time you will be a student at FSU including holiday and summer breaks, even if you will be going to your home country for the breaks.
 - ii. Your insurance must begin and end according to the dates shown in paragraph 2.a. above.
 - iii. FSU, University Health Services and the Health and Wellness Center are not responsible for loss of premiums for non-compliant insurance policies or loss of academic privileges due to inaccurately completed waivers.
 - c. If the insurance you will be using is dependent coverage from your spouse’s employer-paid plan, you may not have the coverage required for medical evacuation or repatriation of your remains as outlined in paragraphs 2. f and 2.g above.
 - i. That coverage can be purchased directly from United HealthCare Student Resources at their web site: www.uhcsr.com/fsu.
 - 1. The coverage expires every August 14.
 - 2. The premium is the same regardless of the date of purchase during the year.

3. Dependent children also on J visas must also have this coverage.
 - ii. When you have purchased the evacuation and repatriation coverage, send an e-mail with confirmation of the purchase to healthcompliance@fsu.edu. That e-mail will be used to clear your insurance waiver.