



THE FLORIDA STATE UNIVERSITY
UNIVERSITY HEALTH SERVICES
HEALTH & WELLNESS CENTER

Health Insurance Requirements for International Students at Florida State University

Requirement to Show Proof:

Graduate and undergraduate domestic students enrolling full-time (undergraduates taking at least 12 hours and grads taking at least 9 hours, or anyone taking 6 hours in summer) and all international students regardless of the number of credit hours they are taking must show proof of health insurance before they can register for classes. This is an annual (once yearly) requirement.

International students are those students studying at FSU on a J or F visa.

1. Accompanying dependents on a J visa must also be covered by health insurance.
2. International students must either enroll in the school sponsored health insurance plan or waive enrollment in the school sponsored plan by showing proof of other comparable insurance.

Comparable insurance for...

Domestic students will provide the following:

1. Coverage for the entire academic year including the holiday break and summer
2. Mental health coverage
3. Prescription drug coverage
4. Provider network in Tallahassee/Leon County for specialty, diagnostic, emergency and hospital care. NOTE: Should you choose to use a plan that does not have a provider network in the Tallahassee/Leon County area, your student can expect significant out-of-pocket expenses for needed routine, specialty and diagnostic care.

International students will provide the following:

1. Coverage Period: Policies must provide, at a minimum, continuous coverage for the entire period the insured is enrolled as an eligible student, including annual breaks during that period. Payment of benefits must be renewable;
2. Basic Benefits: Room, board, hospital services, physician fees, surgeon fees, ambulance, outpatient services, and outpatient customary fees must be paid at 80% or more of usual, customary, reasonable charge per accident or illness, after deductible is met, for in-network, and 60% or more of usual, customary, and reasonable charge for out-of-network providers per accident or illness;
3. Inpatient Mental Health Care: Must be paid at 80% in-network or 60% out-of-network of the usual and customary fees with a minimum 30-day cap per benefit period;
4. Outpatient Mental Health Care: Must be paid 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;

5. 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;
6. Repatriation: \$25,000 (coverage to return the student's remains to his/her native country);
7. Medical Evacuation: \$50,000 (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);
8. Deductible: Maximum of \$50 per occurrence if treatment or services are rendered at the Student Health Center; maximum of \$100 per occurrence if treatment or services are rendered at an off-campus ambulatory care or hospital emergency department facility;
9. Minimum coverage: \$100,000 for covered injuries/illnesses per accident or illness per policy year;
10. Insurance Carrier must, at a minimum, meet the rating requirements specified in Part 62.14(d) of Title 22 of the Code of Federal Regulations;
11. Policy must not unreasonably exclude coverage for perils inherent to the student's program of study;
12. Claims must be paid in U.S. dollars payable on a U.S. financial institution;
13. Policy provisions must be available from the insurer in English.
14. NOTES for international students:
15. If you will NOT be purchasing the student health insurance available through Florida State University:
 - 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.
 - Complete the waiver. You will have to answer questions and provide information about the policy you have purchased.
 - 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. Your insurance must begin and end according to the dates shown on the Waiver and Coverage dates chart.
 - 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.
16. 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 above.
 - Evacuation/Repatriation coverage may be purchased from UCHSR at their web site: www.uhcsr.com/fsu or from another carrier of your choosing.
 - Dependents on J visas must also have this coverage.
 - When this coverage is purchased, send a copy of the confirmation letter from the insurance carrier to healthcompliance@fsu.edu. Your insurance waiver will then be cleared.