ESL - International Students
Tips for Purchasing Health Insurance

All international students at Slippery Rock University must have medical insurance coverage. Not only is it a requirement to have coverage while studying in the US, it is important to have benefits that work effectively. It is also important to understand that the US does not have universal health care, so health care and costs are the responsibility of each individual person. **IMPORTANT NOTICE:** English as a second language at Slippery Rock University is non-credit bearing. As a result, ESL students are NOT eligible to purchase the university insurance plan. Below we have outlined information to help you purchase a plan.

Does the health insurance company have a United States base/contact?
If the policy is not in English and the customer service number is international, obtaining benefit information and permission for services is very difficult.

Does the policy require students to pay first and then reimburse later?
If so, cost of health services may be too great for a student to pay at the time services are rendered. Reimbursement of expenses may not be issued immediately and in some cases, does not occur until the student returns to his/her home country.

Does the plan require permission from the health insurance company before allowing services to be performed?
If so, it can be very difficult to coordinate this information, especially if there is no US contact. If you would require urgent treatment, it could be delayed until approval is obtained from the insurance company.

Does the plan cover pre-existing conditions?
Verify that your plan will pay health care costs for illness or condition which existed prior to enrolling. If not, expenses incurred for these conditions must be paid by the student.

Are there benefits for mental health?
Although there is a Counseling Center on campus, situations may arise requiring additional needs and services only available from off-campus providers.

Does the plan have ambulance benefits?
Due to language barriers, an ambulance is often called as a student’s medical condition is difficult to determine; or simply because it is the only transportation option. (Cost of ambulance service can be $1000 or more.)

Are F-1 or J-1 visa requirements met?

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<tr>
<th>F-1 Requirements:</th>
<th>J-1 Requirements:</th>
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<tbody>
<tr>
<td>- Minimum of $20,000 for health insurance</td>
<td>- Minimum of $100,000 for health insurance</td>
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<tr>
<td>- Minimum of $5,000 for repatriation</td>
<td>- Minimum of $25,000 for repatriation</td>
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<tr>
<td>- Minimum of $3,000 for medical evacuation</td>
<td>- Minimum of $50,000 for medical evacuation</td>
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<tr>
<td>- Deductible must not exceed $500 per accident/illness</td>
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Insurance Options for Individual Purchase
- Seven Corners [https://www.sevencorners.com/interactiveguide/default.cfm](https://www.sevencorners.com/interactiveguide/default.cfm)

**PLEASE NOTE THAT THE UNIVERSITY DOES NOT SPECIFICALLY ENDORSE ANY OF THE INSURANCE COMPANIES MENTIONED. THESE ARE INTENDED TO BE SUGGESTIONS TO ASSIST YOU WITH FINDING AN INSURANCE PLAN THAT WILL MEET THE REQUIREMENTS LISTED ABOVE DEPENDING ON YOUR LENGTH OF STAY AND STUDENT STATUS.**