

International Students Tips for Purchasing Health Insurance

All F-1 international students at Slippery Rock University are highly encouraged to purchase medical insurance coverage for the duration of study. It is important to have benefits that work effectively and to understand that the US does not have universal health care, so health care and costs are the responsibility of each individual person. By law, J-1 exchange students are required to carry insurance to maintain lawful status.

If you plan to use travel/health insurance from your own country, you should ask the following questions:

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.)

What are the recommendations for F-1 and J-1 visa requirements for insurance minimums?

F-1 Recommendations:

- *Minimum of \$20,000 for health insurance*
- *Minimum of \$5,000 for repatriation*
- *Minimum of \$3,000 for medical evacuation*
- *Deductible must not exceed \$500 per accident/illness*

J-1 Requirements:

- *Minimum of \$100,000 for health insurance*
- *Minimum of \$25,000 for repatriation*
- *Minimum of \$50,000 for medical evacuation*
- *Deductible must not exceed \$500 per accident/illness*

Insurance Options for Individual Purchase

- ISO insurance - <https://www.isoa.org/> (plan purchased most often by SRU international students)

Other insurance options:

- International student insurance - <https://www.internationalstudentinsurance.com/>
- GeoBlue - <https://www.geo-blue.com/>
- ImGlobal - <https://www.imglobal.com/international-student-health-insurance?gclid=CJPSnYCbrNQCFQhXDQodP-kCEg>
- LewerMark Student Insurance - <https://www.lewermark.com/>
- iNext insurance - <https://www.inext.com/>
- Seven Corners <https://www.sevencorners.com/interactiveguide/default.cfm>
- Cultural Insurance Services International <http://www.culturalinsurance.com/students/>
- The Harbour Group, LLC http://www.hginsurance.com/international_overview_13.asp
- International Student Insurance <http://www.internationalstudentinsurance.com/student-health-insurance/>

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 either recommendations or requirements listed above depending on your visa type, length of stay and student status.