

These health plans are examples of the many plans available to international students. Indiana University of Pennsylvania does not support any one policy. Please review each policy. Purchase the policy that supports your needs.

Insurance	Prenatal/Pregnancy	Dental	Eye Coverage	Prescription	Emergency Care
Cultural Insurance Services International (CISI) https://www.culturalinsurance.com/students/coming-to-u.s.asp					-Emergency medical \$100,000
The Harbour Group of Ohio, LLC https://www.hginsurance.com/	Covered if Conception Occurs after coverage is in force Routine Also \$4,000 Newborn Hospital Nursery Care	\$2,500 (Injury Only)		\$20 Generic \$50 All Other \$15 Oral Contraceptives	\$150 Emergency Room Hospital Room and board \$150
International Student Organization (ISO) www.isoa.org	Covered \$7,5 00 max for normal delivery \$12,000 for C section delivery				Emergency room co-pay (waived if admitted) \$350 Hospitalization co-pay \$500
Global Student USA - HTH Worldwide Insurance Services www.hthstudents.com	Preventative Care for Babies/Children: Office Visits/examination Immunizations, Lab work & X-rays	100% of Covered Expenses up to \$500 per Calendar Year maximum (Emergency only)		Insurer waives deductible 100% of actual charge up to an annual maximum of \$5,000. Maximum 90 - day supply	Ambulance services Surgery, anesthesia, radiation therapy, in-hospital doctor visits, diagnostic X-ray and lab work
International Student Insurance https://www.internationalstudentinsurance.com/student-health-insurance/benefits.php	Covered as well as Newborn care, Therapeutic Termination of Pregnancy \$500	Dental treatment due to accident/\$250 per tooth/\$500 Maximum, Dental treatment to alleviate pain/\$100 Maximum		Outpatient Prescription Medication, 50% of actual charge	Local Ambulance per injury/ illness if hospitalized as Inpatient



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IUP POLICY

Health Insurance for International Students (F and J visa)

Indiana University of Pennsylvania requires all J and F visa holders to have the Medical Evacuation and Repatriation Insurance coverage sponsored by the university. IUP will provide students who are F and J visa holders with medical evacuation and repatriation insurance, billing each student for the insurance premium at the beginning of each academic semester. No waivers are permitted.

As defined by federal regulations, students who possess J visas also must carry a minimum level of health insurance coverage for themselves and any spouse and any dependent child/children. Students may select any health insurance policy that is in compliance with the following federal requirements. Each semester of enrollment, students on a J visa must provide proof of insurance with at least \$100,000 major medical coverage, per accident or illness. The deductible may not exceed \$500 per accident or illness. Insurance plans must be purchased from a company that is licensed to sell insurance in the United States.

Students on a J visa must maintain valid medical insurance for the entire period of enrollment at IUP. If, at any time, the university becomes aware that the student is not covered by an insurance plan that is in compliance with the federal regulations, the student will be contacted by the Office of International Education and his or her immigration status will be in jeopardy.

Students who have commercial health insurance may also be required to pay the university health and wellness fee and any related health charges when seeking care on campus.

Choosing Your Health Insurance Plan

- Know what services are available at Student Health Center
- Do not base your decision solely on the cost of the insurance policy
- A deductible of \$250 or less is best
- If you have dependents, purchase an insurance policy for them immediately
- Be sure that the policy meets U.S. minimum coverage requirements for J visas

United States Federal Guidelines: Insurance Requirements for J-Visa Visitors

- a) **Minimum Coverage** – Insurance shall cover: (1) medical benefits of at least \$100,000 per person per accident or illness; (2) repatriation of remains in the amount of \$25,000; and (3) expenses associated with medical evacuation in the amount of \$50,000.
- b) **Additional Terms** – A policy secured to fulfill the insurance requirements shall not have a deductible that exceeds \$500 per accident or illness, and must meet other standards specified in the regulations.
- c) **Maintenance of Insurance** – Willful failure on your part to maintain the required insurance will result in the termination of your program.