

EDINBORO UNIVERSITY OF PENNSYLVANIA

**MANDATORY HEALTH INSURANCE FOR INTERNATIONAL STUDENTS --
Policy No. A070**

Supersedes Policy (None)

Recommended for Approval By Dr. Naomi Johnson, Vice President for Student Affairs and Student Success

and Dr. Robert C. Weber, Provost and Vice President for Academic Affairs

Approved By Frank G. Pogue, President on June 23, 2003

Review Date: As Required

INTENT

It is the intent of this policy to ensure that advanced-level health and emergency care is available to our international student population while studying in the United States. All students are encouraged to coordinate their non-emergency health care needs with the staff of the Ghering Health and Wellness Center. However, occasions arise when students are in need of laboratory tests and advanced medical care that is beyond the scope of care provided by the University.

POLICY

Edinboro University of Pennsylvania requires that J and F visa holders maintain adequate health insurance. For each semester of enrollment, F students must provide proof of adequate insurance coverage. For each semester of enrollment, J students must provide proof of insurance coverage that meets the established federal requirements. An acceptable student insurance policy should provide at least \$50,000 major medical coverage, \$10,000 for medical evacuation, and \$7,500 for the repatriation of remains. The deductible may not exceed \$500 per accident or illness.

International students must maintain valid medical insurance for the entire period of their enrollment at Edinboro University. As per federal regulations, students who possess J visas must also carry the same level of insurance coverage for all of their dependents. Each semester, students who fail to provide documentation of adequate insurance coverage by the last day to drop a course in their current semester (fall, spring or summer) will have an administrative hold placed on their student records. This hold will not be removed until proof of payment of

insurance is submitted to the Ghering Health and Wellness Center, or it can be verified that the student is enrolled in an insurance program that meets these minimum standards. If at any time the University becomes aware that the student is not covered by an insurance plan that is in compliance with this policy, an administrative hold will be placed on the student's account until adequate insurance coverage is documented.

PROCEDURE

International students who have an insurance policy that meets the minimum requirements must:

1.) Complete an official insurance waiver form (attached) and return it to the Ghering Health Wellness Center by the last day to drop a course for the current semester.

2.) Include a copy of insurance information that proves insurance coverage meets the minimum requirements. Information must meet the following specifications:

- Documents must be in English.
- Documents must show currency information in USD (United States Dollars).
- Documents must specifically name each individual covered by the policy (a copy of insurance card(s) AND a copy of the document describing policy will suffice).
- Documents must show current insurance coverage.
- Documents must show that the policy was purchased from a company that is licensed to sell insurance in the United States, with a toll free number or telephone number in the United States.
- Students who pay monthly may be required to provide proof of current insurance several times throughout the year to prove that coverage is maintained.

International students who do not have an insurance policy that meets minimum requirements must:

Contact the Ghering Health and Wellness Center or the International Student Services Office for information on the University-endorsed insurance plan. Non-insured international students may enroll in the University-endorsed plan or any other insurance plan that meets minimum requirements prior to the course "drop" deadline.