MINIMUM HEALTH INSURANCE REQUIREMENTS FOR STUDENTS WITH F AND J NON-IMMIGRANT STATUS

The following lists the minimum required medical insurance coverage as mandated by the State of Florida Board of Governors regulations (6C-6.009).

**Coverage Period:** The policy must provide, at minimum, continuous coverage for the entire period the insured is enrolled as an eligible student, including annual break during that period. Payment of benefits must be renewable.

1. **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.

2. **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.

3. **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.

4. **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.

5. **Repatriation:** $25,000 (coverage to return the student’s remains to his/her native country).

6. **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).

7. **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.

8. **Minimum Coverage:** $100,000 for covered injuries/illnesses per policy year.

9. **Insurance Carrier:** must at a minimum, meet the rating requirements specified in Part 62.14(c)(1) of Title 22 of the Code of Federal Regulations.

10. **Policy:** must not unreasonably exclude coverage for perils inherent to the student’s program of study.

11. **Claims:** must be paid in U.S. dollars payable on a U.S. financial institution.

12. **Policy provisions:** must be available from the insurer in English.
INSURANCE COMPANIES

Below is a list of insurance companies often used by international students. Proof of insurance must be submitted prior to registration. Documents may not be submitted via email. To upload your documents (either as PDF or JPEG file), please visit http://shs.sdes.ucf.edu/payments/intl/ and click on "Submit Completed Insurance Documents". For more information please visit http://shs.sdes.ucf.edu/.

» United Healthcare Student Resources (UCF Recommended Health Insurance Plan) - gallagherkoster.com/UCF (University sponsored plan)

» International Student Organization (ISO) - https://www.isoa.org/university_of_central_florida
  » Med Plan for UCF
  » Shield for Florida

» Professional Services, Inc. (PSI) - www.psiservice.com/UCF
  » Platinum Plan (2017-202819-1)
  » Gold Plan (2017-202820-1)

» Insubuy - http://www.insubuy.com/study-usa-preferred-500-insurance/
  » Study USA Preferred 500

  » Trail Blazer BASIC
  » Trail Blazer ELITE

» International Student Insurance - www.internationalstudentinsurance.com/
  » Student Secure SELECT
  » Student Secure ELITE

  Repatriation and Medical Evacuation only – no medical insurance provided
  » Visitor USA Membership Plan

Health insurance information may change at any time. It is your responsibility to re-verify that coverage meets the State of Florida minimum requirements.