International Student Health Insurance:
Clarification of Insurance Policy Benefits

To be considered “comparable” and eligible for insurance fee reversal, international student health insurance plan must meet the minimum standards and or values listed below:

- Unlimited yearly benefit
- Deductible Amount less than or equal to $200 USD
- No maximum daily benefit for In-Hospital Room & Board
- Maximum out-of-pocket costs $2,000/benefit year

The plan must offer coverage for the following health services:

- Insurance carrier must have a claims office in USA
- Preventative services provided with no deductible or co-pay
- Outpatient emotional and mental disorders
- Inpatient emotional and mental disorders
- Outpatient alcoholism and substance abuse
- Pregnancy/maternity costs
- Prescription drugs
- X-rays and lab work
- Ambulance charges
- Annual exams covered with NO co-pay
- Immunizations covered with NO co-pay
- Contraceptives covered with NO co-pay
- Doctor’s visits
- Durable medical equipment
- Medical evacuation and repatriation coverage
- Repatriation of deceased remains

According to 22 C.F.R. § 62.14 and the Patient Protection & Affordability Act
updated 8.27.2014