

International Student Health Insurance

Converse University Wellness Center

All international students are required to carry medical health insurance for the full duration of their program at Converse. Converse does not offer student health insurance, so international students are responsible for obtaining their own health insurance.

J1 visa requirements:

- Medical benefits of at least \$100,000 per accident or illness
- Repatriation of remains in the amount of \$25,000
- Expenses associated with the medical evacuation of the exchange visitor to his or her home country in the amount of \$50,000
- A deductible not to exceed \$500 per accident or illness
- A policy underwritten by an insurance carrier with:
 - an A.M. Best rating of “A-” or above
 - a McGraw Hill Financial/Standard & Poor’s Claims paying Ability rating of “A-” or above
 - a Weiss Research, Inc. rating of “B+” or above
 - a Fitch Ratings, Inc. rating of “A-” or above
 - a Moody’s Investor Services rating of “A3” or above

F1 visa requirements:

- Medical benefits of at least \$100,000 per accident or illness
- Repatriation of remains in the amount of \$25,000
- Expenses associated with the medical evacuation of the exchange visitor to his or her home country

International Student Health Insurance Requirements and Recommendations

Required:

- **Make sure your plan has an adequate policy maximum.** All international students are asked to purchase a plan with a policy maximum of at least \$100,000.
- **Make sure to include emergency medical evacuation coverage.** Emergency medical evacuation coverage provides you with transportation services in case you need to be evacuated to the nearest qualified medical facility, not necessarily to your home country. In some cases, the plan will bring you home once stabilized, but be sure to double check with your insurance plan.
- **Include coverage for return of mortal remains/repatriation of remains.** The return or repatriation of remains benefit is designed to cover the costs associated with returning your

body to your home country if you were to pass away. All international students are asked to purchase a plan with a minimum of \$25,000 coverage for this benefit.

Recommended:

- **Choose a plan with a low deductible.** Students are strongly advised to choose a plan with a relatively low deductible (e.g., \$500). Although plans with higher deductibles may be less expensive, students may end up with more out-of-pocket expenses.
- **Remember that basic international student health insurance does not cover vision or dental care.** If you wear replacement glasses or are cavity-prone, you may want to consider adding vision and/or dental coverage—otherwise, you will be required to pay the full cost of these services out-of-pocket.
- **Consider adding mental health coverage.** Students are strongly encouraged to include mental health coverage. Although mental health services are available at Converse, this type of coverage can be helpful in the event that a student requires specialized or more intensive mental health care.
- **Add pre-existing condition coverage if necessary.** If you have a pre-existing condition (e.g., diabetes), you will need to include this type of coverage to avoid a waiting period for these conditions to be covered.
- **Consider including emergency reunion coverage.** Emergency reunion benefits will transport a friend or family member to be by your bedside if you are medically evacuated. The benefit will often cover airfare, accommodation and living expenses.
- **See if travel assistance services are right for you.** Travel assistance services include coverage for emergency prescription replacement, translation assistance, lost document assistance and more. Keep in mind that these benefits are not monetary aids, but offer assistance services when you need them.

What International Student Health Insurance Plans Won't Cover

International student insurance plans are intended to cover new illness or injuries so wellness or preventative care, such as yearly checkups, mostly likely won't be covered. Depending on the plan, pre-existing conditions may be covered after a waiting period of 6 months to 1 year. Also, vision and dental benefits typically are not covered unless these plans are added as options.

Average Insurance Prices in the United States

While it is common knowledge that health insurance inside the U.S. is expensive, the price of international student plans tends to be more budget friendly. Under the age of 25, students can expect to spend between \$30 to \$140 a month, depending on the level purchased, but the prices rise dramatically for older scholars.

International Student Health Insurance Providers

NOTE: Converse does not review the quality of services for any of the following companies; students are responsible for researching their insurance provider and choosing the provider that best fits their needs.

- [GlobalHealth by Foyer Group](#)
- [Cigna](#)
- [Aetna](#)
- [StudentSecure International Student Insurance by HCCMIS](#)
- [IMGlobal](#)
- [Visitors Coverage](#)
- [International Student Insurance by ISO](#)
- [Compass Student Insurance](#)
- [American Visitor Insurance](#)

Links for More Information

- [Top 10 Student Insurance Buying Tips](#)
- [Health Insurance for International Students in USA](#)
- [7 Tips on Getting Medical Insurance for International Students in the USA](#)
- [Top 5 International Student Insurance Buying Myths](#)