



Health Insurance Requirement Guide

This guide is to assist F and J international students with understanding the health insurance requirement and selection of a provider of their choice. Insurance coverage must be for the entire academic year and continue until the completion of your program of study. Evidence of coverage must be provided before students may be registered for classes at Florida Poly.

What is the international student health insurance requirement?

The [Florida Board of Governors \(FL BOG\)](#) policy requires all international students holding F and J status to have health (medical) insurance coverage for illness or accidental injury **prior to registration**. Students must meet the minimum coverage requirements and proof must be submitted via email to International Student Services (ISS) no less than 10 days prior to the [first day](#) and be for the entire academic year. This coverage must continue every year until the completion of the program of study.

What type of evidence (proof) health insurance must be provided?

Acceptable evidence is what is commonly referred to as a **confirmation of coverage or benefits**. The insurance provider normally provides confirmation that coverage was purchased, the effective date coverage begins, and coverage amounts; please see the [health summary of requirements](#) for a simplified breakdown of minimum coverage requirements. Copies of an insurance card or completed insurance application are **not** acceptable forms of evidence.

Can I provide evidence of health insurance after the first day of classes?

No. Evidence of insurance must be provided no less than 10 days prior to the first day of classes. **A class schedule will not be created** until this and all other pre-arrival requirements are completed. If not accomplished prior to the start of classes, students will be required to defer to the next available term.

Does Florida Poly provide health insurance?

No. Florida Poly does not offer health insurance. The university has a [health clinic](#) that offers general medical services and [counseling services](#), but this **does not** substitute for the international student health insurance requirement.

Can ISS, Admissions, or other university personnel help me select an insurance provider?

No. University personnel is not authorized to assist with selecting health insurance, this is the student's responsibility.

If I have dependents residing in the US with me, do they require health insurance coverage?

J students are required to have coverage for their dependents. **F students are not required** to cover their dependents, but it is highly recommended to cover them while they are in the US.

OPTIONAL HEALTH INSURANCE PROVIDERS

The following providers are provided as options and are not an exhaustive list of all international student insurance providers. **Florida Poly does not endorse or have a contract with any providers**, they are solely being provided as resources for health insurance options. Students may conduct additional research and use a provider of their choice, as long as the coverage meets or exceeds the minimum coverage requirements.

- [American Visitor Insurance](#)
- [IMG Global](#)
- [InsuBuy](#)
- [Insurance for Students](#)
- [International Student Insurance \(ISI\)](#)
- [International Student Protection \(ISP\)](#)
- [ISO International Student Insurance](#)
- [Visitors Coverage](#)
- [Visitor's Insurance](#)
- [World Trips](#)
- [WellAway](#)

Florida Board of Governors International Health Insurance Requirement Summary

All students with F or J visa status and the J visa holder's dependents must show proof of health insurance meeting all of the following minimum requirements **PRIOR** to enrolling in courses:

| <i>Benefit</i> | In-Network | Out-of-Network |
|---------------------------------|--|--|
| <i>Coverage Period</i> | Continuous coverage for the entire period the insured is enrolled, including annual breaks during that period. | |
| <i>Basic Benefits</i> | 80% coinsurance | 60% coinsurance |
| <i>Inpatient Mental Health</i> | 80% coinsurance, minimum 30-day cap per benefit period | 60% coinsurance, minimum 30-day cap per benefit period |
| <i>Outpatient Mental Health</i> | 80% coinsurance, minimum 30 sessions per year | 60% coinsurance, minimum 30 sessions per year |
| <i>Maternity</i> | 80% coinsurance | 60% coinsurance |
| <i>Repatriation</i> | \$25,000 (coverage to return the student's remains to his/her native country) | |
| <i>Medical Evacuation</i> | \$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) | |
| <i>Deductible</i> | Maximum \$50 per occurrence at the Student Health Center, maximum \$100 per occurrence off-campus | |
| <i>Minimum Coverage</i> | \$100,000 for covered injuries/illnesses per policy year | |
| <i>Rating</i> | Insurance Carrier must, at a minimum, meet the rating requirements specified in Part 62.14(d) of Title 22 of the Code of Federal Regulations. | |
| <i>Inherent Perils</i> | Policy must not unreasonably exclude coverage for perils inherent to the student's program of study. | |
| <i>Claim Payment</i> | Claims must be paid in U.S. dollars payable on a U.S. financial institution. | |
| <i>Language</i> | Policy provisions must be available from the insurer in English. | |

See the full text of BOG Regulation 6.009 on the [Florida Board of Governors' website](#).