

Florida Board of Governors (BOG) International Student Health Insurance Requirements

[FL Board of Governors Regulation 6.009](#) requires all international students with F and J status to have health (medical) insurance **prior to registration**. F-1 students must submit evidence of coverage to International Student Services (ISS) via [email](#) **before** arriving in the US (*J students must provide evidence to their sponsoring organization for themselves and any dependents, if they will be accompanying them*).

The insurance requirement is met by purchasing a health insurance plan that meets or exceeds the minimum coverage requirements (see [FL BOG Policy 6.009](#) and the health insurance requirements summary on [page 2](#)).

Health Insurance Hold: A hold is placed on F-1 students' accounts, preventing registration and continued enrollment until evidence of coverage is received. **There are no exceptions or waivers.**

Coverage Period Required: Payment of benefits must be renewable and cannot lapse. F-1 students must have continuous coverage for the entire period they are enrolled; this includes annual breaks and summer sessions – **even if returning to their home country during breaks.**

- Students can choose to pay month by month, per term, or per year, but they must have continuous coverage. For example, if a student purchases coverage for one semester, they must renew it each semester thereafter (at the minimum) until they complete their program of study – **please view the [Academic Calendar](#) for the beginning and end of term dates.**
- **Coverage must be effective (at the minimum) for the beginning and end of each term or one academic year:**
 - **Fall** – students must be covered from the first day of the semester until December 31st.
 - **Spring** – students must be covered from January 1st until the first day of the summer term (or May 31st).
 - **Summer** – students must be covered for the first day summer term (or June 1st) until the first day before the Fall semester begins.

Health Insurance Evidence: To be eligible for enrollment, students must provide:

- **Evidence of Paid Coverage** (this is a confirmation of payment and effective date and periods of coverage – [see example](#)); **and**
- **Evidence of Plan Coverage** (often referred to as "Schedule or Explanation of Benefits" - [see example](#))

Does Florida Poly provide health insurance?

No. Florida Poly does not provide health insurance. The university has a [health clinic](#) offering general medical 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. Please utilize the chart on page 2 of this guide to identify required coverage and amounts; you may provide this summary directly to potential health insurance providers so they may confirm if they offer plans that meet the requirements.

Basic Health Insurance Requirements

Insurance Carrier Rating	Must meet rating requirements specified in Part 62.14(d) of Title 22 of the Code of Federal Regulations (CFR).
Coverage Period	Policy must provide, at a minimum, continuous coverage for the entire period the insured is enrolled as an eligible student, including annual breaks. Payment of benefits must be renewable.
Minimum Coverage	\$100,000 for covered injuries/illnesses per accident or illness per policy year.
Deductible	Maximum of \$50 per occurrence if treatment or service are rendered at the Student Health Center; maximum of \$100 per occurrence if rendered at an off-campus ambulatory care or hospital emergency department facility.
Inherent Perils	Policy must not unreasonably exclude coverage for perils inherent to the student's program of study.
Claims Payment	Claims must be paid in U.S. dollars and payable on a U.S. financial institution.
Language	Policy provisions must be available from the insurer in English.

Medical Coverage Requirements

Benefit Requirements	In-Network Insurance Requirement Coinsurance coverage must be at least:	Out-of-Network Insurance Requirement Coinsurance coverage must be at least:
Basic Benefits: Room, board, hospital services, physician fees, surgeon fees, ambulance, outpatient services, and outpatient customary fees and reasonable charge per accident or illness, after deductible is met.	80%	60%
Inpatient Mental Health Care: Must be at the usual and customary fees with a minimum 30-day cap per benefit period.	80%	60%
Outpatient Mental Health Care: Must be at the usual and customary fees for a minimum of 30 (preferably 40) sessions per year.	80%	60%
Maternity Benefits: Must be treated as any other temporary medical condition.	80%	60%
Repatriation: Coverage to return the student's remains to their native country.	\$25,000	
Medical Evacuation: To permit the patient to be transported to their home country and to be accompanied by a provider or escort, if directed by the physician in charge.	\$50,000	

The table below lists some of the health insurance providers that offer health insurance plans that meet the minimum requirements; however, there are other providers and plan options, students are responsible for researching coverage options.

- It is important to understand that plan coverage is subject to change at any time and may have reduced benefits or additional exclusions.
- It is the student's responsibility to identify if their selected plan meets the minimum requirements.

Sports & Activities Coverage: If you intend to participate in [intramural sports](#) at Florida Poly, it is important to be aware that the university does not provide insurance coverage or liability for injuries. If interested, you can inquire about additional coverage for sports/activities when researching insurance options. **This is not a requirement**, and it is your choice to purchase additional coverage options.

IMPORTANT: *University staff/faculty (i.e., DSO or Admissions) cannot assist students with selecting a coverage plan; it is the responsibility of the student, please utilize this guide and links to resources to assist with selecting an insurance health plan.*

Insurance Provider Website	Insurance Plan <i>(Contact provider to ensure plans still meet requirements)</i>	Insurance Provider Phone	Insurance Provider Email
International Student Insurance (ISI)	Student Secure Select Plan or Elite Plan	1+877-758-4391	info@internationalstudentinsurance.com
International Student Protection (ISP)	Trail Blazer Elite Plan	1+877-738-5787	info@intlstudentprotection.com
ISO International Student Insurance	Shield Plus for Florida System Plan or ISO Med for FL System Plan	1+800-244-1180	mailbox@isoa.org
Lewer Global	SHA Platinum Plan	1+800-821-7711	customercare@lewer.com
Professional Service (PSI), Inc.	Silver Plan (F1 only)	1+703-879-8828	info@psiservice.com

Disclaimer: Florida Poly does not endorse or have a contract with insurance providers. This list is provided as a resource; students must contact insurance providers to ensure plan(s) meet or exceed the minimum coverage requirements (**please reference the summary of required coverage and amounts on [page 2](#)**).