

## International Student Health Insurance Requirements

The [FL Board of Governors Regulation 6.009](#) requires all F-1 and J-1 visa students to purchase health insurance coverage **before** they are eligible to be enrolled in classes. Health insurance coverage **must be effective on the first day of the semester and continue throughout your enrollment** at Florida Poly (*this includes school breaks and summer terms*) until program completion. There can be no lapses in coverage.

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 health plan.

**IMPORTANT:** *Students cannot be registered or continue enrollment without evidence of coverage. Students must provide evidence before their I-20 start date. Failure to satisfy this requirement will result in a delayed start date or cancellation of your I-20 with Florida Poly. **There are no exceptions.***

## STEP 1: Select Health Insurance Provider and Plan

Select a health insurance plan and email evidence of your coverage to [ISS@floridapoly.edu](mailto:ISS@floridapoly.edu) prior to your I-20 start date. If evidence is not received **before** this date, you will be **ineligible to enroll** for the semester. Evidence **must** show the policy effective and termination date, and that it meets the minimum coverage required – this is often referred – [please see example](#).

**Disclaimer:** *Florida Poly does not endorse or have a contract with health insurance providers. The chart below is provided as a resource only; students may opt to select another provider of their choice. Please contact insurance providers to verify their plan(s) meet the minimum coverage requirements.*

*(Please reference the summary of required coverage and amounts on page 2).*

Insurance Provider Website	Insurance Plan (Contact provider to ensure plans still meet requirements)	Insurance Provider Phone	Insurance Provider Email
<a href="#">Compass Student Insurance</a>	Care Plus, Care, and Savings Plans	1+781-356-1999	<a href="mailto:info@studentthealthusa.com">info@studentthealthusa.com</a>
<a href="#">Lewer Global</a>	SHA Platinum Plan	1+800-821-7711	<a href="mailto:customercare@lewer.com">customercare@lewer.com</a>
<a href="#">Insurance for Students (IFS)</a>	Secure of Secure Plus Plan	1+800 356-1235	<a href="mailto:ifs@insuranceforstudents.com">ifs@insuranceforstudents.com</a>
<a href="#">International Student Insurance (ISI)</a>	Student Secure, Student Secure Select or Student Secure Elite Plans	1+877-758-4391	<a href="mailto:info@internationalstudentinsurance.com">info@internationalstudentinsurance.com</a>
<a href="#">International Student Protection (ISP)</a>	Trail Blazer Basic or Elite Plans	1+877-738-5787	<a href="mailto:info@intlstudentprotection.com">info@intlstudentprotection.com</a>
<a href="#">ISO International Student Insurance</a>	Shield Plus for FL System Plan or Med for FL System Plan	1+800-244-1180	<a href="mailto:mailbox@isoa.org">mailbox@isoa.org</a>
<a href="#">Professional Service (PSI), Inc.</a>	Silver Plan (F1 only)	1+703-879-8828	<a href="mailto:info@psiservice.com">info@psiservice.com</a>

### STEP 2: Verify Health Insurance Coverage Meets Minimum Requirements

Please view the health insurance requirements charts below to ensure you select a plan that meets the minimum coverage requirement. You may reference this chart to inquire with your prospective health insurance provider.

Basic Health Insurance Requirements		
Insurance Carrier Rating	Must meet rating requirements specified in <a href="#">Part 62.14(d)</a> 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	A 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.	
Health Coverage Requirements		
Benefit Requirements	In-Network Insurance Requirement	Out-of-Network Insurance Requirement
	Coinsurance coverage must be at least:	Coinsurance coverage must be at least:
<b>Basic Benefits:</b> Room, board, hospital services, physician fees, surgeon fees, ambulance, outpatient services, and customary fees and reasonable charge per accident or illness, <b>after deductible is met.</b>	80%	60%
<b>Inpatient Mental Health Care:</b> Must be at the usual and customary fees with a <b>minimum 30-day</b> cap per benefit period.	80%	60%
<b>Outpatient Mental Health Care:</b> Must be at the usual and customary fees for a <b>minimum of 30 (preferably 40)</b> sessions per year.	80%	60%
<b>Maternity Benefits:</b> Must be treated as any other temporary health condition.	80%	60%
<b>Repatriation:</b> Coverage to return the student’s remains to their native country.	\$25,000	
<b>Health Evacuation:</b> 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	

**\*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.