



# Salve Regina University

Health Insurance for International Students



# Why Do I Need Medical Insurance?

- Salve Regina University requires that you have insurance while you are enrolled. You will be automatically enrolled. The cost of Salve Regina insurance is \$2162 per year.
- Insurance helps pay for your medical bills. Without insurance, your medical expense may be overwhelming
- The U.S. government does help non-citizens with medical bills
- You must purchase insurance **before** you get sick



# Average Medical Costs in The U.S.

- Hospital Room and Board, doctor fees: \$2500 per day
- One day in intensive care unit (ICU) = \$10000 +
- Hospital Emergency Room (ER) = \$750+
- Treating a broken arm = \$4000 +

# Salve Regina Policy

- All matriculated international students in F-1 status are automatically enrolled in the Salve Regina University Health Plan
- If you arrive in the U.S. **before** the effective date of the Salve Regina insurance plan (August 1), you should buy supplemental insurance to cover you during the uninsured period. Make every effort to be insured during your entire stay in the U.S., including your vacation quarters and after graduation if you stay for a period of Optional Practical Training or Academic Training.
- If you do not want to be billed for Salve's insurance, you must purchase your own Insurance and apply for a waiver **before school starts**. Only insurance that meets the waiver requirements will be accepted (refer to the following slides).



# Waiver Standards for International Students and Their Dependents (1 of 5)

- Insurance must be an provided by an entity or carrier that is **approved to do business in the U.S.**;
  - Travel insurance is not acceptable.
  - Insurance that covers emergencies only is not acceptable.

# Waiver Standards for International Students and Their Dependents (2 of 5)

- Insurance must provide preventative care and FDA-approved contraceptives covered at 100% (for plans that have in-network/out-of-network providers, coverage at 100% for in-network providers only is acceptable);
- Insurance must include coverage for both accident and sickness;
- Insurance must include coverage for all pre-existing conditions with no limits for the coverage;
- Insurance must have a deductible not in excess of \$500 per individual, per policy (academic) year;



# Waiver Standards for International Students and Their Dependents (3 of 5)

- Insurance must have coverage for hospital room, board, miscellaneous hospital expenses, physician expenses in and out of the hospital, ambulance service, outpatient labs, x-rays and diagnostic tests without specific limitations for the treatment of medical conditions;
- Insurance must have coverage for pregnancy as any other illness or injury;
- Insurance must have an unlimited benefit for any illness or injury as per ACA guidelines;
- Insurance must have inpatient and outpatient, mental health and substance abuse coverage and must be covered as any other illness or injury;

# Waiver Standards for International Students and Their Dependents (4 of 5)

- Insurance must have coverage for injuries or illnesses that occur as a result of alcohol, illegal drugs or as the result of an attempt to commit suicide and must be covered as any other illness or injury;
- Insurance must have prescription drug coverage with a minimum of \$100,000 coverage per policy (academic) year;
- Insurance must pay benefits worldwide (exemption from coverage in an international student's home country is acceptable);
- Or insurance must have a U.S. Employer sponsored health insurance (F Visas only) in place of standards 1-12.





# Waiver Standards for International Students and Their Dependents (5 of 5)

- Insurance must have provision for medical evacuation of not less than \$50,000 to an international student's home country
- Insurance must have provision for repatriation (after death, removal of remains) of not less than \$25,000 back to an international student's home country.



