

International Students

Minimum Health Insurance Standards

ALL International Students on F or J visas or other non-employment related visas are **REQUIRED** to have a health insurance policy while they are in the U.S. that meets the university's minimum standards. International students will be automatically enrolled in a student health insurance plan (Visit/United Health Care) when they enroll at UMES. The cost of the insurance will be charged to their university tuition account.

To waive this requirement and receive a refund of the insurance charge the student must provide proof of enrollment in an alternative insurance policy that meets the minimum standards below:

- Must be a domestic policy (*with a company that is licensed to do business in the U.S. and with a U.S. claims payment office and a U.S. phone number*)
- Coverage for both accident and sickness (*plans that provide emergency care only do not meet this requirement*)
- Coverage for pre-existing conditions or have a plan that has been in force long enough so that any waiting time for coverage of pre-existing conditions has been met.
- A minimum benefit of \$1,000,000 (U.S.) per accident or sickness per policy year.
- A \$5,000 (U.S.) maximum out-of-pocket expense per policy year (*i.e. insurance will pay 100% of covered costs after insured has paid \$5,000*).
- A \$500.00 (U.S.) maximum deductible per policy year, credited towards the yearly out-of-pocket maximum of \$5,000 above
- Prescription drug benefit of at least \$10,000 per policy year
- Benefits for comprehensive reproductive health care, including contraception and maternity care, to be covered the same as for any illness
- Benefits for in-patient care of mental and nervous disorders, alcohol and substance abuse treatment payable on the same basis as any other sickness; benefits for outpatient mental and nervous care payable as per Maryland mandated benefits.
- A \$25,000 (U.S.) minimum Medical Evacuation benefit (*to return you to your country of residence if you are seriously ill*)
- A \$10,000 (U.S.) minimum Repatriation benefit (*in case of death, to return your remains to your country of residence*)
- No exclusions or limitations for injury sustained as a result of a covered motor vehicle accident, or for alcohol or drug-related illness or injury
- Hospital room/board covered at the semi-private room rate with no maximum daily limit
- No maximum daily limit on intensive care services, outpatient diagnostic and lab tests
- Proof of payment for the full semester

Submit proof of insurance by the established deadline (**September 30 for FALL and February 28 for Spring**). Proof of insurance submitted after the deadline will not be eligible for refunds of insurance fees. If no proof of insurance is submitted or the provided insurance does not meet these requirements, the student will be billed for the student health insurance plan at the beginning of each semester that the student is enrolled at UMES.