

ATTENTION INTERNATIONAL STUDENTS

It is required that all international students (F-1 or J-1 visas) have health insurance coverage while enrolled full time in school. You have been listed as a full time international student here at UMES and as such you will be automatically enrolled in the international student health insurance each semester beginning September 15 (Fall semester) and February 15 (Spring semester). You will be enrolled unless provide proof that you are already covered. The policy will remain in effect for 4 months. To continue after the end date you must contact the insurance company directly. The cost for the coverage is approximately \$780 per semester. Students may expect slight increases each year.

Please see the summary below:

- Full time International students are required to have health insurance coverage.
- All international students will be enrolled in the health insurance plan as of September 15 (Fall) and/or February 15 (Spring).
- The cost is approximately \$780 (exact cost to be determined and may increase each year)
- The appropriate amount will be billed to your student account.
- You do not have to be enrolled in this plan if you already have health insurance that is equal to or better than this plan

- If you have other health insurance, you must show proof of your health insurance to the Student Health center by September 30 (Fall semester) or February 28 (Spring semester). You must show proof by one of the following:
 - Emailing a copy of your current card to studenthealth@umes.edu
 - Faxing a copy of your card to 410-651-6702
 - Bringing your card to the Student Health Center in the Lida Brown building on campus.
 - Your insurance must meet or exceed the policy issued by Visit Insurance.
 - Failure to show proof of comparable health insurance coverage by September 30/February 28 means that you will remain enrolled in the new plan.
 - If your coverage lapses during the semester you will be enrolled in the university plan and charged accordingly.

- Information about the policy benefits can be found at the insurance website www.visitinsurance.com/umes.html.