

International Student Health Insurance Requirements for F-2 or J-2 Dependents

Proper medical insurance is required for all students and all international student dependents at the University of Idaho. International students and their family members cannot be a financial burden to the federal government and Idaho law states that you cannot be a financial burden to the state of Idaho, which is why you are required to show proof of financial responsibility for tuition, fees, living expenses, books, supplies and medical insurance. Therefore the State of Idaho has granted the Idaho State Board of Education the right to require health insurance of all dependents of international students that meets or exceeds the U.S. Department of State requirements. See below for requirements for F-2 or J-2 Dependents.

Dependent Health Insurance Requirements:

All dependents of F-1 or J-1 students are required to have health insurance that meets or exceeds the U.S. Department of State requirements. Those requirements are as follows:

- Benefits of at least \$50,000 per accident or illness
- A deductible not to exceed \$500 per accident or illness
- Co-payment amount not greater than 25% (percent) so that the insurance pays at least 75%t of charges
- Accident and illness coverage (to include maternity insurance for females)
- Repatriation coverage (A type of life insurance whereby the deceased is returned to their home country)
- Medical evacuation coverage (If the dependent should be too ill and the student is unable to attend school because of the burden, this pays for the dependent to return to their home country)

How to waive out of the Student Health Insurance Plan (SHIP):

If you choose to purchase an alternative health insurance, you must:

- 1. Purchase health insurance* that meets or exceeds the UI SHIP insurance requirements (see below).
- 2. Complete the International Student Health Insurance Compliance Form (read carefully)
- 3. Turn in the form and a copy of your health insurance card front and back to IPO before classes begin. **There are no exceptions to this requirement.**

*The health insurance companies listed below has available plans that meet or exceed the U.S. Department of State requirements as required for dependents of international students. **International Programs does not recommend or endorse any of these plans or companies. Choosing one of the alternative companies/plans is the decision and responsibility of the student.**

Alternative Health Insurance Companies:

PLEASE NOTE: If you need to purchase insurance for dependent family members, you may have to purchase the insurance as a student to get the proper benefits for your dependents. Make sure you read details of the plan and that all requirements are covered for you as a student and/or for your dependent before making a decision to purchase. This is ultimately your responsibility and if you are found to not have the proper insurance coverage, you may be subject to disenrollment and/or penalty fees.

Visitor Health Plans (for spouses, children & visiting family members):

- www.isoa.org (Choose Safety, Necessity, Voyager Elite or Voyager)
 - o These plans can be used for all male dependents and female dependents under the age of 16
 - Maternity coverage is not available for any of these plans
- www.gatewayplans.com (Choose Global Medical Insurance Plan options: Silver, Gold or Platinum
 - Must purchase a maternity rider or choose the Platinum plan for maternity coverage for all female dependents aged 16 and over
- <u>www.travelinsure.com</u> Choose Study USA-HealthCare
 - Cover's maternity
 - Does not cover pre-existing conditions

- Dependents can apply for insurance with the student who chooses Plan A or Plan B, or within 31 days of birth, marriage or arrival into the U.S. (all female dependents aged 16 and over must have maternity insurance)
- http://www.visitinsurance.com/
 - Student and Family Insurance Plans cover maternity Student must be included for Family
 - Visitor insurance plans do not cover maternity, so cannot be used for female spouses or female dependents aged 16 and over
- http://usnetcare.com (Choose Safety, Necessity, Voyager Elite or Voyager)
 - o These plans can be used for all male dependents and female dependents under the age of 16
 - Maternity coverage is not available for any of these plans

Medical Evacuation & Repatriation ONLY plans:

- www.betins.com
- www.sosinternational.com
- www.hginsurance.com

International Student Dental Insurance ONLY plans:

- http://www.isoa.org/other-services-dental.aspx CapDentPlus (coverage anywhere)
- www.student-resources.net(4 providers in the Spokane area)
- www.dha.com (4 providers in the Spokane area & 2 in Boise)
- <u>www.internationalstudentinsurance.com</u> (2 providers in Spokane & possible Boise providers