International Student Health Insurance Requirements for F-1 Students

Proper medical insurance is required for all students and all international student dependents at the University of Idaho. As an international student, you and your 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 from all F-1 student visa holders that meets or exceeds the current Student Health Insurance Program (SHIP) requirements. See below for requirements for F-1 Student visa holders.

F-1 Requirements for Alternative Health Insurance Plans to SHIP:

- At least a $500,000 lifetime medical maximum benefit
- Annual 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 percent of charges
- Accident and illness coverage (to include maternity insurance for females)
- Repatriation coverage of at least $7,500 (A type of life insurance whereby the deceased is returned to their home country)
- Medical evacuation coverage of at least $10,000 (If the student should be too ill to attend school, this pays for the student to return to their home country)
- Company must have a licensed claims office within the U.S. with a U.S. phone and fax number
- Company must provide coverage in the Moscow, Idaho area for emergency, non-emergency, outpatient and inpatient care, and mental health care
- Health insurance must be purchased annually to be renewed at the beginning of each fall semester (spring semester arrivals must purchase until fall semester begins and renew annually from then on)
- Must have athlete coverage if participating in club, intramural or NCAA Athletics

Other Authorized Alternatives to SHIP:

- Foreign Embassy Sponsored Students- All embassy sponsored plans that have full medical coverage (pay full medical expenses incurred in the U.S.) are accepted as an authorized alternative plan to SHIP (Royal Embassy of Saudi Arabia, Embassy of the State of Kuwait, Libya, etc.). A sponsor letter stating full medical benefits are paid for the student (and dependents) plus a valid medical card with current dates is required before a SHIP waiver will be processed (along with page 1 of the compliance form, signed by the student).
- Engineering Outreach or other Outreach students (taking only outreach courses)
- Students in the ISU/UI Center who are registered for classes at ISU (must show ISU registration & insurance)
- WSU students taking concurrent classes at UI (are ineligible for SHIP at all times)
- H1B or J-1 Scholars taking courses at the UI (show insurance card through work)
- Exchange students through another university that are on the UI Study Abroad Program - out of the U.S. in another 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 on page 2 have available plans that meet or exceed the SHIP benefits for 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.

- **Student Secure - Budget and Select plans only**
  - UI waiver form available at their website
  - No dependent coverage
    - [www.internationalstudentinsurance.com](http://www.internationalstudentinsurance.com)

- **Global Student USA Preferred OR Global Student USA**
  - No dependents allowed
  - 1 year pre-existing condition limitation on all but Medical Evacuation and Repatriation

- **ISO Med 1 Plan (Policy numbers UDL3340S & UDL4119S) Cannot accept ISO Med 2**
  - Dependents are eligible for coverage, 1 year pre-existing conditions exclusion unless student has been continuously insured for 12 months under another student health insurance policy prior to purchase.
  - No athletic coverage
    - [www.isoa.org](http://www.isoa.org)

- **ISO COMPASS Gold Plan (Policy number UEL4108S) Cannot accept Compass Silver**
  - Dependents are eligible for coverage, pre-existing conditions covered after 6 months of coverage.
  - No athletic coverage
  - Will cover students on OPT
    - [www.isoa.org](http://www.isoa.org)

- **Patriot Exchange and Patriot Travel Medical Insurance**
  - Must choose $500,000 or more for maximum limits
  - Must choose deductible of $500 or less
  - Renewable up to two years, does not cover pre-existing conditions
  - **No maternity coverage (females MAY NOT purchase this plan)**
  - **No Athletic coverage (athletes MAY NOT purchase this plan)**
    - [http://www.imglobal.com/coverage/patriot/](http://www.imglobal.com/coverage/patriot/)

- **Global Medical Insurance – SILVER Plan**
  - Must choose $500,000 or more for maximum limits
  - Must choose deductible of $500 or less
  - Has family premiums
  - Maternity Option must be purchased for females
  - **No Athletic coverage (athletes MAY NOT purchase this plan)**
    - [http://www.imglobal.com/coverage/patriot/](http://www.imglobal.com/coverage/patriot/)

- **PSI International Student and Scholar Health Care**
  - Choose Platinum or Diamond plan
  - Dependents are eligible for coverage
  - No athletic coverage

- **VISIT Travel & Medical Insurance Program** (Choose E Plus $500,000.00 plan for student or family. Student has to have insurance for dependents to get insurance)
  - All plans listed above cover maternity up to $10,000 or more and pre-existing conditions after 12 months.
    - [http://www.visitinsurance.com/](http://www.visitinsurance.com/)

**Medical Evacuation & Repatriation ONLY plans:**
- [www.betins.com](http://www.betins.com)
- [www.sosinternational.com](http://www.sosinternational.com)
- [www.hginsurance.com](http://www.hginsurance.com)

**International Student Dental Insurance ONLY plans:**
- [http://www.isoa.org/other_services_dental.aspx - CapDentPlus (coverage anywhere)](http://www.isoa.org/other_services_dental.aspx)
- [www.student-resources.net](http://www.student-resources.net) (4 providers in the Spokane area)
- [www.dha.com](http://www.dha.com) (4 providers in the Spokane area & 2 in Boise)
- [www.internationalstudentinsurance.com](http://www.internationalstudentinsurance.com) (2 providers in Spokane & possible Boise providers)