

## 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 the Towson-sponsored student health insurance plan (SHIP) when they enroll at Towson. 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 complete a waiver application and submit it by the deadline below with proof of an alternative insurance policy that meets the following minimum standards:

- Coverage for both accident and sickness
- 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 \$100,000 (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 (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 \$1000 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 (US) minimum Medical Evacuation benefit (to return you to your country of residence if you are seriously ill)
- \$10,000 (US) 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 academic year (September through May); exceptions will be

made for students entering or graduating mid-year

**Waiver applications must be filed the student's FIRST TERM AT TOWSON and again EVERY FALL TERM by the established deadline (Feb. 15 for spring term, June 15 for summer, September 15 for fall term). Waivers submitted after the deadline will not be considered and insurance fees will not be refunded.**