

F-1 International Insurance Requirements

The University of South Alabama requires all F-1 international students to possess proper health insurance, including medical evacuation and repatriation. Students will automatically be charged and enrolled in the University's health insurance policy upon class registration every semester. If you choose to purchase a personal, private insurance policy, you must apply for a waiver from the Student Health Center each semester.

Your private health insurance policy must meet the following minimum benefits:

- Medical benefits - \$100,000 per accident or illness
- Repatriation of remains - \$25,000
- Medical evacuation of the exchange visitor to his or her home country - \$50,000
- A deductible not to exceed \$500 per accident or illness.

Depending on your health and any pre-existing conditions, you may want to consider a policy with additional coverage.

If you do not have insurance when you arrive in the United States, you will be required to purchase it through the USA Student Health Center. The Student Health Center will require documentation of your insurance on **the first day of your arrival to the U.S.** You can also send your waiver and insurance policy to Rhonda Baxter at rbaxter@southalabama.edu prior to your arrival. A copy of your policy must be submitted with your waiver. If your private health insurance policy meets standards listed below, your Student Account will be credited the fees charged to your account. You will be required to submit a waiver each fall and spring semester.

Please note: Health care expenses in the U.S. can be vastly different than in your home country. Enclosed in this packet, you will find the University's health insurance policy and what it provides and covers. We recommend that you read it with care and consideration. All international students are highly encouraged to purchase the University's health insurance policy to ensure adequate health care coverage while you're in the U.S. and, in some instances, outside the U.S.

Students with private health insurance will be required to pay for services at the time care is given. Private health insurance claims for reimbursement will be the responsibility of the student, not the USA Student Health Center.

If you have any questions about the USA international student insurance requirements, please contact the Student Health Center or Mrs. Baxter.