



## Minimum Benefit Requirements Form

This form is designed to assist international students in complying with **Florida Administrative Code Rule 6C-6.009(6)** and **USF Rule 6C4-6.0162**. All non-United States Citizens or non-United States Permanent Residents shall only be permitted to register or continue enrollment at USF by demonstrating that he or she has medical coverage for illness or accidental injury. International students will automatically be enrolled under the USF Health Insurance Policy unless he or she submits proof (by the 5<sup>th</sup> day of the term) of coverage under an alternate health insurance policy. International students in F-1, F-2, J-1 or J-2 visa classes, including special non-degree seeking students, must demonstrate that they have adequate insurance coverage with benefits at least equal to those required by **USF Rule 6C4-6.0162**. **Only an alternate policy with an effective date of the 1<sup>st</sup> day of the term or prior will be considered. Furthermore, coverage must include the full year, including annual breaks, regardless of the student's terms of enrollment. The policy must provide continuous coverage for the entire period the insured is enrolled as an eligible student. Payment of benefits must be renewable. No exceptions will be granted.**

An adequate health insurance policy must contain the following elements/benefits:

1. Basic Benefits: Inpatient and Outpatient services paid at 80% of usual, customary and reasonable (UCR) charge after deductible is met, for in-network providers, and 70% or more of UCR charge for out-of-network providers per accident or illness.
2. Inpatient Mental Health Care: paid at 80% in-network or 60% out-of-network of the UCR charge with a minimum 30-day cap per benefit period.
3. Outpatient Mental Health Care: paid at 80% in-network or 60% out-of-network of UCR charge for a minimum of 30 sessions per year.
4. Maternity Benefits: treated as any other temporary medical condition and paid at no less than 80% of UCR charge in-network or 60% out-of-network.
5. Inpatient/outpatient prescription benefit: minimum coverage of \$1,000 per policy year.
6. Repatriation: \$10,000 coverage for repatriation (to return the deceased student to his/her native country).
7. Medical Evacuation: \$25,000 coverage for medical evacuation (permits the patient to be accompanied by a provider or escort to their home country if directed by the physician in charge).
8. Pre-existing conditions: exclusion period must not exceed six months.
9. Deductible: maximum of \$50 per occurrence at USF Student Health Services; maximum of \$100 per occurrence if treatment or services are rendered at an off-campus ambulatory care or hospital emergency department facility.
10. Minimum coverage: \$200,000 for covered injuries/illnesses per policy year.
11. Insurance carrier must have an "A" rating or above per Part 62.14(c)(1) of Section 22 of the Code of Federal Regulations
12. Policy must not unreasonably exclude coverage for perils inherent to the student's program of study
13. Claims must be paid in U.S. dollars payable on a U.S. financial institution.
14. Policy provisions must be available from the insurer in English.

Please be advised that if an alternate insurance policy is not approved, it does not mean that USF, or any of its employees recommend the cancellation of any existing, pending or proposed insurance coverage. A denial only indicates that the policy presented does not meet the minimum established guidelines.