

As of August 4, 2004, we have reviewed the following USF requirements and our Study USA-HealthCare Plan meets them all.

Sincerely,
Eva Chiu
Study USA-HealthCare Manager
Travel Insurance Services

International Students Health Insurance Mandate

Minimum Benefit Requirements

The USF institutional policy requires that 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 adequate medical coverage for illness or accidental injury. International students are defined as all USF students (both degree seeking and non-degree seeking student) who are not U.S. Citizens or U.S. Permanent Residents.

USF makes a policy available that meets the minimum standards of required coverage. If you wish to purchase an alternate policy, you must provide proof that the proposed policy provides benefits at least equal to those required by the State of Florida and USF.

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

1. 52 weeks of continuous coverage.
2. Basic Benefits: room, board, hospital services, physician fees, surgeon fees, ambulance, diagnostic services (including laboratory and x-ray services), outpatient services, and outpatient customary fees paid at 80% of usual, customary, and reasonable (UCR) charges after deductible is met.
3. Inpatient Mental Health Care: paid at 50% of the UCR with a 30-day cap.
4. Outpatient Mental Health Care: paid at 50% of the UCR with a \$100 cap.
5. Maternity Benefits (female students/visitors): treated as any other temporary medical condition.
6. Coverage for inpatient/outpatient prescription medication.
7. \$7,500 coverage for repatriation (to return the deceased student to his/her native country).
8. \$10,000 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).
9. Exclusion period for any pre-existing conditions should not exceed six months.
10. Deductible should not exceed \$50 per occurrence if treatment is rendered at USF Student Health Services, and \$100 per occurrence if treatment is rendered elsewhere. If the deductible is determined on an annual basis, it can not exceed \$500.00
11. \$200,000 Lifetime aggregate cap for covered injuries/illnesses per individual student.

If an alternate policy does not meet the minimum requirements above, it will not be approved by USF. Please understand that if a policy is not approved, that this does not mean that USF, or any of its employees recommend that any existing, pending or proposed insurance policy be cancelled. A denial only indicates that the policy presented does not meet the minimum established guidelines.

USF STUDENT HEALTH SERVICES

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