

Health Insurance Information

Students with F or J visas are required to show the ELI proof of health insurance coverage for illness or accidental injury. You will not be allowed to attend classes without it. You can either buy insurance in the US or buy it in your country.

We strongly recommend that you buy insurance when you arrive at the university. You can buy UnitedHealthcare plans for \$156 per month, or you can look at other plans on the UF International Center website at <http://ufic.ufl.edu/ISS/insuranceplandates.html> (the cost of these plans varies depending on the student's age).

If you choose to buy an insurance plan in your country, it is a longer and more difficult process to use it here. In fact, it is likely that you will buy insurance in your country, complete the UF waiver form, and then learn from our Health Compliance Office that it is not acceptable. In that case, you must buy UF insurance anyway!

Again, we recommend that you wait to buy insurance until you arrive at the ELI. However, if you choose to buy insurance in your country, your insurance company must verify that your plan meets the below requirements.

These requirements are not flexible. If your insurance company cannot prove that your plan meets the requirements, you must buy insurance through the university.

Waiver Eligibility Questionnaire

- 1. Your plan IS NOT travel insurance.
- 2. Your plan IS NOT a reimbursement plan. It has a billing address in the US and does not require you to pay all your bills up front.
- 3. Your plan does not have any pre-existing condition limitations.
- 4. Your plan covers hospital stays for medical and surgical care and for mental health conditions.
- 5. Your plan covers doctor office visits for medical and mental health conditions.
- 6. Your plan covers prescriptions written by a doctor. (If you are covered for prescription benefits through a third party vendor - Merck Medco, CVS Caremark, Express Scripts, etc., that is acceptable.)
- 7. Access to a provider network within approximately an 80 mile radius of the student's home campus is available. Coverage must be available for routine, specialty, diagnostic, urgent and hospital care. Coverage for urgent or emergency care only IS NOT sufficient.
- 8. Your plan covers services related to injury from participation in all types of recreational activities or recreational sports, excluding intercollegiate athletics.
- 9. If your plan has an annual deductible, EITHER:
 - It must be equal to or less than \$1,500; OR
 - You confirm you have financial means to meet the higher deductible amount
- 10. If you are female (males, please ignore this), EITHER:
 - Your plan covers maternity care, including prenatal care and delivery with no pre-existing condition limitations; OR
 - You confirm you have financial means to cover maternity care, including prenatal care and delivery
- 11. Your plan provides coverage for diagnostic services including laboratory tests.
- 12. Your plan pays at 70% or more of usual, customary, reasonable charge per accident or illness, after deductible is met, for in-network, and 50% or more of usual, customary, and reasonable charge for out-of-network providers per accident or illness.