

Health Insurance Requirement

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The cost of health care in the United States presents a serious financial risk to international students and their families. Institutions of higher education that enroll international students usually require that every student have adequate health insurance for the duration of their stay in the United States. Adequate insurance is defined as follows:

1. Medical benefits per accident or illness and in the aggregate per individual should be consistent with current, prudent community standards with a minimum coverage of \$100,000. This coverage must have a reasonable expectation of being met. Any internal limits on specific costs and/or exclusion must meet usual, customary, and reasonable standards. Co-payments should not exceed 20%.
2. The “wait period” for a pre-existing condition should be reasonable by industry standards.
3. The standard, individual deductible should be reasonable and of such amount as to not produce undue hardship to the international exchange participant as on out-of pocket cost. For students, particularly at the undergraduate level, a reasonable deductible at this writing would be \$50 to \$100.
4. Policies must include provision for repatriation of remains and evacuation at a level consistent with current reasonable expenses.

Central Texas College requires that all international students must have health and accident insurance for the length of time you are enrolled in school. If you are a new international student, you must provide proof of insurance within two weeks of enrollment. You may not allow health/accident insurance to stop during your enrollment in school. You may purchase health/accident insurance from any approved company provided the medical expense benefit is \$100,000 or more. If foreign policies are used, they must have all information translated into English, and must show the expiration date. Insurance may also be purchased upon arrival at the International Student Services Office. The company approved by the college is:

HTH Worldwide
One Radnor Corporate Center
Suite 100
Radnor, PA 19087
Tel: 1-800-242-4178
www.hthstudents.com