International Student Health Insurance: Clarification of Insurance Policy Benefits

To be considered “comparable” and eligible for insurance fee reversal, international student health insurance plan must meet the minimum standards and or values listed below:

- Total Maximum Benefit Amount greater or equal to $100,000 USD
- Deductible Amount less than or equal to $200 USD
- No maximum daily benefit for In-Hospital Room & Board

The plan must offer coverage for the following health services:

- Insurance carrier must have a claims office in USA
- Preventative services provided with no deductible or co-pay
- Outpatient emotional and mental disorders
- Inpatient emotional and mental disorders
- Outpatient alcoholism and substance abuse
- Pregnancy/maternity costs
- Prescription drugs
- X-rays and lab work
- Ambulance charges
- Annual exams covered with NO co-pay
- Immunizations covered with NO co-pay
- Contraceptives covered with NO co-pay
- Doctor’s visits
- Durable medical equipment

According to Patient Protection & Affordability Act


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