

Towson University Health Center Minimum Health Insurance Standards

All international students (including those in the ELC Program) on J and F visa status or any other temporary visa not employment-related **MUST** have a health insurance policy during the time they are in the U.S. that meets the university's minimum insurance standards. (See Section II below) International students on these visa types will be automatically enrolled in the Towson sponsored Student Health Insurance Plan (SHIP) through Aetna Student Health when they enroll at the University. The cost of the insurance policy will be charged to the student's tuition account and is the student's responsibility. This charge will not be refunded unless a waiver request has been submitted and approved by the deadline.

To waive out of this requirement and receive a refund of the insurance charge, the student must complete the online waiver application and submit proof of an alternative insurance policy that meets the following minimum standards:

- A maximum benefit of at least \$200,000 (U.S.) per accident or sickness per policy year OR a lifetime maximum of at least \$500,000
- No exclusion for pre-existing conditions or a plan that has been in force long enough to meet any required waiting time for coverage of pre-existing conditions.
- Coverage for all medically necessary care, including in-patient and out-patient care, both routine and emergency care in the Baltimore Metro Area. (Plans that include emergency care only do not satisfy this requirement.)
- A maximum deductible of \$500 (U.S.) per policy year
- Prescription drug coverage of at least \$2000 (U.S.) per policy year
- Coverage for reproductive health care, including contraception, pregnancy and maternity care (females only)
- Coverage for in-patient and out-patient Mental Health care, including treatment for substance and alcohol abuse
- A Medical Evacuation benefit (to return you to your country of residence if you are seriously ill) of at least \$25,000 (US)
- A Repatriation benefit (in case of death, to return your remains to your country of residence) of at least \$10,000 (US)
- No exclusions for injury sustained as a result of a covered motor vehicle accident, a suicide attempt, alcohol or drug use.
- No maximum daily limit on inpatient hospitalization and intensive care services
- No maximum limit on outpatient services, including diagnostic lab and x-ray tests
- Provided by a company licensed to do business in the United States with a U.S. claims payment office and a U.S. phone number.
- Proof of plan coverage for the full academic year (September through May) or for as long as you remain in the U.S., including summers; exceptions will be made for students entering or graduating mid-year

Please Note:

Waiver applications must be filed during the student's first term at Towson University and again every fall term by the established deadline (Feb. 15 for spring term, June 15 for summer term and September 15 for fall term). Waivers submitted after the deadline will not be considered and insurance fees will not be refunded.