

HEALTH INSURANCE 2019-2020

Due to the high cost of health care in the United States, medical insurance **is required** of all international students enrolled at Clarion University. The estimated annual cost of an individual insurance plan is about \$1,000/year. Costs vary depending on the student's age and insurance plan (type, duration, coverage).

Please understand that the medical insurance premium is not included in the statement of account issued by Clarion University for tuition, fees, room and board. A separate payment is required. Details of payment will be explained at the time of application.

If you have insurance coverage through your sponsor or through another agency in your home country which provides adequate coverage during your stay in the U.S. as a student, you are required to submit details of insurance coverage to the Office of International Programs upon arrival at Clarion University.

Details must be written in English and include the following information: company name and address, phone and fax numbers; complete name of policy holder and identification number, if assigned; effective date of coverage and expiration date of coverage; and policy details of benefits (as described below).

Coverage must include:

- Minimum medical expense benefit of \$100,000
- Minimum repatriation expense benefit of \$25,000
- Minimum medical evacuation benefit of \$50,000
- Deductible per accident or illness \$500
- Coverage of treatment for pre-existing conditions immediately upon arrival in the United States