

HEALTH INSURANCE COVERAGE REQUIREMENTS

Due to the high cost of health care in the United States, medical insurance is required of all international students enrolled at Clarion University. International students must show proof of health insurance coverage comparable to the group insurance plan contracted by Clarion University. The estimated annual cost of a Health Insurance plan is \$400/year, application and full payment of which is required at the time of your initial enrollment. Please understand that the medical insurance premium is not included in the statement of account issued by the University for tuition, fees, room and board. A separate payment is required.

You may use 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. 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**

Details of the Health Insurance plan:

- 1) Must be written in English and
- 2) Include the following information: company name and address, phone & fax numbers; complete name of policy holder & identification number, if assigned; effective date of coverage and expiration date of coverage; and policy details of benefits (as described above).