

## HEALTH INSURANCE REQUIREMENTS

All international students on non-immigrant visas (F-1 visa) living in the U.S. must be covered by a comprehensive health insurance plan. The plan must have certain basic coverage features that meet standards required by the United States Department of State regulations (effective 05/15/2015).

- Medical Benefits of at least \$100,000 per accident or illness.
- Repatriation of remains in the amount of \$25,000.
- Medical Evacuation in amount of \$50,000.
- Deductible not to exceed \$500 per accident or illness
- May require a waiting period for pre-existing conditions which is reasonable as determined by current industry standards.
- May include provisions for co-insurance under the terms of which the employee may be required to pay up to 25 percent of the covered benefits per accident and the covered benefits per illness.
- Shall not unreasonably exclude coverage for perils inherent to the activities of the exchange programs in which the student participates.
- UT System requires all international students in a **F-1, F-2 (not a citizen or permanent resident of Mexico), or J-1, J-2 visa status** to maintain medical, evacuation and repatriation insurance coverage while enrolled at a UT System institution. Accordingly, students are automatically enrolled in the Student Health Insurance Plan (SHIP) with cost of coverage included in the student's tuition and fee bill.

International students holding comparable coverage (which complies with the provisions of the Patient Protection and Affordable Care Act) may obtain additional information, and apply for a waiver of SHIP coverage and fee. For more information, visit

<https://www.utep.edu/human-resources/services/benefits/International%20Student%20Waiver.html>

- All international students must ensure all accompanying spouse and dependent(s), are covered by a comprehensive health insurance plan.

If students have their own policy from their home country or another policy in the U.S. that meets the required health insurance amounts, they need to provide documentation during registration.