



**SUBJECT: HEALTH INSURANCE REQUIREMENTS FOR INTERNATIONAL STUDENTS**

**TO: All International Students**

**FROM: Gail Hirsch  
Medical Records Manager**

**HEALTH INSURANCE COVERAGE:** For your own financial protection and personal health, all international students are required to maintain certain minimum amounts of health insurance while attending Kutztown University. Having health insurance in the United States does not mean that you will have no expenses when seeking services. It simply controls costs so that you do not find yourself with large medical bills to pay.

Students may enroll in the university plan or provide proof of private insurance that meets the following requirements:

- ◆ \$50,000 per accident or illness
- ◆ \$10,000 for medical evacuation
- ◆ \$7,500 for repatriation

**UNIVERSITY INSURANCE:** Kutztown University’s health insurance plan is sponsored through Consolidated Health Plans. It provides affordable coverage that complements the services available on campus in Clinical Services. Some common benefits include hospitalization, imaging services, laboratory services and appointments with a specialist. To control expenses for both you and the insurance company, a network of providers has been contracted to offer their services for discounted fees. It is in your best financial interest to utilize the network providers. Make sure you understand how the features of your plan work by reviewing the insurance benefits or asking questions in the administrative office. You will be sent an ID card to carry in your wallet.

If enrolling in the university plan, the default charge will be the current semester fee. If you wish to enroll for the annual plan in the fall semester, contact the administrative office within the first two weeks of your classes. Please note there are enrollment deadlines for each semester.

**PRIVATE INSURANCE:** Students who show proof of private insurance automatically will have the university charge removed from their bill in subsequent semesters. Information about a private plan must be submitted in English to Health Administrative Services during the first two weeks of a semester. If evidence is not provided, you automatically will be enrolled in the university plan and the appropriate semester premium will be added to your university fees. Charges cannot be removed once payment has been submitted to Consolidated Health Plans. You must document coverage for the entire semester. No monthly enrollments will be accepted.

Changes in your coverage from the university plan to private coverage or vice versa may be initiated only at the beginning of a semester. Students who enroll in the annual university plan are obligated to remain in it for the year. If your visa status changes to a permanent resident or U.S. citizen, your automatic enrollment in the university health insurance plan will cease.

**PLEASE SIGN BELOW (PARENT/GUARDIAN MUST SIGN IF STUDENT IS NOT 18 YEARS OLD).**

I have read and understand the health insurance requirements as listed below:

- I must maintain coverage in either the university or a private plan while enrolled at Kutztown University.
- I must notify Health Administrative Services immediately if I no longer am enrolled in a private plan.
- I have the option of changing my health insurance from a private plan to the university plan or vice versa during the first two weeks of any semester unless I have enrolled in the university’s annual plan.
- If I enroll in the university plan, I agree to pay the health insurance premium for each term it is charged to my account.
- If I decide to withdraw from the university after I have registered for classes, I will do so properly so that Health Administrative Services can remove the insurance charge in a timely fashion and avoid an erroneous premium submission.

\_\_\_\_\_  
NAME OF STUDENT

\_\_\_\_\_  
STUDENT ID NUMBER

\_\_\_\_\_  
NAME OF INDIVIDUAL SIGNING FOR A MINOR

\_\_\_\_\_  
SIGNATURE