

Florida Board of Governors International Insurance Requirement Summary

Benefit	In-Network	Out-of-Network
<i>Coverage Period</i>	Continuous coverage for the entire period the insured is enrolled, including annual breaks during that period.	
<i>Basic Benefits</i>	80% coinsurance	70% coinsurance
<i>Inpatient Mental Health</i>	80% coinsurance, minimum 30-day cap per benefit period	60% coinsurance, minimum 30-day cap per benefit period
<i>Outpatient Mental Health</i>	80% coinsurance, minimum 30 sessions per year	60% coinsurance, minimum 30 sessions per year
<i>Maternity</i>	80% coinsurance	60% coinsurance
<i>Prescriptions</i>	\$1,000 or more per policy year	
<i>Repatriation</i>	\$25,000 (coverage to return the student's remains to his/her native country)	
<i>Medical Evacuation</i>	\$50,000 (to permit the patient to be transported to his/her home country and to be accompanied by a provider or escort, if directed by the physician in charge)	
<i>Pre-existing Conditions</i>	Exclusion must not exceed first six months of policy period.	
<i>Deductible</i>	Maximum \$50 per occurrence at the Student Health Center, maximum \$100 per occurrence off-campus	
<i>Minimum Coverage</i>	\$200,000 for covered injuries/illnesses per policy year	
<i>Rating</i>	Insurance Carrier must, at a minimum, meet the rating requirements specified in Part 62.14(d) of Title 22 of the Code of Federal Regulations.	
<i>Inherent Perils</i>	Policy must not unreasonably exclude coverage for perils inherent to the student's program of study.	
<i>Claim Payment</i>	Claims must be paid in U.S. dollars payable on a U.S. financial institution.	
<i>Language</i>	Policy provisions must be available from the insurer in English.	