



## **Health and Accident Insurance Requirement International Students**

All international students (F-1 Visa) attending Lake Superior State University are required to carry health and accident insurance as a condition of enrollment. Effective Fall 2016, international students attending Lake Superior State University are required to be covered by GeoBlue which has been pre-identified as our primary health insurance provider. **We do not grant exceptions or waivers to this policy even when students can show coverage through another insurance provider.**

The insurance policy enrollment fee will be automatically charged to the international student's financial account during the month of July for students beginning fall term and during November for those starting in the spring. The insurance premium must be paid in full with other tuition and student fees by August 15<sup>th</sup> for fall term and December 15<sup>th</sup> for spring term. The GeoBlue insurance plan is active August 1<sup>st</sup> through July 31<sup>st</sup> of the following year. Health and accident insurance coverage is required from the first semester of attendance at LSSU until termination or completion of the program of study. Any student who is not properly insured will be prohibited from registering for the next term.

Canadian Students: Canadian students have the option to waive out of purchasing health and accident insurance from GeoBlue or may purchase this insurance as a supplement to their provincial health coverage. The Ontario Ministry of Health strongly recommends commuting Canadians and those living in the U.S. purchase supplementary insurance due to limited benefits provincial health coverage provides to foreign health care providers. Canadians opting to "waive" out of purchasing additional insurance must provide a copy of both sides of their provincial health card and complete and sign the Canadian Health and Accident Insurance Waiver form.

Proof of provincial health coverage (copies of both sides of health cards) and the completed waiver form must be submitted to the Registrar's Office by August 15<sup>th</sup> for each academic year.

### **Why do International Students Need Health Insurance?**

Many international students come from countries where the government pays for medical care. In the United States, medical costs are very expensive and the cost of health care is usually shared by the person who uses the service and an insurance provider. It is not uncommon for hospital bills alone to range from \$1,000 to \$100,000 and if students are injured or ill and do not carry health insurance, they will be responsible for paying the entire bill themselves. In addition, medical facilities may refuse treatment to non-emergency cases without a guarantee of payment.

For these reasons, and general peace of mind, it is mandatory to have health insurance while studying at Lake Superior State University. It allows students to receive medical services when needed and it protects against unexpected expenses that can cause great worry and even interrupt academic study.