



MEDICAL INSURANCE COMPLIANCE FOR INTERNATIONAL STUDENTS

International students must comply with the State of Florida Board of Regents (BOR) rule requiring all international students to have medical insurance in order to register or enroll in classes. Rule 6C-6.009(2), provides that no international student in F or J non-immigrant status shall be permitted to register, or to continue enrollment, at a university without demonstrating that the student has adequate medical insurance coverage for illness or accidental injury.

Specifically, this rule requires that insurance policies must provide, at a minimum, continuous coverage for the entire period that the insured is enrolled as an eligible student, including breaks between or during terms (for students enrolled in more than one term/semester, this means a full year) . Further, payment of benefits must be renewable.

Health care and medical service in the U.S. is generally not socialized, but rather is privately funded and can be very expensive. This is why students must have personal medical insurance. The University has limited health care services on campus which can be utilized only for basic health care needs.

It is your responsibility to secure the required medical insurance each semester.

Failure to do so may prevent you from registering for classes, may result in administrative "holds" on your university records or could result in complications and/or violation of your immigration status.

International students have two options for medical insurance coverage:

OPTION 1: Enrollment in FGCU International Student Medical Insurance Plan:

Florida Gulf Coast University offers an approved medical insurance plan available to all students. As a service to our students, the applicable insurance premium costs will be posted on your FGCU student account EACH semester. Students should be prepared to pay for this insurance premium when arriving to the university and at the beginning of each subsequent semester. The insurance premiums (costs) are determined annually by the insurance provider. For the 2011-2012 academic year, premium rates are: **\$54** for the fall semester, **\$816** for spring/summer, and **\$397** for spring semester only (permitted in special circumstances only). Premium rates are subject to change each year.

Payment of Insurance Premium: The FGCU International Student Medical Insurance Plan premium payment deadline is: **Friday, August 26, 2011 for fall 2011 and **FRIDAY, January 13, 2012** for spring and spring/summer 2012. The insurance premiums must be paid in full by personal check, money order or credit card by that date (coinciding with FGCU tuition and fee payment deadline) through the FGCU cashier's office located in McTarnaghan Hall (first floor) or via your GULFLINE account.**

OPTION 2: MEDICAL INSURANCE COMPLIANCE: If you prefer to provide evidence of comparable medical insurance through another company that meets the State requirements, you may do so . Students must provide this evidence **EACH semester**. Please read the enclosed instructions on the FGCU International Student Medical Insurance Compliance Form (page 3) which also outlines the minimum requirements established by the State of Florida. Although you may have some form of medical insurance, the University can only accept your insurance if it meets our requirements. Many medical insurance programs do not meet the Florida minimum requirements; we suggest you first confirm if your insurance will meet our requirements through the compliance form process prior to purchasing other insurance. Your insurance **must** be in effect as of August 22, 2011 (for fall semester 2011) and January 9, 2012 for spring and spring/summer semesters 2012 and throughout your continuous enrollment at FGCU.

DEADLINE FOR MEDICAL INSURANCE FORM: FALL AUG 1, 2011 SPRING: DEC 1, 2011

To submit the “International Student Medical Insurance Compliance Form” (see page 3)

1. Complete the student information section.
2. Submit the form to your medical insurance provider for completion.
3. When the medical insurance provider has completed the form, it must be received in the FGCU International Services Office (see contact information below) by the indicated deadlines.
4. **YOU should retain a copy of the compliance form for your records.**
5. The International Services Office will review your completed compliance form and notify you (generally via email) by **August 8, 2011** for the fall semester or December 7, 2011 for spring and spring/summer terms if your insurance meets the State of Florida and university requirements.
6. If we do NOT accept your insurance compliance form, we are required to enroll you in the FGCU International Student Medical Insurance Plan and you are responsible for timely payment of the premium cost.
7. If we accept your insurance compliance form, you will not be required to enroll in the FGCU International Student Medical Insurance Plan and no medical insurance premiums will be posted to your student account.

Our contact information is:

Florida Gulf Coast University
International Services Office
10501 FGCU Blvd. South
Fort Myers FL 33965-6565 USA

Phone: 239.590.7925
Fax: 239.590.7977

