



Required Health Insurance

All F-1 international students are reminded that health Insurance is required prior to enrolling for all courses. Your records are on hold until you provide evidence of health Insurance. The university is providing a health Insurance program through Collegiate Risk Management (HTH Worldwide) Insurance Company. For enrollment information and procedure, please contact the International Services Office (ISO) in McTarnaghan Hall 225.

Remember that all international students must maintain an approved health Insurance policy that meets the requirements of the State of Florida while enrolled at FGCU. The state requirements are outlined on the Insurance waiver form available in ISO. The University may only accept your insurance if it meets all of the criteria established by the State of Florida. It is your responsibility to provide your Insurance Company with the waiver form, have them complete it and return it to ISO, by the deadline indicated earlier. We do not accept statements or letters from an Insurance company, only our Insurance waiver form. Many health Insurance programs from outside of the US do not meet the Florida requirements, and if this is the case, you will still need to enroll in the FGCU Insurance program. To either enroll in the university health Insurance or to provide evidence of an equivalent health Insurance program, please request the appropriate Insurance enrollment or waiver forms from the International Services Office or Student Health Services.

It is your responsibility to submit proof of health Insurance each semester to ISO in order to allow you to register for classes. Failure to do so may result in holds being placed on your records, being "dropped" (dis-enrolled) from the university, can lead to immigration problems, potential departure from the US, and additional expense to you.

You must enroll in the FGCU insurance program before the deadline issued by the International Services Office. If your government or program sponsor is providing you with health insurance, you will have the opportunity to apply for a waiver of the mandatory health insurance. In order for a waiver to be granted, your health insurance coverage must be proven to meet FGCU and the State of Florida standards, so please advise with us about the Health Insurance Waivers.

Remember: Health insurance is not an option - it is a requirement.