

**Florida Gulf Coast University Board of Trustees
January 20, 2009**

SUBJECT: International Student Insurance (FGCU-PR4.008)

PROPOSED BOARD ACTION

Approve new University Regulation.

BACKGROUND INFORMATION

The Florida Board of Governors (BOG) recently revised its regulation on international student insurance. This FGCU regulation ensures compliance with BOG Regulation 6.009, which specifies insurance requirements for international students in F and J visa status. The FGCU regulation provides guidelines for local implementation and outlines institutional standards for the operation of our insurance compliance process.

Supporting Documentation Included: (1) BOG Regulation 6.009 Admission of International Students to State University System Institutions, and (2) Notice and Text for International Student Insurance Regulation, FGCU-PR4.008

Prepared by: Director of International Services Elaine Hozdik, and Associate Provost for Planning and Institutional Performance Paul Snyder

Legal Review by: General Counsel Vee Leonard (December 10, 2008)

Submitted by: Provost and Vice President for Academic Affairs Ronald B. Toll

6.009 Admission of International Students to State University System (SUS) Institutions.

(1) Within enrollment, space, and fiscal limitations, eligible international students may be accepted for admission at the appropriate level to an institution in the State University System (SUS). The board of trustees at each SUS institution shall develop admission policies for international students that are consistent with the policies of the Board of Governors. At a minimum, university admission policies shall require that:

(a) International students are obligated to follow the laws and regulations set by the United States Citizenship and Immigration Services and the United States Department of State.

(b) An international applicant must be academically eligible for admission to the program at the level of entrance requested by the applicant. An international student must demonstrate the required level of academic preparation as evidenced by official copies of any academic records needed to ascertain the comparability of the level and quality of the student's previous education and achievement to that required for other students. Universities may choose to use departmental examinations to validate students' claims when official documents are unavailable or insufficient. Academic documents must be translated into English and evaluated by a reputable credential evaluator.

(c) An international applicant's proficiency in English must be adequate. International students whose first language is not English must demonstrate English language proficiency. Generally, English proficiency is measured by the Test of English as a Foreign Language (TOEFL) or an institutionally approved examination with demonstrated equivalence. The minimum TOEFL score acceptable for admission to an SUS institution is 500 on the TOEFL paper test or 63 on the Internet-based TOEFL test. Institutions and departments may set higher minimum TOEFL or related examination scores for admission.

(d) In order for an appropriate official at the university to issue a Certificate of Eligibility (Form I-20 or a DS 2019) to an international applicant, the student must provide documentation showing sufficient resources to cover tuition, fees, books, room and board, health insurance, and other living expenses while enrolled at the university.

(e) Each international applicant determined to be academically and financially eligible for admission must submit a health history form including proof of immunizations as required by the university prior to enrollment at the institution.

(2) 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 and which, beginning with the fall term of 2008, includes the following minimum requirements:

(a) Coverage Period: Coverage must include the full year, including annual breaks, regardless of the student's terms of enrollment. The policy must provide continuous coverage for the entire period the insured is enrolled as an eligible student. Payment of benefits must be renewable.

(b) Basic Benefits: Room, board, hospital services, physician fees, surgeon fees, ambulance, outpatient services, and outpatient customary fees must be paid at 80% or more of usual, customary, reasonable charge per accident or illness, after deductible is met, for in-network, and 70% or more of usual, customary, and reasonable charge for out-of-network providers per accident or illness.

(c) Inpatient Mental Health Care: Must be paid at 80% in-network or 60% out-of-network of the usual and customary fees with a minimum 30-day cap per benefit period.

(d) Outpatient Mental Health Care: Must be paid at 80% in-network or 60% out-of-network of the usual and customary fees for a minimum of 30 (preferably 40) sessions per year.

(e) Maternity Benefits: Must be treated as any other temporary medical condition and paid at no less than 80% of usual and customary fees in-network or 60% out-of-network.

(f) Inpatient/Outpatient Prescription Medication: Must include coverage of \$1,000 or more per policy year.

(g) Repatriation: \$10,000 (coverage to return the student's remains to his/her native country).

(h) Medical Evacuation: \$25,000 (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) Exclusion for Pre-Existing Conditions: First six months of policy period, at most.

(j) Deductible: Maximum of \$50 per occurrence if treatment or services are rendered at the Student Health Center; maximum of \$100 per occurrence if treatment or services are rendered at an off-campus ambulatory care or hospital emergency department facility.

(k) Minimum coverage: \$200,000 for covered injuries/illnesses per policy year.

(l) Insurance Carrier must have an "A" rating or above per Part 62.14(c)(1) of Section 22 of the Code of Federal Regulations.

(m) Policy must not unreasonably exclude coverage for perils inherent to the student's program of study.

(n) Claims must be paid in U.S. dollars payable on a U.S. financial institution.

(o) Policy provisions must be available from the insurer in English.

Authority: Section 7(d), Art. IX, Fla. Const.; History--Adopted 7-6-72, 12-17-74, Amended 6-21-83, 8-11-85, Formerly 6C-6.09, Amended 12-9-91, 9-27-07.

FLORIDA GULF COAST UNIVERSITY

NOTICE OF REGULATORY ACTION

December 10, 2008

REGULATION TITLE:

International Student Insurance

REGULATION NO.:

FGCU-PR4.008

SUMMARY:

This FGCU regulation ensures compliance with BOG Regulation 6.009, which specifies insurance requirements for international students in F and J visa status. The FGCU regulation provides guidelines for local implementation and outlines institutional standards for the operation of our insurance compliance process.

FULL TEXT:

The full text of the regulation being proposed is attached and can also be found at <http://www.fgcu.edu/generalcounsel/promulgation.asp>

LAW IMPLEMENTED:

§§1001.74(3)c,1001.74(7),1009.24(9), Florida Statutes; 22 CFR 62.14, BOG 6.009

UNIVERSITY OFFICIAL INITIATING THE PROPOSED REVISED REGULATION:

Elaine Hozdik, Director of International Services

UNIVERSITY OFFICIAL APPROVING THE PROPOSED REGULATION:

Dr. Ronald Toll, Provost and Vice President for Academic Affairs

PERSON TO BE CONTACTED REGARDING THE PROPOSED NEW REGULATION:

Diane St. John, Administrative Assistant, dstjohn@fgcu.edu; (239) 590-1101 (Phone), (239) 590-7470 (Facsimile); 10501 FGCU Blvd. South, Fort Myers, FL 33965-6565

ANY COMMENTS REGARDING THE PROPOSED NEW REGULATION SHOULD BE SUBMITTED IN WRITING ON OR BEFORE JANUARY 5, 2009 BY 5:00 P.M. THE COMMENTS MUST IDENTIFY THE REGULATION ON WHICH YOU ARE COMMENTING.

THIS NOTICE WAS POSTED ON THE FGCU WEBSITE ON DECEMBER 10, 2008



REGULATION: FGCU-PR4.008

Effective
Date of
Regulation:

International Student Insurance

(1) General. The intent of this regulation is to establish the authority wherein the University may ensure compliance with the Board of Governors Regulation 6.009. Pursuant to the Florida Board of Governors Regulation 6.009, no international student in F or J non-immigrant status shall be permitted to register, or to continue enrollment, at the University without specified levels of medical insurance coverage for illness or accidental injury

(2) University Provided Insurance. The University will secure a Student Medical Insurance Plan which offers insurance for international students in F or J non-immigrant status which meets Board of Governors' Regulation requirements. The University will make a good-faith effort to secure the most cost-effective policy meeting requirements. All international students in F or J non-immigrant status will be enrolled in the university insurance program plan to ensure compliance with this regulation.

(3) Registration Hold. A registration hold shall be placed on any international student in F or J non-immigrant status until the student has provided proof of the required insurance.

(4) Exception. An international student in F or J non-immigrant status may elect to provide proof of alternative insurance which complies with the Board of Governors' requirements through the use of the FGCU International Student Medical Insurance Compliance Form, completed by both the student and a representative of the alternative insurance company. The Form must be completed in its entirety and submitted to the International Services Office by August 1 for the fall semester and December 1 for the spring and spring/summer semesters. If the International Services Office of FGCU determines that the alternative insurance complies with the Board of Governor's requirements, an exception shall be granted. No exceptions shall be granted for Forms submitted past the deadline, or for incomplete Forms.

Specific Authority:

§§1001.74(3)c,1001.74(7),1009.24(9), Florida Statutes
22 CFR 62.14, 6.009 Board of Governors

History of Regulation:

New

Effective Date of Regulation:
