Health Insurance Information for Non-Degree Students

Please note: The Center for Global Services will not release an I-20 for an F-1 student or his/her F-2 dependent without having sufficient proof of insurance.

All F-1 students on Rutgers visa sponsorship are required to have health and accident insurance that meets the following requirements:

- The alternate coverage is currently active and the scholar agrees to maintain the health insurance coverage throughout their current DS2019.
- The plan offers unlimited coverage with no maximum dollar limit
- The plan must include a minimum of $25,000.00 for repatriation of remains and $50,000.00 for medical evacuation.
- Plan deductible does not exceed $500 out of network per policy year
- Plan provides coverage in the campus area for inpatient and outpatient medical care in the immediate campus area.
- Plan provides mental health benefits which include chemical and substance abuse treatments.
- Plan provide preventative care services which include, but are not limited to, annual physicals, GYN exams, routine screenings and immunizations.
- Plan covers pre-existing conditions.
- Plan covers prescription drugs with no maximum dollar limit and a nationwide network of pharmacies. Plan must not be a reimbursement plan.
- The plan has an in-network out of pocket maximum of no more than $3,000.00 per policy year.
- The plan is provided by a company licensed to do business in the US with a US claims payment office and a US phone number.
- Plan must pay medical providers directly for inpatient and outpatient care (must not be a reimbursement plan).

The underwriting company must have a rating of either "A" or above by A.M. Best, "A-1" or above by Insurance Solvency International Ltd., "A +" or above by Standard & Poor's Claims-paying Ability, "B +" or above by Weiss Research, Inc.

The regulations stipulate that program sponsors ensure that all F-1 students and their dependents in the U.S. have coverage throughout the course of their programs. Rutgers University, as a program sponsor, must comply with this regulation. The university has therefore arranged to offer an insurance policy to meet this requirement for those F-1 students who do not have alternate insurance that satisfies both the U.S. Department of State regulations and the Rutgers University Health Insurance Requirements. Students without alternate coverage will be required to purchase this coverage.

United Healthcare, which is underwritten by United Healthcare Insurance Company, meets the minimum regulatory requirements for sickness and accident coverage. It does not cover 100% of the costs of services rendered. Adults enrolled in the United Healthcare policy will have access to the health centers on campus.
Please be advised that a child dependent insured under the United Healthcare plan will not have access to the University’s health centers. It is the responsibility of the Sponsoring Unit to make the F-1 students aware of the limitations of the United Healthcare policy.

If the F-1 student has special medical concerns, he/she may wish to purchase more comprehensive coverage from another insurance company. Full policy details can be found on the United Healthcare website (http://www.universityhealthplans.com/letters/letter.cgi?school_id=277).

Please note: certificate students are included in the “student” terminology on the United Healthcare website sections that pertain to the University’s insurance policy. Thus, on the Rutgers University pages of United Healthcare’s website (in the section under “international students” ONLY), Rutgers’ certificate student coverage encompasses everything included in the ‘Schedule of Medical Expense Benefits’. Information regarding rates of coverage and term dates can be disregarded by certificate students, as that is meant specifically for students registered for credit bearing classes here at Rutgers.

When submitting a Certificate Student Application to the Center for Global Services, Sponsoring Units must attach EITHER a journal entry for purchase of United Healthcare Insurance OR proof of the student’s alternate coverage, as follows:

**Option 1: Procedure to Purchase Required Insurance via a Journal Entry:**

To implement coverage under the United Healthcare policy (http://universityhealthplans.com/), the Center for Global Services requires Sponsoring Units to transfer funds via a “journal entry” for full payment of the appropriate insurance premium prior to issuing a requested I-20 form. After the premium costs are paid by the Sponsoring Unit, it is the unit’s choice on who will ultimately cover the cost of the insurance (the Sponsoring Unit or the certificate student).

Complete the form labeled *Transmittal Form for Non-Degree Program Students - Monthly Health Insurance Fee*. Sponsoring Units must transfer the appropriate amount (see below) from a department account (natural account 30500 is most appropriate; for accounts that don’t have a 30500 natural account, use 32300 or 31000) to the International Insurance Premiums Account (289238-10455-09700). If the amount on the entry is incorrect, the Center will contact the Sponsoring Unit.

**Rates effective 8/15/2015 (subject to change) are as follows:**

- For F-1 students: $184.00 per month for each month of insurance coverage
- For F-2 spouses: $156.00 per month for each month of insurance coverage
- For F-2 child: $156.00 per month for each month of insurance coverage
- For 2 or more children: $308.00 per month for each month of insurance coverage
- For spouse plus 2 or more children: $460.00 per month for each month of insurance coverage
Please note that the insurance policy is renewed every summer for the upcoming year. Any request that goes beyond the end of that current insurance year will be subject to the new rates and policy provisions once they become effective.

**When determining the amount of funds to transfer, please bear in mind the following:**

Insurance is purchased from the first day through the last day of the month. Thus, insurance for individuals whose I-20 forms begin in the middle of a month must be purchased from the first day of that month; insurance for individuals whose I-20 forms end before the end of a month must also be purchased for the entire month. For an I-20 form that includes a spouse and/or children, i.e., if dependent(s) will accompany the F-1 student from the beginning of his or her program, insurance funds to cover the dependent(s) must be included in amount provided by the requesting department. If F-2 dependents will arrive after the F-1 student, the F-1 student will have to provide payment for the period of the dependents’ visit prior to obtaining a I-20 form for the dependents.

**Option 2: Procedure to Waive Purchase of Required Coverage by Submitting Proof of Alternate Insurance**

For students who have alternate insurance from their home countries or from a U.S. insurance company that meets the university’s requirements and who do not wish to purchase the United Healthcare policy, Sponsoring Units must provide clear documentation (in English) that each of the university’s requirements have been met. If the policy is determined to meet or exceed Rutgers University’s minimum requirements, purchase of the United Healthcare policy will not be required.

Sponsoring Units that do not have adequate time or information to provide documentation about a student’s alternate coverage may submit a journal entry to purchase the United Healthcare coverage, and then may request a refund by providing the necessary documentation of alternate coverage prior to the student’s check-in with our Center.

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