

North Park University
Health Insurance Requirements for International Students

All international students must read, understand, and comply with these requirements.

Because of the high cost of medical care in the United States, **ALL INTERNATIONAL STUDENTS** attending classes at North Park must have adequate health insurance.

North Park offers health insurance that is reasonably priced and adequate for students' needs. Students will learn about insurance coverage during international orientation. The cost of the insurance (the premium) is included in Tuition & Fees costs on the I-20 form. For students who enroll in North Park-offered health insurance, the cost is shown on the first tuition bill at the time of registration each year. The insurance premium must be paid in full—it cannot be paid in installments on a payment plan. Health insurance for students' family members is available at additional cost.

IF YOU CHOOSE INSURANCE FROM ANOTHER PLAN, here are the minimum benefits the plan must offer:

- Coverage must be in effect the entire semester or year you are here, and it must be renewable at the end of the year.
- Coverage must have a minimum of \$250,000 per illness or injury.
- Coverage must include mental health care.
- Coverage must include outpatient care (doctor visit, outpatient surgery).
- Coverage must include hospital stay and maternity benefits.
- Coverage must include both medical evacuation and repatriation.

If your health insurance offers these benefits, you can waive North Park's plan. To be eligible for a waiver, please bring a copy of your health insurance policy **IN ENGLISH** to the International Student Services Office.

The policy must show:

- Effective date of coverage (start date and end date).
- Maximum dollar coverage for each illness or injury.
- Health services that will be paid and services that are excluded in the policy.
- Address and telephone number to contact insurance company.
- A wallet-sized card which includes all policy numbers and company contact information.

If you have a question about whether another insurance policy meets North Park's requirements, please contact Ann-Helen Anderson at aanderson@northpark.edu BEFORE you buy a policy. If your policy does not meet the requirements, you must buy North Park's policy and you may not get a refund for the policy you bought.

TO SUMMARIZE: You will be billed for **one year** of North Park-offered health insurance, along with tuition and fees, **each year** you are a student at North Park, unless you meet ALL of the following requirements:

1. You bring a copy of your health insurance policy in English.
2. Your policy offers all of the above-listed benefits.
3. You submit proof of adequate, alternate insurance to the International Student Office by the end of first week of classes **each year**.