

TIDEWATER COMMUNITY COLLEGE
OFFICE OF INTERNATIONAL STUDENT SERVICES
HEALTH INSURANCE REQUIREMENTS FOR F-1 STUDENTS
2008-2009 Academic Year

All students enrolled at Tidewater Community College in F-1 immigration status must carry health insurance for themselves and all dependents in F-2 status as a condition of their standing at Tidewater Community College. **Failure to maintain CONTINUOUS health insurance coverage will result in the following consequence:**

- A hold will be placed on the student's record, barring any future registration, transcript release, refund, graduation application, etc.
- F1 benefits such as travel signature, program extension, employment authorization, etc., will be withheld until documentary evidence of health insurance coverage is provided to ISS.
- May result in a referral to the Dean of Students for disciplinary action as described in the TCC student handbook.

PLEASE NOTE: The International Student Services office does not accept health insurance policies from the ISO (International Student Organization) company. Please contact the International Student Services office for accepted health insurance providers.

There are no exceptions to this policy.

Approved insurance policies must meet minimum requirements as specified for exchange visitor under 22 CFR 514.14. The specific minimum requirements are:

1. Medical benefits of at least \$100,000 per accident or illness.

- ✓ Repatriation of remains in the amount of \$15,000
- ✓ Expenses associated with the medical evacuation to the student's home country in the amount of \$10,000.
- ✓ A deductible not to exceed \$500 per accident or illness.
- ✓ A provision for co-insurance/co-payment of not more than 25% of the covered benefits per accident or illness.
- ✓ Emergency services to the full benefit of the policy.

2. The policy plan or contract secured to fulfill the above requirements must be

- ✓ Underwritten by an insurance corporation having an A.M. Best rating of "A-" or above, and Insurance Solvency International Ltd. (ISI) rating of "A-" or above, A Standard and Poor's Claims-paying Ability rating of "A" or above, a Weiss Research Inc. rating of "B+" or above -or-
- ✓ Backed by the full faith and credit of the student's home government.

3. The required insurance must be in effect for the entire term for which a student is enrolled. Required coverage dates are as follows:

- Fall 2008 Semester: August 21 through January 11, 2009. (Students graduating in December are required to purchase coverage through the end of December).
- Spring 2009 Semester: January 12 through August 19, 2009. (Students graduating in the Spring semester are required to submit insurance coverage through the end of May).
- New students entering in Summer 2009 must provide coverage from May 18 through August 20, 2009, **Current students must carry continuous health insurance over the summer months, even if not enrolled at TCC.**

4. Each student in F immigration status must provide evidence of continuous health insurance, including the summer months, for him/herself and dependents for the entire time that the student maintains F1 status at TCC.

5. Students who enter the United States with a government health insurance policy must provide a detailed description in ENGLISH of the policy benefits that meet the above requirements.