University Policy
Admitted international F-1 students must present proof of health insurance to the International Student Office before they can receive clearance to register for their second term of enrollment. While the University does not provide health plans or services, there are organizations that offer insurance plans designed especially for international students. Information about selection of and costs for these plans is provided below.

Background
Medical care is much more expensive in the United States and the U.S. government does not pay for medical costs for international students as they do not qualify for public assistance. Health insurance is necessary for international students while they are in the United States to assist in covering costs that may arise in the event of illness or an accident. This insurance provides peace of mind while you pursue your education. Note that in most cases, it is not possible to receive health insurance coverage after you get sick or injured because of a rule called “pre-existing condition.” Also, while these plans to do cover sickness and accidents, they do not include wellness check-ups.

Finding Health Insurance
A number of companies provide health insurance plans for international students. Some examples of health insurance providers are: ISO, The Harbour Group, HTH Worldwide, International Medical Group, Inc. and “The Plan” by T.W. Lord & Associates. You should review several and choose one that meets your medical needs and budget. The premium, or monthly cost of the insurance coverage, is based on your age. Most plans offer similar coverage, but the costs may vary. Review these differences to make sure that paying a higher premium is truly necessary.

1. **Find a plan** by searching “health insurance plans for international students in the U.S.” on the internet. (You will see all the information needed as well as the application form on the sites.)
2. **Fill in the application form, and pay fee if required.** (Processing can take up to 30 days to receive your health insurance card.)
3. **Provide proof of health insurance to the Office of Student Affairs** by copy of a health insurance card or company coverage letter. You may fax, electronically scan or bring it to the office.

Cost of Health Insurance
The average annual cost for health insurance is $2,400; however it may cost as much as $3,000 per year, depending on your age. The $2,400 cost for health insurance is included as a portion of the Certification of Finances. (Dependent coverage is extra.)

If you have questions, please contact Susan Sermeno, International Student Services Specialist, by:

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