

**Health Insurance Requirement
for
International Students in F-1 or J-1 Immigration Status

The George Washington University**

The Requirement

All international students in F-1 or J-1 immigration status are required to have and maintain health insurance coverage for the duration of their GW studies. If you are or will be an F-1 or J-1 student, the University will automatically enroll you in the GW student health insurance plan and will add the cost of that coverage onto your bill for tuition, fees, and other university expenses.

Key Features of the GW Student Health Insurance Plan

- Spring Semester plan through Aetna Student Health, New students: January 1, 2016 – August 11, 2016. The premium is \$1,325.50.
- **Coverage Benefit.** If you experience illnesses or accidents while you are covered by this insurance, the coverage is an unlimited amount for your health care for the duration of your insurance.
- **The GW Student Health Service.** Most services provided at Student Health Service, an outpatient medical clinic for all university students, will be covered by the insurance.
- **In-Network vs. Out-of-Network Care.** You may seek health care from any physician or health care provider you wish, but the amount the insurance will pay is different depending upon whether you use:
 - An *in-network* health care provider (one approved by the insurance company) or
 - An *out-of-network* provider (one not approved by the insurance company).
- **In-Network Health Care**
 - You will be required to pay the first \$300 of your health care costs each year. This is called the *annual deductible*.
 - After you pay the first \$300, the insurance will pay 80% of your health care costs and you will pay 20%. The amount you pay is called *co-insurance* your *co-pay*.
 - The maximum you will be required to pay for in-network care is \$6,350 per year. This is called your *annual maximum out-of-pocket expense*. If you reach that maximum, the insurance will pay 100% of in-network care for the remainder of that coverage year.
- **Out-of-Network Health Care**
 - You will be required to pay the first \$3,000 of your health care costs each year. This is called the *annual deductible*.
 - After you pay the first \$3,000, the insurance will pay 60% of your health care costs and you will pay 40%. The amount you pay is called *co-insurance* or your *co-pay*.
 - The maximum you will be required to pay for out-of-network care is \$15,000 per year. This is called your *annual maximum out-of-pocket expense*. If you reach that maximum,

the insurance will pay 100% of out-of-network care for the remainder of that coverage year.

- **Preventive Health Care.** There is no deductible or co-pay for preventive health care. The insurance will pay 100% of costs.
- **Prescriptions.** *Prescriptions* are medications prescribed by a physician. You will be required to pay the first \$100, a deductible, in prescription costs each year. After that, you will be responsible to pay a small co-payment for each prescription.

For more information, please visit <http://studenthealth.gwu.edu/student-health-insurance>