

## Health Insurance in the United States

**Nazareth College and the U.S. Department of State, require that all F-1 international students and J-1 Exchange Students, Scholars and Visitors (as well as any accompanying dependants) obtain health insurance which is recognized in the United States for the duration of stay in the U.S.**

When looking for a health insurance plan, please ensure that it has the following minimum coverage:

1. Major medical benefits must be at least \$50,000 for each accidental illness.
2. Repatriation benefit must at least be \$7,500.
3. Medical evacuation must be covered for at least \$10,000.
4. The deductible for each accident or illness may not exceed \$500.
5. Policy may not unreasonably exclude coverage for perils inherent to the activities of the exchange program.

Possible options to obtain insurance include, but are not limited to:

- **HTH Worldwide**  
– [http://www.hthstudents.com/students\\_plans.cfm](http://www.hthstudents.com/students_plans.cfm)
- **ISP International Student Protection**  
– [www.intlstudentprotection.com](http://www.intlstudentprotection.com)
- **Gallagher Koster**  
– <https://www.gallagherkoster.com/students/student-home.php?idField=1187>

All Nazareth students may use our Health Services on campus, which offers many services, including assessment and treatment of routine illnesses, prescriptions, first aid, over the counter cold and pain medications, physicals, allergy injections, eye exams, women's health care, health education materials, and referrals off campus as necessary.

There is no fee at Health Services for Nazareth undergraduate and graduate students. All students are responsible for off-site lab fees incurred in association with care received at Health Services.

All contact with Student Health Services is strictly confidential. Medical Information can be released only with students' written permission.

If you have a more urgent medical issue, you will need to go to a different medical facility for which you will need health insurance. Health care in the United States is very expensive, so be sure to pick a good insurance plan.