



Dear International Student:

The cost of **health care** is very high in the United States. We have *no* nationalized health care plan. Because of this, all international students with F-1 visas at Northern Kentucky University (NKU) and their dependents are *required* to have a comprehensive health care policy. In response to this need, Northern Kentucky University has arranged for special health insurance for international students at a low cost. The cost to international students is currently \$948 (single coverage) and payable with tuition.

International students who already have a high quality health care plan and do not wish to purchase the plan available through NKU must provide proper documentation *in English* that explains the kind of coverage and the dates of coverage. It must be approved by the Office of International Students and Scholars. A description of the policy must be brought to the Office of International Students and Scholars **no later than the first day of classes**. If your health care plan is not equal to or better than the health care policy provided through NKU, or if you submit the documentation of your plan after the deadline has passed, you will be *required* to purchase the plan through NKU. This is to ensure that you will have adequate and timely coverage. Any alternative health plan must include:

- * repatriation and medical evacuation
- * a lifetime maximum benefit of no less than \$100,000
- * a deductible of no more than \$50 per injury or illness
- * minimum of 80% medical coverage by insurance company (after deductible)

If you need assistance while in the United States, the staff in the Office of International Students and Scholars and the Student Health Center can more easily assist you with filing claims through NKU's health carrier. Therefore, I would like to encourage you to purchase the plan through NKU even if you have insurance in your home country. If you have a pre-existing medical condition, I strongly recommend that you continue your current coverage in addition to purchasing the NKU plan. Our plan is only a basic plan and will not cover you for conditions for which you have received treatment during the last 12 months. It also does not cover routine checkups.

This information is provided to you in advance so that you can adequately prepare for your health and welfare while you are in the United States.

I wish you a safe and pleasant stay in the United States.

Sincerely,

A handwritten signature in black ink, appearing to read "Elizabeth Leibach". The signature is written in a cursive, flowing style.

Elizabeth A. Leibach
Director, Office of International Students and Scholars (OISS)