UNIVERSITY REGISTRAR
FLORIDA POLYTECHNIC UNIVERSITY

F-1 Student Health Insurance Guide

International Student Health Insurance Requirements

Regulation: FL Board of Governors (BOG) Regulation 6.009 requires all F-1 visa students maintain health insurance coverage **before** enrolling in classes.

- Coverage must begin on the **first day of the semester** and continue **without interruption** through your entire enrollment at Florida Poly, including breaks and summer terms, until your program is complete. **No lapses in coverage are permitted.**

Important: You cannot register for classes or remain enrolled without proof of health insurance. Evidence must be submitted **before** your program starts and each semester thereafter. Failure to comply will result in the cancellation of your I-20. **No exceptions will be made**.

University staff/faculty (i.e., DSO or Admissions) **cannot assist** students with selecting a coverage plan; it is the **responsibility of the student to research and compare plans**. This guide is provided along with links to resources to assist you with selecting health plans.

STEP 1: Select a Health Insurance Provider

- Students are responsible for researching and selecting their own health insurance plan.
- University staff/faculty (including DSOs and Admissions) **cannot recommend or select plans** for you.
- The University will only confirm whether your chosen plan meets **minimum Florida BOG requirements**.

The health insurance plans listed below are ones commonly purchased by current F-1 students as the providers offer health plans that meet the minimum Florida BOG coverage requirements. You may choose from one of these plans or select another provider of your choice.

- Ensure to compare coverage amounts across different plans.
- Ask your provider's representative to verify that their plan(s) currently meet **all Florida BOG requirements**.
- Only plans that satisfy these requirements will be approved.

Disclaimer: Florida Poly does not endorse or have contracts with any insurance providers. The providers listed below are for reference only. Students are responsible for contacting providers directly to confirm current plan details and coverage.

Insurance Provider Website	Insurance Plan *(Contact provider to ensure plans still meet requirements)*	Insurance Provider Phone	Insurance Provider Contact Information
Lewer Global	F1 Plan or F1 Enhanced Plan	1+800-821-7711	Contact Information
International Student Insurance (ISI)	Student Secure FLP	1+904-758-4391	Contact Information
International Student Protection (ISP)	Trail Blazer Elite Plan	1+877-738-5787	Contact Information
ISO International Student Insurance	Shield Plus for FL System Plan or ISO Med for FL System Plan	1+800-244-1180	Contact Information
Professional Service (PSI), Inc.	Silver Plan	1+703-879-8828	Contact Information

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F-1 Health Insurance Coverage Requirements Summary

STEP 2: Verify Health Insurance Plan Meets Minimum Coverage Requirements

View the Florida BOG health insurance requirement minimums chart below to ensure you select a plan that meets regulations.

Benefit	In-Network	Out-of-Network
Coverage Period	Continuous coverage for the entire period the insured is enrolled, including annual breaks during that period.	
Basic Benefits	80% coinsurance	60% coinsurance
Inpatient Mental Health	80% coinsurance, minimum 30-day cap per benefit period	60% coinsurance, minimum 30-day cap per benefit period
Outpatient Mental Health	80% coinsurance, minimum 30 sessions per year	60% coinsurance, minimum 30 sessions per year
Maternity	80% coinsurance	60% coinsurance
Repatriation	$25,000 (coverage to return the student's remains to his/her native country)	
Medical Evacuation	$50,000 (to permit the patient to be transported to his/her home country and to be accompanied by a provider or escort, if directed by the physician in charge)	
Deductible	Maximum $50 per occurrence at the Student Health Center, maximum $100 per occurrence off-campus	
Minimum Coverage	$100,000 for covered injuries/illnesses per policy year	
Rating	Insurance Carrier must, at a minimum, meet the rating requirements specified in Part 62.14(d) of Title 22 of the Code of Federal Regulations.	
Inherent Perils	Policy must not unreasonably exclude coverage for perils inherent to the student's program of study.	
Claim Payment	Claims must be paid in U.S. dollars payable on a U.S. financial institution.	
Language	Policy provisions must be available from the insurer in English.	

STEP 3: Submit Evidence of Health Insurance Coverage

Evidence must include:

- Policy effective date and termination date.
- Confirmation that the plan meets all minimum coverage requirements.

Examples of evidence accepted:

- **Health Insurance Coverage Evidence – Example 1**
- **Health Insurance Coverage Evidence - Example 2**
- **Health Insurance Coverage Evidence – Example 3**

Coverage period requirements:

- Coverage must start on the first day of classes each semester, last through at least the end of the semester, and continue with no lapses (no gaps in coverage, not even one day).
- **Examples of how plans can be purchased:**
    - By semester (e.g., Fall 8/18/2025–12/31/2025)
    - By academic year (e.g., 8/18/2025–5/31/2026)
    - By academic year + summer (e.g., 8/18/2025–12/31/2026)
- Coverage must include all school breaks (summer, winter, spring).

Important: **If your coverage ends before the next semester begins, that is considered a lapse and is not allowed.**