

INTERNATIONAL F-1 STUDENT HEALTH INSURANCE INFORMATION

The following chart provides information regarding insurance companies that offer health insurance for international students. The Graduate Center does not endorse or recommend any company. The following is for informational purposes only. You are not limited to these insurance companies, and it is recommended that you evaluate a number of companies to find the one that best meets your needs. Please note that exact premiums and costs can only be dictated by the carrier. The cost of your coverage will depend on the plan type you choose, your health, the number of family members you wish to participate, etc. The cost of individual insurance will vary for each person or family, and can be determined only after you complete a request for a quote from the carrier. The following is a list of sources you can contact to find an insurance plan that is right for you.

Carrier	Phone	Website
HTH Travel Insurance	888-243-2358	https://www.hthtravelinsurance.com/index.cfm
ISO	800-244-1180	https://www.isoa.org/
International Student Insurance	877-758-4391	https://www.internationalstudentinsurance.com/j1student/
Gateway	877-808-7434	http://www.gatewayplans.com/travel-medical-insurance/gateway-patriot-exchange
Compass Benefits Group	267-406-4190	https://www.compassstudenthealthinsurance.com/
Visit International Health Insurance	800-247-5575	http://www.visitinsurance.com/
BETINS	866-552-8834	https://www.betins.com/
The Harbour Group	937-748-5200	http://www.hginsurance.com/

TIPS TO REMEMBER WHEN SEARCHING FOR A HEALTH INSURANCE PLAN:

LIMITED OR EXCLUDED SERVICES: Excluded Services are medical conditions or treatments that are not covered by the insurance carrier. Limited Services are conditions or treatments that provide limited coverage. Review the policy to make sure it will cover services that best fit your needs. Many people make the incorrect assumption that every healthcare service is fully covered.

WHAT IS THE COST: When purchasing a health plan consider the amount of money you expect to spend for the policy. Evaluate the cost of the policy in relation to your healthcare needs. Some things to carefully consider are: premium payment, deductible, co-pay, co-insurance, covered medical expenses, and any exclusions.

WHAT HEALTHCARE PROVIDERS ARE COVERED: Investigate what doctors, hospitals, and other healthcare providers are covered under the plan. Make sure that the types of providers you need are in your area and what steps you need to take before going to the hospital or getting specialty care. Find out if the plan covers medical care when traveling away from your residence or coverage area.

WHEN SEEKING ENROLLMENT FROM ANY TYPE OF INSURANCE CARRIER: Ask to review the full benefit package prior to making a commitment. Fully understanding your policy is important. Make sure the plans offer coverage for your immediate and anticipated healthcare needs. Verify that coverage is provided for chronic health conditions or disabilities you or a family member may have.