



OFFICE OF INTERNATIONAL SERVICES

University Center for International Studies
University of Pittsburgh

Health Insurance Requirements for F-1 and J-1 Students

All international students at the University of Pittsburgh are required to have sickness and accident insurance, in effect for the **entire duration** of their student program. Medical care in the United States can be very expensive. Even routine visits to a doctor or hospital can cost hundreds, or thousands, of dollars without insurance.

We strongly recommend that you purchase a plan that includes medical evacuation and repatriation insurance. Most domestic health insurance policies do not include this feature, or it is included only for bringing people or remains back to the United States from abroad. You may have to purchase medical evacuation and repatriation coverage separately. Many insurance companies provide this special coverage at reasonable cost. Note that students with UPMC plans *are* covered for repatriation and medical evacuation.

J-1 Students

Federal law **REQUIRES** that you hold minimum coverage for the entire duration of your stay, in the amounts below:

- (1) Medical benefits of at least \$100,000 per accident or illness;
- (2) Repatriation of remains in the amount of \$25,000;
- (3) Expenses associated with medical evacuation of the exchange visitor to his or her home country in the amount of \$50,000; and
- (4) A deductible not to exceed \$500 per accident or illness.

Students have 2 options to satisfy the health insurance requirement:

1. Participate in a Pitt-sponsored Student Health Plan
2. Purchase their own non-Pitt health insurance

Pitt-sponsored Student Health Plan Information:

- All students are offered a [health insurance plan](#) that is sponsored by the University of Pittsburgh.
 - ***Enrollment is not automatic – you must enroll in the plan as soon as you become a Pitt student.***
- Students with Academic Appointments:
 - The cost of the student health insurance is covered for those students who hold full academic appointments (GSA, GSR, TA, or TF.)
 - However, please note that you must enroll in the coverage no later than September 30th.
 - ***Enrollment is NOT automatic, even if it is covered under the terms of your academic appointment.***

Non-Pitt health insurance:

- If you do not have an academic appointment that provides health insurance for you or your family, and/or you do not wish to purchase the Pitt-sponsored Student Health Plan discussed above, you may purchase health insurance coverage on your own.
- See the information at the end of this document if you are interested in securing health insurance coverage on your own.



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Required Enrollment and Attestation Process

At the beginning of the Fall term, you must access your [My Pitt](#) portal to enroll in a Pitt-sponsored Student Health Plan, or attest to having different insurance through your [My Pitt](#) portal.

- For detailed information about this process, review these [instructions](#).
 - **Note: you must list a U.S. address in the "Home" or "Mailing" address field of your My Pitt account to complete the enrollment/attestation process.**
- If you do not enroll in the Pitt-sponsored Student Health Plan or provide a document to show that you have other insurance by September 30th, a hold will be placed on your academic record and you will be unable to register for additional classes until you have fulfilled this requirement.

Purchasing your own health insurance

- OIS does not endorse any particular private health insurance plan, but we provide links to several plans that we know offer coverage that satisfies the Department of State regulations for J-1 students and include repatriation and evacuation coverage.
- We recommend that you research these and other providers and compare plans to determine the best for you.
- **Each of these providers offer a variety of types of insurance. It is imperative that you make sure that the plan that you purchase covers the minimum requirements to satisfy all requirements and recommendations.**

CISI CULTURAL INSURANCE SERVICES INTERNATIONAL

<https://www.culturalinsurance.com/>

HTH Travel Insurance

https://www.hthtravelinsurance.com/students_plans.cfm

ISI International Student Insurance

<https://www.internationalstudentinsurance.com/>

ISO International Student Insurance

<https://www.isoa.org/voyager>

PSI Health Insurance

<https://www.psiservice.com/pitt>

VISIT International Health Insurance

www.visitinsurance.com