



27 July 2015

We look forward to welcoming you to Carroll. As you plan for your arrival, please be advised that Carroll requires all international students to purchase health insurance with coverage applicable for study in the United States for the full academic year.

Carroll recommends the following **minimum** insurance coverage:

- Lifetime maximum: \$300,000 (some companies offer up to \$1,000,000)
- Per event maximum: \$200,000 (some companies offer up to \$500,000)
- Medical evacuation: \$50,000 (some companies offer an unlimited amount)
- Repatriation of remains: \$25,000 (some companies offer up to \$250,000)

Students must also consider the following:

- Deductible: this is the amount per event that a student is required to pay. J1 visa holder's deductibles must not exceed \$500 per accident or illness.
- Co-insurance, which is the amount that you pay for any treatment
- Network coverage, which offers less expensive treatments by seeing a network doctor or going to a network hospital.
- Will the coverage apply to you while in your home country or just the US?
- If you are going to play competitive sports, will this plan cover you?
- What are the exclusions, meaning what will the company NOT pay for?

The following is a partial list of international student insurance companies, but Carroll does not endorse one company over any other.

- www.isoa.org
- <https://www.hccmis.com/student-secure-insurance/>
- www.intlstudentprotection.com
- www.compassstudenthealthinsurance.com
- www.culturalinsurance.com

Please do not hesitate to let us know if you have any questions. We can be reached at intl@carroll.edu.