

## International Students Waiver Guidelines for 2026-27 Academic Year

A	B	D	E	F
#	Coverage Provision	Waiver Guideline	Apply to:	
			J1 visas	F1 visas
1	Coverage Period	policies must provide, at a minimum, <b>continuous coverage for the entire period</b> the insured is enrolled as a student, including breaks	Yes	Yes
2	Medical Benefits	at least <b>\$100,000 per accident or illness</b>	Yes	Yes
3	Repatriation of Remains	minimum of <b>\$50,000</b> benefit	Yes	Yes
4	Medical Evacuation	minimum of <b>\$60,000</b> benefit	Yes	Yes
5	Deductible	maximum of <b>\$250 per accident or illness OR \$500 per coverage year OR</b> for <b>F1 visa holders</b> , a different deductible amount is allowed	Yes	Yes
6	Pre-existing Conditions Waiting Period	must be covered <b>after 6 months of enrollment</b>	Yes	N/A
7	Maximum Coinsurance (Covered Person Share)	covered person may be required to pay <b>up to 25% of the covered benefits per accident or illness OR</b> for <b>F1 visa holders</b> , a different coinsurance percentage is allowed	Yes	Yes
8	Preventive Care	at least <b>\$200 in preventive care</b> per policy year	N/A	Yes
9	Mental Health Inpatient, including substance use disorder (SUD)	<b>at least \$5,000 per coverage year OR</b> for a period of <b>at least 30 days per coverage year</b>	Yes	Yes
10	Mental Health Outpatient, including substance use disorder (SUD)	<b>at least \$500 per coverage year OR</b> <b>at least 30 visits per coverage year</b>	Yes	Yes
11	Comprehensive Medical Coverage	provides <b>comprehensive medical insurance</b> and <b>is not a limited-benefit or fixed indemnity policy</b>	Yes	Yes
13	<b>Default Health Plan for Students Not Submitting an Acceptable Waiver</b>		<b>Global Solutions (GeoBlue)</b>	<b>Student Health Insurance Plan</b>