International Student Insurance Requirements

Federal law requires all J-1 exchange visitors and their dependents to have medical insurance that meets certain minimum standards. Beyond the federal requirement, Stephen F. Austin State University requires all international students and their dependents regardless of visa classification to maintain health insurance to protect them during their time at SFA. Health insurance is not required during periods of Optional Practical Training (OPT), but is highly encouraged.

Consequences of Not Maintaining Insurance Coverage

Students must provide proof of insurance not later than two weeks prior to the beginning of the semester. Failure to do so will result in the university enrolling any uninsured student and their dependents in the university-supported insurance plan provided by Student Assurance Services, Inc. (SAS). To provide proof of alternative insurance, students must submit documentation to the International Admissions office located on the 4th Floor of the Liberal Arts North (LAN) building.

It is the student’s responsibility to insure that the health insurance they have selected meets all federal and state law and mandates. Stephen F. Austin State University assumes no liability if the insurance selected does not meet the requirements set forth in the Patient Protection Affordable Care Act (PPACA) and other applicable laws and mandates.

Required Coverage of Student Health Insurance

To satisfy university requirements for health insurance, a policy must meet the following minimums:

- Medical benefits of at least $100,000 per person per accident or illness.
- Repatriation of remains coverage of at least $25,000.
- Medical evacuation coverage of at least $50,000.
- A deductible of not more than $500 per accident or illness.
Examples of Acceptable Proof of Alternative Health Insurance

The following examples may provide a clearer idea of what types of documents are considered acceptable proof of insurance:

- A health insurance wallet card with your name and the dates of coverage.
- A letter from your parent’s employer stating that you are covered under your parent’s insurance as long as you are a full-time student under age 25.
- A letter from SFA’s Human Resources Department verifying that you are an employee insured through the university for the length of your position.
- A letter in English from your insurance company detailing coverage and dates of coverage.

Examples of Unacceptable Proof of Alternative Health Insurance

The following are examples of insurance documentation that do NOT meet the necessary standards for proof of insurance:

- Health insurance plans where you pay by the month.
- Proof of insurance that expires prior to the end of the semester.
- Proof of insurance written in another language and not translated into English.
- A document that says you have “travel insurance” that does not specify whether medical expenses are covered.

Questions

Any questions or concerns can be directed to the International Admissions office. You may contact our office via phone at (936) 468-6631 and via email at international@sfasu.edu.