

BRADLEY

UNIVERSITY

HEALTH INSURANCE PROCEDURES FOR F-1 INTERNATIONAL STUDENTS

Health Insurance is mandatory for all F-1 International Students. This notice explains the options available to you for meeting the requirement. ***We recommend that you purchase health insurance in your country before traveling to the US which is Option 1 below.***

You are required to have health insurance coverage at a level described as “major medical”. You may purchase coverage through any insurance company that will issue you a major medical policy that is valid during your stay in the US. If you do not obtain health insurance on your own, you may purchase health insurance offered through Bradley but this requires a credit card and may delay your registration.

As a requirement for course enrollment (registration) at Bradley, after you arrive, you will need to provide written documentation that you have health insurance coverage. A copy of your policy will suffice.

Option 1. (Your own) Obtain health insurance on your own prior to leaving your country. In this case, you must present proof of your insurance coverage when you report to the Graduate School. For example, those from India might consider the policy offered by ICICI Lombard General Insurance, or Insurance Corp of India, among others. Reminder: the coverage must include “major medical” and should be for not less than one year, renewable.

Option 2. (Available through Bradley) Student Accident and Sickness Insurance Plan designed for students at Bradley University is underwritten by the National Union Fire Insurance Company of Pittsburgh, PA., and administered by Maksin Management.

1. Policy information and enrollment procedures are provided at www.maksin.com/BradleyU.html. Carefully review the policy “plan”. International students are required to purchase the “enriched” **Plan II** in order to meet the major medical level of coverage required by Bradley. The “basic” Plan I level is not sufficient. Note: the policy effective date is August 15, 2008, which may or may not provide coverage while you are in transit to Bradley.
2. At the website, complete or download the application form and arrange for payment.

Payment Method 1 (By Credit Card): If you apply online, you will need a Master Card or Visa Card to pay for the policy. The cost is \$456 US Dollars. You must print a copy of the payment verification and present it to the Graduate School upon arrival.

Payment Method 2 (By Demand Draft): You can mail the application form and demand draft payable to National Union Fire Insurance Company, but proof of payment will not be available until your application and payment of \$456 USD have been received and processed. Depending upon when and how you mail it, your Bradley course registration may be delayed until verification can be presented.

Cost: \$456 for a policy effective from August 15, 2008 through August 15, 2009. Students who start in the Spring Semester (January), will have a prorated policy effective from January 15 through August 15 at a cost of \$266.