



VISIT® International Health Insurance

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What exactly is Health Insurance?

Health Insurance provides protection against the risk of financial loss resulting from an insured person's sickness, accidental injury or disability. When people talk about "health" insurance, they are usually referring to the type of medical insurance plan that covers doctor bills, surgery and hospital costs. **VISIT® Health Insurance** has been providing quality and cost-effective Health Insurance plans for International Students and Scholars, Visiting Faculty, their Spouses and dependents, and Visitors Worldwide for 35 years.

Are you Required to have Health Insurance?

United States federal regulations require Exchange Visitors, Scholars and their Dependents (**J-1** and **J-2** visas) to purchase adequate health insurance. Students coming to the USA to study on a J-1 Student Visa, and also any family members joining them, must purchase health insurance for the full duration of their stay in the United States. Colleges and universities are required to provide the government requirements for this insurance. **VISIT® Health Insurance** works closely with colleges and universities to provide the health insurance plans that meet or exceed US requirements.

F-1 visa international Students and their Dependents are not eligible for US federal aid, and they must attest to their financial ability to support themselves during the full course of their studies in the USA. Therefore, it is strongly recommended that F-1 Students and Dependents also buy health insurance. **VISIT® Health's** wide range of health plans offers convenient and affordable choices for all international Students, including F-1 Students.

Persons traveling to the USA with other visa types, such as Visiting Faculty, Corporate or Government employees or trainees, or leisure Visitors (non-Students), may or may not be required to have Health Insurance. However, adequate Health Insurance is always a good idea, and Plans may be purchased relatively inexpensively no matter where you may travel.

VISIT® Health also provides International Health Plans for travel Outbound from the USA (such as Study Abroad or Exchange Programs) and/or for any Travel between or among any other countries. It is important to remember that even if you have health insurance in your home country, it probably will not provide coverage for international travel! **VISIT® International Health Plans** are specifically designed for International Travel outside your home country...anywhere in the World!

Why is Health Insurance important?

If you are considering studying or traveling in the United States, you need to familiarize yourself with the US healthcare system. The United States offers superior health care, but it's the most expensive care in the world. If an accident or sickness should occur and you are not covered by your home-country health insurance, the financial costs can be overwhelming. In fact, you may find yourself in a position where you can no longer afford to continue your education in the USA. More importantly, lack of adequate coverage may prevent you from getting the medical care you need at the most appropriate facility. Some medical providers may refuse to provide services to international students without proof of insurance or up-front payment in full.

Health insurance protects you from these high costs and ensures you receive the best care possible. Remember - the cost for health insurance is far less than the medical care would be. If you have questions about which **VISIT® Health Plan** is right for you, please contact us at **1-800-247-5575** or info@visitinsurance.com and we will be pleased to discuss your needs and your health insurance budget.

VISIT® Health Insurance offers health plans for Worldwide travel - whether you come to the USA or wherever you may travel or choose to study, **VISIT®** has the right Health Insurance Plan for you!

VISIT® International Health Plans – the Trusted Name in International Health and Travel Medical Insurance for 35 Years.