

## Medical Insurance Information

Health care in the U.S.A. is very expensive. Therefore, all international students must have medical insurance during their studies at Uceda Worldwide (UW). Medical insurance may be purchased by individuals in the home country before departure.

### Uceda International Requirements

The following are the UW Requirements for medical insurance purchased in home country:

#### 1. Minimum coverage:

- Medical Benefits: up to \$50,000 per injury or sickness
- Medical evacuation benefit (air evacuation due to injury or sickness): up to \$50,000
- Repatriation benefits (preparation and transportation of the body of a deceased insured individual to individual's home country): up to \$25,000

2. Proof of insurance coverage and an English language copy of the insurance policy and card must be shown to UW staff upon arrival.

Insurance companies that have been accepted by the UW include: AIG Assist, ING General Insurance, CIGNA, American Home, International Medical Group, and Aetna. Other companies offer policies that may be acceptable. Please make sure the policy meets the minimum accepted coverage by UW.

If a student arrives at Uceda Worldwide without medical insurance that covers him or her while studying at any of our campuses, UW requires that the student purchase medical insurance coverage by the end of the first week of classes. The choice of whether to purchase insurance in the home country or to purchase it in the U.S.A. is a decision the individual must make. The following information could be helpful in making this choice.

### Purchasing Medical Insurance in Home Country Before Departure

#### Advantages

- Pre-existing medical conditions might be covered (see below for examples of pre-existing conditions)
- Cost may be less than insurance in the U.S.A.
- Term of coverage can begin before departure and continue until return
- Policy is written in native language as well as English

#### Disadvantages

- The individual might have to pay for medical service at the time of service (ask the agency about how payments are made)
- Reimbursement by the company might have to be requested by the individual who received the medical service

### Purchasing Medical Insurance in the United States

#### Advantages

- American policies are recognized by hospitals and clinics in the USA.
- Insurance Agency is reachable to ask for help in case policy clarification is needed.

#### Disadvantages

- Policy may be more expensive than insurance purchased in home country
- Coverage may not include pre-existing conditions (example: if a student is pregnant or has an injury or illness which exists before buying insurance, that condition is not covered by insurance purchased in the USA. In case of pre-existing conditions, it is highly recommended that you do not cancel any insurance coverage)