



All students and scholars must have valid health insurance that provides coverage during your stay in the United States. Healthcare costs in the U.S. are very expensive. Carefully consider the insurance coverage you feel is best to fit your medical, dental, medication/prescription, and vision care needs. There are many health/medical insurance companies that offer plans for international students which will provide you with the required minimum coverage.

Applicants **must** show proof of health insurance to attend Millersville University.

Required Minimum Coverage

- Medical benefits of at least \$100,000 per accident or illness
- A deductible not to exceed \$500 per accident or illness
- Payment for medical evacuation (transportation to home country on advice of physician) covering \$50,000
- Payment for repatriation (preparation and transportation of remains to home country) in case of death covering \$25,000

Important Note:

When researching the insurance plans, it is **STRONGLY SUGGESTED** that you research how you would make a claim with each company should you need to use your insurance and confirm that you would be covered in the Lancaster, Pennsylvania area.

Coverage Dates:

If you plan to arrive earlier or stay longer once classes end, ensure that you have coverage for the time that you are in the U.S.
MU's academic calendar: Academic Year, Fall Semester, Spring Semester, or Calendar Year

INSURANCE OPTIONS

Below are the recommended health insurance plans. All meet the required coverage. If you select a different health insurance plan or provider, see below for waiver requirements.

Student and Scholar Plans

Insurance recommendations for students and scholars through ISO Insurance are included below.

- [Student](#) (Compass PPO and ISO Secure)
- [J Scholars](#)
- [OPT](#) (ONLY for graduated F-1 students currently on OPT)
- [Post-Academic Training](#) (ONLY for graduated J-1 students currently on AT)

Athletic Coverage

International student athletes and students participating in intramural or club sports must have an insurance policy that covers athletics. You may choose any health insurance plan with this coverage. One option is through Tokio Marine HCC. Be aware that the "Smart" Plan does not include athletic coverage. Athletic coverage is **optional** in these plans and needs to be selected **in addition** to medical coverage. [Click here](#) to receive a quote and purchase this insurance.

- Athletic Plans: [StudentSecure by Tokio Marine HCC](#)

WAIVER (REQUIRED if **not** purchasing ISO insurance)

If you are choosing to waive the above health insurance options, and choose a different insurance provider, you must [complete the insurance waiver](#) through the ISO Insurance website. Instructions on how to complete the waiver are available online and will guide you through the verification process.