

This form, along with the other required forms and documents required for the I-20, should be securely mailed or taken directly to:

Brightpoint Community College
International Student Services
800 Charter Colony Parkway
Midlothian, Virginia, U.S.A. 23114-4383
E-mail: IntlStudentServices@brightpoint.edu
Phone: 1-804-378-1216

VCCS SIS ID # _____

As an international student, your continued good health will be very important to your success at college. Medical care in the United States is expensive, and the concepts of adequate medical care and coverage may be difficult to understand. Many times, students come from countries where there is no private insurance, and plans, such as those required here, are unknown. Students who become ill, need medical evaluation and/or tests, or require hospitalization and/or surgeries, may rapidly find themselves unprepared or, even, unable to pay for the high costs of medical care here in the United States.

Generally speaking, health care plans begin with the basics and add additional coverage to that policy. Additional coverage implies additional cost. Basic plans often do not cover wellness issues. As such, they usually will not pay for check-ups, immunizations, dental and vision care, and, often, prescription coverage. Additional coverage may include mental health related issues, pregnancy issues, major medical coverage, basic or expanded prescription coverage, addiction issues, repatriation costs, and medical evacuation costs. It is important that you attend to wellness issues prior to leaving your country. Make sure that your immunizations are current and that the list of immunizations, additionally, reflects those immunizations required in the United States, that you have an ample supply of prescribed medicines, that you have had a recent medical and dental check-up, and that you have had a recent vision exam/eye glasses (if needed). For an overview of the healthcare system in the United States, please view the following videos: US Healthcare Video - <https://www.internationalstudentinsurance.com/explained/us-healthcare-system-video.php>

For these reasons, all F-1 students enrolled at Brightpoint Community College must carry CONTINUOUS health insurance coverage, from an approved plan/provider, for themselves and all F-2 dependents, even over the summer months, as a condition of their good standing at Brightpoint. **There are no exceptions to this rule. Approved insurance plans must meet, or exceed, the following minimum requirements:**

1. **Medical benefits of at least \$100,000 per accident or illness.** This means that your plan will pay up to that amount for each distinct illness/surgery/hospitalization/treatment that you receive. While this amount may seem exorbitant to you, it is in no way excessive. Brief hospital stays can cost thousands of dollars, while a visit to the office of a medical specialist may easily cost you hundreds of dollars. These benefits should include:
 - A. Repatriation of remains in the amount of at least \$25,000.
 - B. Medical evacuation expenses of at least \$25,000.
 - C. A deductible amount not to exceed \$300 per accident or illness. A deductible is the amount that the student must pay, over and above the negotiated amount covered by the insurance plan, in a specified period before the plan will reach full coverage limits. This is not identical to the co-pay which is a fixed amount charged to a patient, by the doctor/facility, for each visit.
 - D. A provision for co-insurance/co-payment of not more than 25% of the covered benefits per accident or illness.
 - E. Emergency room coverage with a deductible of \$350.00 or less.
 - F. Maternity coverage
 - G. Prescription drug coverage
 - H. This policy must be underwritten by a company with an acceptable A.M. Best, ISI, or Standard and Poor's Rating of "A-" or better.

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2. Students who enter the United States with health insurance plans from their home country must provide English language document proof of their plan which certify that the plans meet or exceed the requirements given above.

Failure to provide proof of continuous health care coverage will result in negative consequences:

- Access to registration services will be blocked on the student's account making them unable to secure class registration as well as other Admissions and Records functions. This can result in the student being out of status, at which point they may have to abandon the United States.
- I-20 travel signatures, program extensions, F-1 Transfers, employment authorizations (either on campus, off campus, and OPT/CPT) may be denied until documentary proof of the required insurance is provided to the Office of International Student Services.

There are a number of companies who offer insurance plans which meet the requirements given above. If you are unable to find a company, please contact International Student Services and we will supply you a list of providers. Proof of coverage must be provided in writing to the Office of International Student Services and kept up to date. By signing this document, you agree to keep active insurance coverage throughout your stay at Brightpoint.

I, _____, agree to secure and maintain medical insurance
 First Name Middle Name Last Name
coverage for myself and all my dependents for the entire time that I am at Brightpoint Community College. I certify that said coverage will satisfy the minimum coverage demands as listed above. If, at any time, I let the coverage lapse, I understand that I am subject to being out of status and having to abandon the United States.

Student's Signature

Date

This school is authorized under Federal Law to enroll non-immigrant alien students.