



Student Health Insurance Policy

Domestic Students

A domestic student is defined as a US citizen, legal US resident, or a non-immigrant with a visa class other than F-1 who is enrolled in an inlingua private (one-on-one) tutorial, semi-private group tutorial, or intensive English program (GPIP or TL2).

inlingua Florida **does NOT** require a domestic student to have health insurance coverage either at the time of acceptance into the program or throughout the duration of study.

International Students

An international student is defined as a foreign national with, or applying for, a non-immigrant F-1 student visa who is enrolled in an intensive English program (GPIP or TL2).

inlingua Florida **does NOT** require an international student to have health insurance coverage at the time of application, before beginning the program, or throughout the duration of study.

Voluntary Enrollment in Third-Party Health Insurance Coverage

inlingua understands that many students will ask about the benefits of carrying coverage and/or seek to obtain health insurance. As a result, inlingua has researched health insurance companies that specialize in student insurance policies and come up with a list of recommended options that best meet the needs of our students. Our recommendations are updated on a regular basis and can be found on the student page of our website (<http://inlingua-if.com/student-info.aspx>).

It is each student's responsibility to obtain health and any other insurance deemed necessary by the student. It is the student's responsibility to research and evaluate any insurance policy referred by inlingua; however, inlingua makes no claims or guarantees regarding such insurance, and will facilitate insurance for students only upon written request made at the time the student submits the Application for Admission and receipt of the non-refundable payment in full prior to the commencement of classes. Please understand that while inlingua may recommend and/or facilitate insurance companies and policies, such coverage is provided by a third party which assumes sole responsibility for administering such coverage, including payment and refund policies (if any).

We encourage each student to consider the available third-party insurance options and make an informed decision whether to carry coverage based on his or her personal circumstances.

Please refer to the information below regarding benefits of health insurance coverage and the risks of not having it.

Note: Please be aware that most foreign health insurance plans (if applicable) do not provide coverage to individuals while travelling or living in the United States.

Benefits of Health Insurance Coverage

- Having health insurance helps reduce the costs associated with routine medical care such as doctor's visits and prescriptions.
- In the event of an accident or other emergency, health insurance significantly reduces out-of-pocket expenses.
- The cost of carrying health insurance is significantly less than the full cost of medical care services and prescriptions.

Risks of Failure to Purchase and Maintain Health Insurance Coverage

- Health problems can often be unexpected, and it is too late to get the savings offered by health insurance once a student is already sick and in need of treatment.
- The student will have to pay for 100% of incurred health/medical/emergency/prescription expenses out-of-pocket (all of which can be very expensive).
- Medical bills can leave one in debt and may jeopardize the student's ability to pay school tuition and accommodation bills.
- If a student is no longer able to meet his or her financial obligations to the institution due to unexpected and expensive medical bills, then this student will no longer be able to maintain full-time student status in good standing and risk termination from the program.