To: All International Students  
From: Sandra McGhee, Director of Health Services  
Re: Mandatory Health Insurance

All international students are required to enroll in a health insurance plan approved by the College. This is standard practice in U.S. colleges. The charge for the health insurance plan will be included on the bill for tuition and other required expenses. This fee is based on your age and can range from $500-$1300 per school year. This health plan is through www.hthworldwide.com.

Medical care is often very expensive in the United States, especially when compared to other countries. You will be able to obtain medical attention for minor illnesses and injuries at the Health Center that is located on campus, and the fees charged by the Health Center are minimal. However, if you need medical care beyond what the Health Center can provide, you will need to have health insurance. The health insurance company will pay a significant portion of the medical bills you incur, and you will have a much smaller bill to pay.

If you already have insurance coverage, the above fee may be waived. However, the insurance must meet certain requirements:
1. Coverage for at least $50,000 per accident or illness.
2. Deductibles not to exceed $500 per illness or injury.
3. Coverage in the amount of $7,500 for repatriation of remains.
4. Coverage for medical evacuation to your home country in the amount of $10,000.
5. Reasonable waiting periods (by industry standards) for pre-existing conditions.
6. The Company must have a U.S. based home office and phone number.

All other policies need to be reviewed and approved by the Director of Health Services before the beginning of the semester. A waiver will then be forwarded to the Business Office.

If you have any questions regarding this matter, contact Health Services at 540-375-2286, fax at 540-375-2252 or email monroe@roanoke.edu

First Year students must return completed health records that include a physical exam and immunizations. You will not be allowed to finalize registration for classes until this information is received.