**Mandatory Health Insurance**

The University of Illinois at Urbana-Champaign requires that all students have health insurance. This includes students attending the Intensive English Institute.

**Students can get health insurance by:**
1) purchasing University of Illinois student health insurance when they pay their IEI educational fees; or by
2) Purchasing private insurance in their home countries.

**Students may opt out of the Insurance Fee only when they have comparable insurance to that offered by the University. This means that in order to opt out, your insurance must meet the following qualifications:**

1) Provides inpatient and outpatient care on both an emergency and non-emergency basis within a 50 mile radius of the UIUC campus.

2) Is effective on or before the first day of the open enrollment period, and terminates no sooner than the last day of the current academic year.

3) Covers the student in case they are forced to withdraw from school during a semester, or otherwise become a less than full time student.

4) Provides at least $500,000 benefit annually per injury or illness.

5) Has a deductible of no greater than $5,000 (per person if a family deductible applies.) If the plan incorporates an HSA, the deductible must be no greater than $6,000.

Even if you have insurance that meets the qualifications listed above, it may be in your best interest to keep the insurance offered by the University.

**PLEASE NOTE:**

- Students who purchase private health insurance must provide proof of private insurance to the IEI prior to their arrival.
- This proof must be in English
- This proof must be in US Dollars
- It must include information that shows the minimum coverage has been met.