The University System of Georgia requires all students in the above categories to have reasonable, comparable, creditable coverage to the current system-wide student health insurance plan provided. The following minimum benefits must be included in your plan to be considered for a waiver and final determination is made at each institution—per individual institution standards.

**International Students** in the F-1 and J-1 student or scholar statuses must have a minimum of the following benefits:

- Both accident and sickness coverage
- Minimum benefit $250,000 per policy year**
- A deductible of $500 or less and/or co-pay per individual, per year*
- In-patient and outpatient, mental and nervous disorder benefits
- Prescription Drug Coverage
- Pay benefits worldwide
- Medical evacuation to one’s home country and family reunification of not less than $50,000*
- Provision for repatriation of remains of not less than $25,000*
- All Georgia mandated requirements+
  *Federal Standards required for International Students

**Domestic Students** must have a minimum of the following benefits:

- Both accident and sickness coverage
- Minimum benefit $500,000 per policy year**
- Coverage for all pre-existing conditions
- Reasonable deductible ($3,250 or less) and/or co-pay per individual, per year
- In-patient and outpatient, mental and nervous disorder benefits
- Prescription Drug Coverage
- Pay benefits worldwide
- All Georgia mandated requirements+

**To meet Federal Affordable Care Act (ACA) requirements your health plan should have no annual benefit limits.**
(These requirements are based on the federally mandated requirements of the ACA.)