

International Health Insurance Information

Non- European Union Citizens: Every student who is *not* a member of the European Union must obtain international health insurance before coming to Hungary. This includes students from North America, South America, Asia, Africa, and all non-EU countries.

Although it is a wise investment, Word of Life Hungary Bible Institute has not made international health insurance a requirement for our students. Rather, it is a requirement from the Hungarian government. Students must provide proof of health insurance in order to receive their residency permit from the immigration office in September. **Students will not be able to receive a residency permit without health insurance, and without this permit, they cannot stay in Hungary as a student for an extended period of time.**

Your health insurance needs to cover medical emergencies. In other words, if you are comfortable with the terms and conditions, you can usually purchase the cheapest insurance the company provides, but it must have coverage of *at least* \$50,000 USD / 30,000 Euro.

Coverage must be active during the entire duration of a student's stay in Hungary. For most students, these dates will be on or around January 1, 2015 – December 15, 2016.

The immigration office in Budapest requires the proof of international health insurance to include: the student's name, the maximum coverage amount, the dates of eligibility, and the name or logo of the insurance company. Proof of international health insurance must be in the form of the original contract (which clearly states the coverage details) and an insurance card.

In order to make this process easier, we have researched several companies which provide international health insurance. Please note that these quotes are based on a 20-year old male American citizen with no preexisting conditions. Prices may vary according to your age, current health condition, and citizenship.

- **International Student Insurance** **\$288.00** (\$32 per month x 9 months)
<http://www.internationalstudentinsurance.com/student-health-insurance/>
- **HCC Medical Insurance Services** **\$288.00** (\$32 per month x 9 months)
<https://www.hccmis.com/student-secure-insurance-quote/?referid=9800240>
- **International Medical Group** **\$199.08**
<https://producer.imglobal.com/international-insurance-plans.aspx?imgac=114074#student>

Of course, students may purchase international health insurance from other providers than the ones we have listed. In fact, many students may be covered under their parents' insurance, even while overseas. Ask your current provider for more information.

The insurance quotes provided are based on research done in March, 2014; prices are subject to change. Please also note that many insurance companies will not allow a student to purchase insurance until 90 days before the activation date. Therefore, you may not be able to purchase international health insurance for September until June or after, depending on the company. If you have any questions regarding international health insurance, please email the Admissions Office: admissions@eletszava.org.

If you are **Brazilian**, here are some names of companies which have been used by WOLHBI students in the in the past: Porto Seguro Vida e Previdência, and Generali Brasil Seguros.

If you are **Canadian**, here are some names of companies which have been used by WOLHBI students in the in the past: FEEP Service des assurances, SSQ Groupe financier, and Croix Bleue du Québec.

European Union Citizens: All students who are citizens of the European Union must have proof of health insurance in case of a medical emergency. EU medical cards are available for free in most circumstances. Students must obtain their EU medical card in their home country and bring it with them to Hungary.