



## International Student Services

### Health Insurance - Courses Over 6 Months

Since the 6<sup>th</sup> April 2015 students studying for longer than 6 months will have paid a Health Surcharge when making a visa application. As a result there should be no charge for treatment with the National Health Service (NHS).

You will be eligible for full health care under the NHS, including the treatment of pre-existing conditions. This treatment is available from day one of your stay. You will have to pay the usual statutory charges, such as the cost of prescriptions, which are around £9.35 per item and dental and eye treatment which are not normally free of charge.

**IMPORTANT:** Even if you can be treated by the NHS for most health needs, the NHS does not cover all risks, so you should still consider taking out medical insurance.

**Some of the risks not covered:** if you fall sick and want to be transported home for treatment or want a family member to stay in the UK to look after you.

You can either buy medical insurance from a company in your own country or one in the UK. You should make sure that your insurance covers all the following areas:

- Emergency medical and other expenses
- Personal accident
- Baggage
- Personal money, passport and documents
- Personal liability
- Missed departure
- Cancellation or curtailment charges
- Overseas legal expenses and assistance
- Course fees

**Please note that, because you are coming to the UK to study and not just as a tourist, standard travel insurance is not enough!**