HCI GROUP
GLOBAL HEALTHCARE

HEALTHCARE GUIDE FOR INTERNATIONAL STUDENTS

Everything you need to know about healthcare in the UK before you arrive

A practical guide to the NHS, registering with a GP, and understanding your options for additional cover including an introduction to Student Health from HCI Group Global.

HOME COUNTRY ● – – – – – – – – – – ● UNITED KINGDOM

Welcome to the UK.

Congratulations on choosing to study here. Moving to a new country is exciting but navigating a new healthcare system can be daunting. This guide explains how healthcare works, what the NHS provides, and why many international students choose additional private medical insurance.

ENTRY GUIDE ENCLOSED

UNDERSTANDING THE SYSTEM

Understanding the NHS

The National Health Service (NHS) provides publicly funded healthcare throughout the UK. If you're studying here on an eligible student visa and have paid the Immigration Health Surcharge (IHS), you'll usually be entitled to access NHS healthcare during your studies. Care is high quality, but demand is high, and waiting times for non-urgent appointments can sometimes be lengthy.

THE NHS PROVIDES

- GP (doctor) appointments
- Emergency treatment
- Hospital care
- Specialist referrals
- Mental health services
- Maternity services
- Vaccinations

A NOTE ON WAITING TIMES

Demand across the NHS is high. Non-urgent appointments and treatment can take time to come through. This is worth factoring in as you plan around lectures, coursework, and exams.

FIRST PRIORITY

Register with a GP

As soon as you arrive, register with a local GP (General Practitioner). Registration is free and should be one of your very first priorities. Your GP will:

- Diagnose illnesses
- Prescribe medication
- Refer you to specialists
- Arrange blood tests and scans
- Offer health advice

KNOW WHO TO CALL

Emergency Healthcare

999
LIFE-THREATENING EMERGENCY – CALL IMMEDIATELY

111
URGENT, NON-EMERGENCY ADVICE – ONLINE OR BY PHONE

WHY CONSIDER IT

Why many international students choose private medical insurance

Although eligible students can usually access NHS services, many choose private medical insurance for additional peace of mind. Students balancing lectures, coursework and exams often value quicker access to treatment and private medical insurance can help minimise disruption to their studies.

01
Faster access to treatment & reduced waiting times

02
Private hospital facilities & greater appointment choice

03
Access to private specialists & extra benefits

FEATURED COVER

Student Health, from HCI Group Global

Designed specifically for international students studying in the UK, Student Health offers affordable, additional support alongside your NHS entitlement.

BOARDING · STUDENT HEALTH COVER

HCI Group Global

APPLICATION – – – – – – – – – – – – COVERAGE

COVER TYPE	AGE RANGE	MEDICAL QS	ACCEPTANCE
Student Health	17 – 35	None	Guaranteed*

£1.58/day
FROM, PER DAY

*Subject to eligibility criteria being met. See policy documentation for full terms.

WHY STUDENTS CHOOSE STUDENT HEALTH

- Fixed low price
- No medical questions
- Guaranteed acceptance if eligibility criteria are met
- Simple online application
- No complicated paperwork
- Available even if you've already arrived in the UK

COVERAGE DETAIL

What's included?

Student Health includes benefits such as:

- Faster access to private medical treatment
- Hospital cash benefit
- Private hospital room
- Dental benefits
- Permanent disability benefit
- Death benefit
- Emergency treatment while visiting your home country
- Compassionate return home
- Medical repatriation
- Relative visit if hospitalised
- Search and rescue benefit
- Replacement of lost documents
- Legal expenses cover

Please refer to the policy documentation for full details, conditions, exclusions and benefit limits.

ELIGIBILITY

Who can apply?

Student Health is designed for international students aged 17–35 who are studying in the UK, including university students, postgraduate students, and English language students. Applicants simply need to provide proof of study and meet the policy's eligibility criteria. Students who have already arrived in the UK may still be eligible.

17–35	All	Yes
ELIGIBLE AGE RANGE	STUDENT TYPES COVERED	ALREADY IN THE UK? STILL ELIGIBLE

IS IT RIGHT FOR YOU?

Is private health insurance right for you?

Private health insurance isn't essential for every student. It may be worth considering if you:

- Prefer faster access to treatment
- Want additional protection while studying abroad
- Would like access to private hospitals
- Want extra benefits beyond NHS services
- Wish to minimise disruption to your studies if you become ill

The right choice depends on your personal circumstances, healthcare needs, and budget.

WHILE YOU'RE HERE

Staying healthy during your studies

- Register with a GP
- Keep emergency numbers handy
- Maintain a healthy diet
- Get enough sleep
- Stay active
- Look after your mental wellbeing
- Know what healthcare services are available to you
- Understand what your insurance policy covers

COMMON QUESTIONS

Frequently Asked Questions

Q. Can I buy Student Health after arriving in the UK?

Yes. Eligible international students who are already living in the UK may still be able to apply.

Q. Will I need a medical examination?

No. There are no medical questions during the application process, provided you meet the policy's eligibility requirements.

Q. How much does Student Health cost?

Just £1.58 per day. That is around $2 USD.

Q. Do I still use the NHS?

If you are eligible for NHS care, Student Health is designed to complement and not replace those services, by providing additional benefits and access to private healthcare where covered by the policy.

Ready to learn more?

Contact our team to find out whether Student Health is right for you or visit hcigroupglobal.com/student-health

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