Insurance Minimum coverage for F2 status

South Dakota Board of Regents requirements:

- **Coverage Dates** - Valid policy coverage dates for the effective semester(s).
- **Coverage** - Coverage valid in South Dakota for outpatient care, hospitalization, emergency room, accidents, medical and surgery needs to be provided.
- **Medical Benefits** - Minimum $500,000 USD coverage; medical benefits of at least $100,000 USD per accident or illness.
- **Repatriation of Remains** - At least $25,000 USD coverage for repatriation.
- **Medical Evacuation** - Expenses associated with the medical evacuation to his or her home country included -- $50,000 USD minimum.
- **Deductible** - Not to exceed $500 USD per accident or illness.
- **Medical Coverage** - At least 75% coverage for each accident or illness.
- **Reimbursement** - Health plan has a non-reimbursement policy. This means that all medical bills must be paid DIRECTLY by the insurance company to the medical provider, including all medical providers in South Dakota.
- **Miscellaneous** - The Plan must be in compliance with 22 CFR 62.14 (below).

### 22 CFR

#### § 62.14 Insurance

(a) ... Minimum coverage shall provide:

1. Medical benefits of at least $100,000 per accident or illness;
2. Repatriation of remains in the amount of $25,000;
3. Expenses associated with the medical evacuation of the exchange visitor to his or her home country in the amount of $50,000; and
4. A deductible not to exceed $500 per accident or illness.

(b) An insurance policy secured to fulfill the requirements of this section:

1. May require a waiting period for pre-existing conditions which is reasonable as determined by current industry standards;
2. May include provision for co-insurance under the terms of which the exchange visitor may be required to pay up to 25% of the covered benefits per accident or illness; and
3. Shall not unreasonably exclude coverage for perils inherent to the activities of the exchange program in which the exchange visitor participates.

(c) Any policy, plan, or contract secured to fill the above requirements must, at a minimum, be:

1. Underwritten by an insurance corporation having an A.M. Best rating of "A-" or above, an Insurance Solvency International, Ltd. (ISI) rating of "A-1" or above, a Standard & Poor's Claims-paying Ability rating of "A-" or above, a Weiss Research, Inc. rating of B+ or above, or such other rating as the Department of State may from time to time specify; or
2. Backed by the full faith and credit of the government of the exchange visitor's home country; or
3. Part of a health benefits program offered on a group basis to employees or enrolled students by a designated sponsor; or
4. Offered through or underwritten by a federally qualified Health Maintenance Organization (HMO) or eligible Competitive Medical Plan (CMP) as determined by the Health Care Financing Administration of the U.S. Department of Health and Human Services.

(g) An accompanying spouse or dependent of an exchange visitor is required to be covered by insurance in the amounts set forth in Sec. 62.14(a) above. Sponsors shall inform exchange visitors of this requirement, in writing, in advance of the exchange visitor's arrival in the United States.

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Below is a list of companies that specialize in insurance for international students and visiting scholars. This list is not comprehensive.

This is the provider approved by the governing Board of Regents for students in the South Dakota system.

CMI Insurance Specialists Global Insurance Benefits
Lutherville, MD
800-677-7887
www.cmi-insurance.com

Cultural Insurance Services International
http://www.culturalinsurance.com/students/

The Harbour Group, LLC
Reston, VA
800-252-8160
www.hginsurance.com

International Student Organization of America
www.isoa.org

Rust & Associates
Steve Rust
Ames, IA
http://www.rustassoc.com/
800-336-0747

Trawick International, Inc.
Mobile, AL 36695
1-888-301-9289
email to: info@studentinsure.com
http://www.studentinsure.com/welcome.asp?schoolid=42

http://www.internationalstudentinsurance.com/

http://www.icsweb.org/

http://www.compassbenefits.com/foreign_student_health_insurance.html

http://www.wellmark.com