



# NATIONAL DEFENSE UNIVERSITY

## International Fellows Class of 2021

### GUIDANCE FOR AUTHORIZED DEPENDENT MEDICAL INSURANCE

#### AUTHORIZING DEPENDENTS ON YOUR ITO

Your dependents **cannot** be authorized on your ITO until proof of medical insurance has been provided to the Security Cooperation Officer (SCO) at the U.S. Once medical coverage has been purchased, it will be reviewed by the SCO and SATFA, who will either approve the policy or inform you that the policy does not meet the minimum requirements. If the policy does not meet the minimum requirements, you will need to adjust the policy coverage and then resubmit the policy to the SCO. Once the policy is approved, the status of your dependents and their medical coverage type will be updated on your ITO – pending other approvals, your dependents will become authorized to join you in the U.S. Unauthorized dependents are not eligible for an A-2 visa, do not receive a dependent ID card, and have no access to military medical facilities, post exchange/commissary, or other perks/facilities accessible by a dependent ID card.

#### DSCA MINIMUM REQUIREMENTS FOR MEDICAL COVERAGE

- A) **COVID-19 or pandemic coverage** must be listed explicitly in the policy.
- B) **Medical maximum** benefits of at least **\$400,000.00** per person per year.
- C) The **total deductible must not exceed \$1000 total** for entire family. The lower the deductible, the better.
- D) **Repatriation of remains** in the amount of **\$50,000** should a death occur in the U.S.
- E) **Medical evacuation** in the amount of **\$250,000** (per individual) in the event the insured must be returned to his/her home country due to a serious medical condition.
- F) Insurance must pay benefits to a Department of Defense medical facility, if appropriate.
- G) Health insurance policy **must be in English**, recognized as an international company, and have a POC / office in the United States.
- H) Medical insurance policies for dependents need to be in effect for the duration of their stay in the US. You can only purchase insurance for 1 year, so you will need to renew the coverage before it expires.

## DSCA COMPLIANT POLICIES:

Due to COVID-19 many travel insurance companies are not offering pandemic coverage. While we are not able to specifically endorse any one policy, compliant policies that meet DSCA minimums and include pandemic coverage are listed below:

- Safe Travels USA, Safe Travels Cost Saver, and Safe Travels USA Comprehensive (Trawick)
- Cigna Global Health
- Global Security and Global Security Plus (Global Insurance Solutions)
- Medical Travel Insurance for Coronavirus (Seven Corners) - ONLY AS SUPPLEMENTAL / SECONDARY INSURANCE
- Diplomat America

Note: Global Security and Global Security Plus are the only policies that consider Military Treatment Facilities to be “In-Network” as opposed to “Out-of-Network.” If you intend to use military medical facilities instead of civilian facilities for dependent healthcare, one of these policies may work better for your family.

## PURCHASING COMPLIANT POLICIES:

Choosing insurance for your dependents is an important decision, and you should thoroughly read a policy before purchasing it. You should especially review the “exclusions”- things that a policy won’t cover. You will “Request a Quote” in order to see how much the policy will cost, and then can purchase the policy or request a quote from a different company. A quote is not sufficient proof of medical coverage for your dependents, you must provide your family’s specific insurance documents. Your family’s documents will be emailed to you after you submit payment, which will typically require the use of a major credit card.

**Trawick** policies can be found here: <https://www.trawickinternational.com/travel-insurance-plans/inbound-to-the-usa-travel-insurance>. You can click on “View Details” to get a summary of the coverage your dependents will receive, and on that page click “Certificate” towards the bottom left to read the full policy.

**Global Insurance Solutions** policies can be found here: <https://myglobalinsurance.com/military/>. You can review both compliant policy options on this page, and click the “Program Summary” buttons on the bottom right in order to read the full policy.

**Diplomat America** policies can be found here: <https://www.americanvisitorinsurance.com/global-underwriters/>.

The **Cigna Global Health Option** is located here: <https://www.cignaglobal.com/international-medical-insurance>.

Finally, the supplemental COVID-19 insurance through **Seven Corners** is located here: <https://www.sevencorners.com/coronavirus-travel-insurance/liaison-travel-plus-medical-insurance#/quote>.

## INSURANCE CONSIDERATIONS:

### TRAVELER'S INSURANCE PURPOSE

All of the policies listed above are considered "traveler's insurance." The purpose of traveler's insurance is to ensure your dependents are cared for in the event of a **catastrophic injury** (such as a car accident), or **common ailments** (flu, strep throat, cold), which require a visit to the doctor and some antibiotics to resolve.

It is very important for you to understand what traveler's insurance is not for. **It is typically not meant to cover routine medical care.** It therefore excludes services like school physicals, general check-ups, women's wellness exams, eye exams, dental exams, maternity related charges, or any other elective/non-emergency treatment.

Most importantly, **it is not meant to cover any treatment associated with pre-existing conditions**, which is:

*"Any injury, illness, sickness, disease, or other physical, medical, mental or nervous condition, disorder or ailment that, **with reasonable medical certainty**, existed at the time of application or at any time during the **3 years prior** to the effective date of the insurance, **whether or not previously manifested or symptomatic**, diagnosed, treated, or disclosed prior to the effective date, including any subsequent, chronic or recurring complications or consequences related thereto or arising therefrom"*

This means that any recurring condition, or a condition that requires continuous care or frequent medical appointments, will almost certainly not be covered. Some examples of pre-existing conditions include: asthma, allergies, diabetes, high blood pressure, heart conditions, high cholesterol, cancer, mental health conditions such as anxiety or depression, developmental disabilities, and many more.

### HEALTHCARE COSTS IN THE US

Medical care in the United States is high quality, but notoriously expensive. For example, an ambulance ride to the hospital during a medical emergency can cost about \$650. Blood tests and x-rays can cost up to \$1,000. There are very rare cases where international student's dependents have incurred over \$100,000 in medical bills. You are ultimately responsible for payment for medical care received by your dependents during their stay, so it is important to evaluate your dependent's medical needs before their arrival and throughout the course of the year and understand whether or not traveler's insurance can address those needs.

### UNDERSTANDING TERMINOLOGY

Deductible-

The amount you pay for covered health care services before your insurance plan starts to pay

Co-Pay-

A fixed amount (ex: \$20) you continue to pay for a covered health service after you've paid your deductible

Co-Insurance-

The percentage of costs of a covered health care service you pay (ex: 20%) after you've paid your deductible

### BOTTOM LINE

The considerations above are not meant to discourage you from bringing your dependents, who we are ready and excited to welcome. However, it is meant to give you a realistic set of expectations as to what your insurance will or will not cover and allow you to make informed decisions regarding your dependents. If your family member may have a pre-existing condition, or if you have any questions or concerns, please contact us!