



# NATIONAL DEFENSE UNIVERSITY

## International Fellows, Class of 2023

### GUIDANCE FOR AUTHORIZED DEPENDENT MEDICAL INSURANCE

#### AUTHORIZING DEPENDENTS ON YOUR ITO

Your dependents cannot be authorized on your ITO until proof of medical insurance is provided to the Security Cooperation Officer (SCO) at the U.S. Embassy. 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 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.

If in doubt whether your policy meets DSCA requirements, please feel free to email quotes to SATFA P4 for review **before** you purchase a policy: [usarmy.jble.tradoc.mbx.hq-tradoc-satfa-med-ins-review@army.mil](mailto:usarmy.jble.tradoc.mbx.hq-tradoc-satfa-med-ins-review@army.mil).

#### 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 the 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.

## PREGNANCY REGULATIONS

Family members who are pregnant prior to departure from home country must present proof of complete pregnancy coverage in order for them to be authorized as an accompanying dependent on the ITO.

- A. If a family member becomes pregnant while at NDU, the home country will be requested to guarantee payment of all medical costs associated with the pregnancy. Dependents who become pregnant and DO NOT have coverage will be directed to return to home country within 10 days of notification.

Note: Private insurance will not cover pregnancy due to the nature and duration of your stay. Insurance only covers pre/post-natal costs if the policy has existed as least 1 year prior to pregnancy.

## 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. Please note that these companies offer multiple plans, not all with COVID coverage. Please ensure you are selecting a plan with COVID coverage, otherwise it will be rejected.

- Diplomat America
- Seven Corners
- Global Security and Global Security Plus (Global Insurance Solutions)
- Cigna Global Health
- Safe Travels USA, Safe Travels Cost Saver, and Safe Travels USA Comprehensive (Trawick)
- Patriot America Plus & Patriot America Platinum
- Atlas Travel & Atlas Premium

**Diplomat America** policies are here: <https://globalunderwriters.com/>. COVID insurance is included in their Diplomat America and Diplomat Long Term plans.

**Seven Corners** policy is here: <https://www.sevencorners.com/coronavirus/travel-medical-insurance#/quote>. Their Liaison® Travel Plus — Medical Travel Insurance ensures COVID-19 coverage.

**Global Insurance Solutions** policies are here: <https://myglobalinsurance.com/military/>. Under Global Security Highlights, select “Get a Quote or Purchase a Policy” to select a plan.

**Cigna Global Health Option** policies are here: <https://www.cignaglobal.com/international-medical-insurance>

**Trawick** policies are 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.

**Patriot America** policies are here: <https://www.patriotamericainsurance.net/patriot-platinum-insurance/>. Only Patriot America Plus and Patriot America Platinum offer COVID-19 coverage and meet DSCA requirements.

**Atlas Travel** policies are here: <https://www.hccmis.com/compare-atlas-insurance/>. Only Atlas Travel and Atlas Premium plans offer COVID-19 coverage and meet DSCA requirements.

## INSURANCE CONSIDERATIONS:

### TRAVELER'S INSURANCE PURPOSE

All 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 medicine 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*

Essentially, 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 (anxiety, depression, etc.), 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 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. Instead, 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 have a pre-existing condition or if you have any questions or concerns, please contact us!