## Health and Repatriation/Medical Evacuation (RME) Insurance Plan Options for East-West Center Exchange Visitors\*

*Please read brochures (available on website and outside EWC Visa Office) before deciding on plan to fit your personal medical needs. Although the plans listed appear to meet J specifications, inclusion on this list should NOT be considered an endorsement by the East-West Center.*

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| **Plan** | **Description/Special Features** | **Annual Deductible/**  **Max. Coverage/ Copayments** | **Current Rates** |
| **Health Insurance + Repatriation/Medical Evacuation (RME)** | | | |
| **HMSA**  *(for J-/F-1 students at UH/Chaminade)*  [www.HMSA.com/portal/student](http://www.HMSA.com/portal/student)  *For information on non-student eligibility, go to :*  [*http://www.hawaii.edu/shs/downloads/Request\_for\_Non-Student\_Eligibility\_Form.pdf*](http://www.hawaii.edu/shs/downloads/Request_for_Non-Student_Eligibility_Form.pdf) | * Policies for semesters/summer/academic year * Covers pre-existing conditions * Option 2 and Option 4 include Drug, Repatriation, Life, and AD&D; Option 4 also includes dental coverage * ACA-Compliant * Rates: <http://www.hmsa.com/portal/?gid=student&pg=8#rates>   (available in July 2017 for AY2017~2018) | * $2,500 annual copayment maximum * 25% participating/ 40% nonparticipating providers | Rates vary per option by semester/ summer/  academic year and coverage |
| **SEVEN CORNERS**  *(for J-/F-1 visitors)*  [2017 EWC Seven Corners Plan](http://www.eastwestcenter.org/sites/default/files/filemanager/Education_Program/Visa/Seven%20Corners%206-17.pdf) (pdf)  Renewals: <http://renewal.sevencorners.com/> | * Benefits covered 100% for TB testing if done at University Health Services. Includes RME. * $150 deductible/waived for covered expenses at University Health Services – claims filed up to 3 months of projected EWC fellowship end date/Prorated fee assessed for non- UH short-term participants to allow for NP rates. * 6-month initial waiting period for pre-existing conditions | * $100,000/injury * 20% of after deductible of URC charges | $4.67/day  with one-month minimum |
| **ATLAS TRAVEL SERIES**  *(for international visitors)*  [www.hccmis.com](http://www.mnui.com) *(click ’ Atlas Travel Series’)* | * Policies available for periods of 5 days to 12 months. Must pay full amount for services and submit requests for reimbursement.Includes RME. * One child age 9 or under is free when both parents are insured under the Atlas Travel Series | * Varies (for Js must be<$500 deductible and >$100,000 /injury * 20% of customary charges up to $5,000 | Variable based upon coverage and age (free quotation available online) |
| **ISO Accident & Sickness Insurance Plan***(for UH/EWC F1/J1 students and visitors)*  [*2017 ISO EWC/UH Plans*](https://www.eastwestcenter.org/sites/default/files/filemanager/Education_Program/Visa/ISO%206-17.pdf) *(pdf)* | * 3-month minimum and up to 12-month maximum enrollment period. * Must pay full amount for services and submit request for reimbursement. * Basic and Enhanced Plans available, both meet J1 specifications. | Deductible at University Health Services is $45 and ranges from $250 to $400 elsewhere | Basic Plan: $39/month  Enhanced Plan: $48/month |
| **Supplementary Repatriation/Medical Evacuation Insurance (RME) ONLY** | | | |
| **BASIC EMERGENCY TRAVEL ASSISTANCE (BETA) – Scholastic Plan**  [www.betins.com](http://www.betins.com)  *(click on BETA)* | * *Supplemental* RME Plan designed for international students/scholars engaged in full-time research or educational activities outside their home country with health-only coverage |  | $40/year or  $23/6 months |