## 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/monthEnhanced 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 |