

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.

Plan	Description/Special Features	Annual Deductible/ Max. Coverage /Copayments	Current Rates
<p>HMSA (for J-/F-1 students at UH/Chaminade) www.HMSA.com/portal/student</p> <p>For information on non-student eligibility, go to : http://www.hawaii.edu/shs/downloads/Request_for_Non-Student_Eligibility_Form.pdf</p>	<p>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. Fall 2015 Option 2: \$1,694.53 (8/20/2015 to 12/31/2015) Fall 2015 Option 4: \$1,817.67 (8/20/2015 to 12/31/2015) ACA-Compliant</p>	<p>-\$2,500 annual copayment maximum -25% participating/ 40% nonparticipating providers</p>	<p>Rates vary per option by semester/summer/academic year and coverage</p>
<p>SEVEN CORNERS (for J-/F-1 visitors) https://www.sevencorners.com/insurance/custom/?tracking_code=EWCenterII05LS Renewals: http://renewal.sevencorners.com/</p>	<p>Benefits covered 100% for TB testing if done at University Health Services. Includes RME. \$150 deductible/waived for covered expenses at University Health Services - \$10 fee/physician visit</p>	<p>-\$100,000/injury -20% of after deductible</p>	<p>\$111.60/month \$3.72/day with one-month minimum</p>
<p>ATLAS TRAVEL SERIES (for international visitors) www.hccmis.com (click 'Atlas Travel Series')</p>	<p>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</p>	<p>-varied (for Js must be <\$500 deductible and ≥\$100,000 /injury -20% of customary charges up to \$5,000</p>	<p>Variable based upon coverage and age (free quotation available on-line)</p>
<p>ISO ACA CONFORMITY (for UHM J1/F1 students) https://www.isoa.org/u_of_hawaii_manoa (for benefit highlights, policy brochure and enrollment)</p>	<p>Meets ACA "Obama Care" requirements \$0 co-pay at Student Health Center</p>	<p>Out-of-Pocket Expenses max \$6,350 annually</p>	<p>Age-based \$69 ~ \$275/month</p>
<p>COMPASS BENCHMARK PLANS (for Students/Scholars) www.compassstudenthealthinsurance.com (for further information, options, and enrollment)</p>	<p>ACA-comparable coverage \$50 ~\$300 deductible waived at Student Health Center</p>	<p>Out-of-Pocket Expenses max \$5,000 to \$6,350/yr</p>	<p>Age-based: \$75 ~ \$437/month</p>
Supplementary Repatriation/Medical Evacuation Insurance ONLY (above polices include both health and RME)			
<p>BASIC EMERGENCY TRAVEL ASSISTANCE(BETA) – Scholastic Plan www.betins.com (click on BETA)</p>	<p>Supplemental RME Plan designed for international students/scholars engaged in full-time research or educational activities outside their home country with health-only coverage</p>		<p>\$40/year or \$23/6 months</p>