Dear Students,

Our health insurance policy can be found in the Student Handbook:

A U.S. citizen’s coverage must meet or exceed the Affordable Care Act requirements.

**US Students:** We have established a dedicated portal to the health insurance exchanges. If you choose to use this portal, there will be customer support personnel available to help you choose a health care plan. The portal can be found here: [http://www.ixshealth.com/calvin-seminary](http://www.ixshealth.com/calvin-seminary)

For international students, the coverage requirement is dependent upon the type of student visa.

For a student with a J-1 visa, the requirements for 2019-2020 are:

a. medical benefits of at least $100,000 per accident or illness;
b. repatriation of remains in the amount of $25,000;
c. expenses associated with medical evacuation of the exchange visitor to his or her home country in the amount of $50,000; and
d. a deductible not to exceed $500 per accident or illness

For a student with an F-1 visa, the requirements for 2019-2020 are:

a. Medical benefits of at least $50,000 per accident or illness
b. Repatriation of remains in the amount of $7,500
c. Expenses associated with the medical evacuation of the student to his or her home country in the amount of $10,000
d. A deductible not to exceed $500 per accident or illness.

**International Students:** International Student Insurance (ISI) is providing us a group plan. Information on the plan can be found here. We especially encourage you to watch the “US Healthcare System Video” on the information page. This will be a hard waiver plan, which means that all international students will be enrolled in this plan, with the insurance cost included in your student account, unless you have proof of insurance that satisfies the requirements noted above. If you choose not to use the ISI insurance plan, we must have proof of your alternate insurance plan by September 15, 2019.

Effective August 1, 2019, the monthly cost for insurance through ISI for 2019-2020 will be:

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<table>
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<tbody>
<tr>
<td>Student</td>
<td>$83.47</td>
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<tr>
<td>Spouse</td>
<td>$325.43</td>
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<tr>
<td>Each Dependent</td>
<td>$72.62</td>
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We will send you details on these plans as soon as they are confirmed. Please take note of these options as you plan your health insurance coverage for the coming school year.

The Dean of Students Team