



Missouri International Training Institute

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To Our Partners,

As of May 15, 2015, the United States Department of State released new minimum insurance coverage requirements for J-1 Visa program participants and any dependents entering the United States as holders of a J-2 visa. Program participants and their dependents are required to have medical insurance coverage with the following minimum benefits:

- Medical benefits of at least \$100,000 per accident or illness
- Repatriation of remains in the amount of \$25,000
- Expenses associated with the medical evacuation of the exchange visitor to his or her home country in the amount of \$50,000
- A deductible not to exceed \$500 per accident or illness.

We recommend using insurance providers that allow for direct billing for medical facilities. Some international insurance companies cannot be direct billed because they do not have an American billing address, and students will often have to pay all costs upfront and be reimbursed later. Paying these costs out-of-pocket could be an extremely heavy burden, with costs being anywhere from \$100 to over \$10,000. Due to this, we recommend purchasing insurance coverage from companies with an American affiliate or from the companies listed below:

<https://www.aetnastudenthealth.com/>

<http://www.imglobal.com/en/index.aspx>

We believe our partnership is integral for making an important contribution to the internationalization of our campus and also for the continuation of our relationship. If you have any questions or concerns, please feel free to call (573) 882-6902 or email me at KimSan@missouri.edu.

Sincerely,

Sang S. Kim
Director, MITI & Asian Affairs Center