

Name of Policy: Student Health Insurance for Domestic and International Students
Source: Student Affairs and Academic Affairs
Date Revised: reviewed June 2017
Form to Complete: N/A

**Policy:**

Students enrolled for nine or more credit hours are covered under a supplemental accident coverage plan, paid for by KCAI during the 2017 – 2018 academic year. This is an accident only plan (broken bones, injuries, etc.) and does not cover sickness (flu, cough, cold, etc.). This is primarily a supplemental policy to insurance carried by a parent or spouse on behalf of the student. To submit a claim, please download a claim form at [www.sas-mn.com](http://www.sas-mn.com) and follow the instructions. Students not covered by another health insurance plan may want to consider purchasing additional coverage through the Health Insurance Marketplace, at [www.healthcare.gov](http://www.healthcare.gov).

Please note that both the accident/injury plan may not meet the minimum requirements of the Affordable Health Care Law. Dependent students whose families are covered through an HMO plan should consult their policies; HMOs don't often facilitate medical care away from the plan's location. The student handbook provides a list of doctors, specialists and counselors close to campus. Contact the Dean of Student Affairs for more information.

**HEALTH INSURANCE GUIDELINES FOR INTERNATIONAL STUDENTS**

The Kansas City Art Institute requires all international students to be covered under the following minimum level of health insurance:

- USD \$50,000 medical benefits
- USD \$10,000 repatriation of mortal remains
- USD \$10,000 emergency medical evacuation
- The plan may not hold a deductible higher than USD \$500

Students must provide the Primary Designated School Official (PDSO) or Designated School Official (DSO) with proof of current health insurance coverage and must maintain coverage throughout the entirety of their enrollment at KCAI. Students who fail to submit proof of insurance coverage or fail to keep it current, may jeopardize their enrollment.