Name of Policy: Student Health Insurance for Domestic and International Students

Source: Student Affairs

Date Revised: July 2015

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. 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 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 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

It is a requirement by the US government that all full-time international students enrolled at KCAI have current insurance coverage. As such, international students must provide documentation from their insurance provider demonstrating they are currently insured with the following:

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

Documentation of health insurance for international students should be shared with the Primary Designated School Official (PDSO) or Designated School Official (DSO), as designated by SEVIS.