All international students are highly encouraged to purchase health insurance for sickness and/or accident while enrolled at the Alamo Colleges.

The cost of healthcare in the United States is extremely high. Health insurance can help protect international students and their dependents from the high cost.

In the United States, you are responsible for costs such as:
- Doctor appointments
- Dental appointments
- Vision care
- Hospital care
- Emergency care

(a) The minimum coverage MUST provide:

1. Medical benefits of at least $50,000 per accident or illness;
2. Repatriation of remains in the amount of $7,500;
3. Expenses associated with the medical evacuation of the student and/or their dependents to his or her home country in the amount of $10,000; and
4. A deductible not to exceed $500 per accident or illness.

(b) An insurance policy secured to fulfill the requirements of this section:

1. May require a waiting period for pre-existing conditions which is reasonable as determined by current industry standards;
2. May include provision for co-insurance under the terms of which the exchange visitor may be required to pay up to 25% of the covered benefits per accident or illness; and
3. Shall not unreasonably exclude coverage for perils inherent to the activities of the exchange program in which the exchange visitor participates.

(c) Any policy, plan, or contract secured to fill the above requirements must, at a minimum, be:

1. Underwritten by an insurance corporation having an A.M. Best rating of "A-" or above, an Insurance Solvency International, Ltd. (ISI) rating of "A-i" or above, a Standard & Poor's Claims-paying Ability rating of "A-" or above, a Weiss Research, Inc. rating of B+ or above, or such other rating as the Department of State may from time to time specify; or
2. Backed by the full faith and credit of the government of the exchange visitor's home country; or
(3) Part of a health benefits program offered on a group basis to employees or enrolled students by a designated sponsor; or

(4) Offered through or underwritten by a federally qualified Health Maintenance Organization (HMO) or eligible Competitive Medical Plan (CMP) as determined by the Health Care Financing Administration of the U.S. Department of Health and Human Services.

**International Student Health Insurance Options**

1. **International Student Insurance**
   

2. **PSI International Student & Scholar Health Insurance**
   
   [http://www.psiservice.com/psiweb/index.jsp;jsessionid=6E4969730AAA74AF376D8FAECA3DD37D](http://www.psiservice.com/psiweb/index.jsp;jsessionid=6E4969730AAA74AF376D8FAECA3DD37D)

3. **HTH Travel Insurance**
   
   [http://www.hthtravelinsurance.com/students_plans.cfm](http://www.hthtravelinsurance.com/students_plans.cfm)

4. **Compass Student Health Insurance**
   
   [https://www.compassstudenthealthinsurance.com/](https://www.compassstudenthealthinsurance.com/)

ISS:SPC PB 03/08/17