Student Health Insurance

Medical costs in the U.S. are high and continue to rise. DePauw offers insurance coverage for international students that protects them anywhere in the world, except in their home countries; this insurance plan includes prescription drug reimbursement and maternity coverage. This insurance policy is through the <u>Lewer Agency, Inc</u> and meets the Department of State's J-1 insurance requirements. If you are enrolled in DePauw's insurance policy, insurance will be automatically charged to your student account at the beginning of each semester. The approximate cost is \$984.00 for an entire calendar year (\$82.00 per month billed in two payments at the beginning of each semester), which does extend through break periods when students may be away from campus. Returning students must maintain continuous insurance coverage year round.

DePauw's insurance policy:

- Is valid in the United States
- Is in effect throughout the entire year
- Has a minimum dollar coverage of \$250,000 per illness or injury
- Includes maternity
- Includes hospitalization
- Includes outpatient care (doctor visit, outpatient surgery, etc.)
- Includes unlimited benefits through Assist America, and \$25,000 under terms of Policy for repatriation of remains
- Includes unlimited benefits through Assist America, and \$50,000 under terms of Policy for medical evacuation to home country
- Includes a deductible not to exceed \$500 per accident or illness
- Indicates covered services as well as excluded services
- Provides information on how to reach the insurance company in case of emergency (address and telephone number)