



HEALTH INSURANCE INFORMATION

Southeastern Baptist Theological Seminary **requires** all international students with F-1 visas, as well as accompanying spouses and children (F-2), to maintain and show proof of functioning health insurance for the duration of their time at Southeastern.

*International students may **maintain** health insurance from their country of origin as long as the insurance is **acceptable** within the U.S.

Important Note:

We cannot select a health insurance plan for students, but we suggest that each student select a plan that has at least the following coverage:

- Medical benefits of at least \$50,000 USD per accident or illness;
- Repatriation of remains in the amount of \$7,500 USD;
- Expenses associated with the medical evacuation of the exchange visitor (or accompanying spouse or dependent children) to his or her home country in the amount of \$10,000 USD;
- A deductible not to exceed \$500 USD per accident or illness.

The plan should not have too many conditions. Here are the basics one should expect:

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

Any plan or policy should at least meet these standards:

- Underwritten by an insurance corporation having an A.M. Best rating of “A-“ or above, an Insurance Solvency International, Ltd. (ISI) rating of “A-“ 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 Agency may from time to time specify; or
- Backed by the full faith and credit of the government of the international student’s home country; or
- Part of a health benefits program offered on a group basis to employees or enrolled students' designated sponsor; or
- 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.



HEALTH INSURANCE OPTIONS

Here are some health insurance programs many schools recommend which meet the requirements on the previous page. Please note, this list is not exhaustive.

GuideStone Financial Resources

1-844-467-4843

guidestone.org

The Gateway Plans

1-877-808-7434

gatewayplans.mercer.com

Compass Student Insurance

1-781-356-1999

studenthealthusa.com

HTH Worldwide Travel Insurance

1-800-858-2340

customercare@tripinsurancezone.com

hthtravelinsurance.com

ISO International Student Insurance

1-800-244-1180

customercare@isoa.org

isoa.org

ISI International Student Insurance

1-877-758-4391

info@internationalstudentinsurance.com

<https://>

www.internationalstudentinsurance.com/

[school_requirements/3218/](http://www.internationalstudentinsurance.com/school_requirements/3218/)

[Southeastern Baptist Theological Seminary](http://www.internationalstudentinsurance.com/school_requirements/3218/Southeastern_Baptist_Theological_Seminary.html)

[.html](http://www.internationalstudentinsurance.com/school_requirements/3218/Southeastern_Baptist_Theological_Seminary.html)

VISIT International Health Insurance

1-800-247-5575

info@visitinsurance.com

visitinsurance.com