

American Language and Culture Institute Health Insurance Requirements

All ALCI students are required to have health insurance. Health insurance coverage must be valid in the United States. Health insurance must meet the following requirements:

1. **Medical benefits of at least \$250,000 per accident or illness**
2. **Repatriation benefits of \$7,500** (in case of death, your body will be sent home)
3. **Medical evacuation benefit of \$10,000** (in case of emergency, you will be flown home for extensive medical care.)
4. **A deductible not to exceed \$100 per accident or illness** (When you need medical treatment, your initial out of pocket expense is called the deductible. After you pay the deductible, the insurance company pays for most of the rest of the related medical expenses.)
5. **The policy provides equal benefits for men and women.**
6. **The policy includes prenatal (pregnancy) and maternity coverage at no extra cost.**
7. **The policy pays for pre-existing conditions after six months of continuous coverage.**
8. **The policy must be valid for the entire time you are enrolled as a student.**

Students who do not have health insurance must purchase it through the ALCI Office during New Student Orientation.