General Insurance Coverage Requirements

1. Unlimited Maximum Benefit for covered medical expenses.
2. Coverage for essential benefits (with no dollar limits), as defined under the Patient Protection and Affordable Care Act. This includes:
   - pharmacy
   - mental health services
   - maternity benefits
   - preventive care, and coverage for pre-existing conditions
   - pediatric dental and vision coverage
3. A policy year deductible of $500 or less.
4. Maximum total out-of-pocket expenses cannot exceed $6,350 per member ($12,700 per family) with preferred providers. Deductibles, coinsurance, and copays all count toward the out-of-pocket maximum.
5. A minimum of 80% coinsurance payable by the insurance plan to Network providers.
6. Plan is not emergency/urgent care only.
7. At least $100,000 in coverage for repatriation and medical evacuation.
8. Coverage includes effective dates spanning the entire period for which the waiver is requested.
   - Fall - 08/01/2018 through 12/31/2018
   - Spring - 01/01/2019 through 05/31/2019
   - Summer - 06/01/2019 through 07/31/2019
9. Plan document(s) in English, with currency amounts converted to U.S. dollars, and the insurance company contact phone # in the U.S.
10. Insurer has a base of operations in the US or has a US based claims payer.
11. Coverage is provided by the student's employer, or is backed by the full faith and credit of the student's home government.
12. Insurer is authorized to do business in Kansas and is providing coverage under a policy that has been filed and approved by the Kansas Department of Insurance.