



University of Arkansas at Little Rock

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# Dependent Health Insurance Guide

Office of International Student Services



# Purpose of this Guide

Health insurance serves an important role for individuals and families in the United States to protect you from the growing cost of medical expenses. Currently registered F-1 and J-1 students are enrolled in health insurance through LewerMark each semester. Additionally international visitors in the US through the J visa have specific insurance requirements as a condition of their visa.

Beginning August 1, 2015 the LewerMark international student insurance plan will no longer enroll dependents (spouse and/or children) along with international student coverage. The purpose of this guide is to provide you with a first step as you seek to understand health insurance for yourself and find appropriate coverage for your dependents.



# Insurance Vocabulary

- **Insured** - The person whose health is insured under an insurance policy
- **Premium** - The cost of an insurance plan per month or semester, not including coinsurance or deductible
- **Deductible** - Amount that must be paid for medical services each policy year by the insured before the insurance company will begin payment
- **Claim** – A request for payment from the insurance company
- **Coinsurance** - A specified percentage of the cost of treatment the insured is required to pay for all covered medical expenses remaining after the deductible has been met
- **Network Provider** - Physicians, hospitals, and other providers who have an agreement with the insurance company to offer reduced medical care to the insured
- **Out-of-Pocket** - Any costs not covered by insurance, which must be paid by the insured
- **Exclusion/Limitation** – Any health issue in which the insurance policy does not provide coverage. This is the largest total amount the insurance policy will pay
- **Pre-existing Condition** - Any condition for which the insured has previously received treatment



# LewerMark Insurance

All F-1 and J-1 international students are required to purchase health and accident insurance provided through UALR and maintain coverage year-round, as per [UALR Board of Trustees Policy 502.6](#).

International Student Health Insurance is currently offered through the Lewer Agency based out of Kansas City, MO. For more information regarding the policy and benefits, visit the [UALR LewerMark](#) website.

Currently enrolled F-1 and J-1 international students will be enrolled in the LewerMark insurance plan each semester. The premium is added to your tuition and fee statement.

Dependents (spouse and children) are not eligible for enrollment along with the principle (student). Search for and enroll in appropriate coverage for dependents.

The LewerMark insurance plan for the 2015-2016 academic year does not meet the conditions of the Affordable Care Act (ACT). **This means benefits like maternity, pre-existing conditions, and unlimited coverage will not apply.**

## The Affordable Care Act

The Affordable Care Act (ACA) is the government health care initiative. This requires insurance companies of a certain level to provide their clients with more coverage and fewer exclusions. ACA compliant plans cover pregnancy costs and pre-existing costs, as well as many other things.

**ACA Compliant plans usually have higher premiums more than non-compliant plans.**

**This is recommended for growing families.**

**The International Student health insurance coverage through LowerMark is not ACA compliant.**



# J Visa Holder Insurance Requirements



## Health Insurance Requirements

All J exchange visitors and dependents are required to maintain health insurance coverage meeting the Department of State regulations for minimum coverage. The coverage minimums are as follows:

Department of State Health Insurance Requirements for J Visitors	
Item	Requirement
Medical benefits	Minimum \$100,000 per accident or illness
Repatriation of remains	Minimum \$25,000
Medical evacuation	Minimum \$50,000
Deductible per accident or illness	Not to exceed \$500 per accident or illness



# Tips for Finding Dependent Insurance

Every insurance provider offers different options.

Find insurance that fits your family's health needs, visa requirements, and financial situation.

J-2 dependents are required to maintain appropriate health insurance coverage while in the United States.

F-2 dependents are not required to have health insurance coverage; however, they are advised to have health insurance coverage during their stay.

Read insurance brochures carefully, taking note of benefits, exclusions, and limitations.

Ask for assistance from ISS when you are unsure of terms, coverage, benefits, exclusions, and limitations.

# Things to Consider

- ❑ F-1 and J-1 students are enrolled through LewerMark
- ❑ J visa holders must be compliant with J insurance regulations
- ❑ What is the monthly/yearly premium?
- ❑ What is the coverage?
- ❑ What are the out-of-pocket expenses?
- ❑ What are the exclusions and limitations?

### How to look for insurance:

- **Covers what you need, when you need it**
- **Complies with your visa regulations**
- **Has low out-of-pocket maximum**
- **Has affordable deductible**
- **Covers evacuation and repatriation**





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For Questions or Concerns:

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