

Tennessee Board of Regents

International Student Medical and Hospitalization Insurance Policies

The State of Tennessee requires that students with J or F visas have and maintain medical, hospitalization, evacuation and repatriation insurance as a condition of admission and continued enrollment at the institution.

Enrollment must take place not later than at the time of class registration.

Required Coverage

TBR's Student/Scholar Health & Accident Insurance Plan

- Major Medical Benefit: \$250,000.00 (illness or injury)
- Medical Evacuation Benefit: \$10,000.00
- Repatriation Benefit: \$10,000.00

A waiver to the requirement to purchase the TBR health insurance plan may be possible if the student has insurance through a government or official sponsor that has been approved by the university. However, such waivers are not usual, and they are not guaranteed. IEI reserves the right to require any F1 student to purchase TBR insurance even if he or she has already purchased insurance from a company in his or her home country. Documents that will be acceptable as proof of coverage must:

- meet or exceed the amounts listed above
- provide coverage for an entire 16-week semester
- provide coverage for both inpatient and outpatient services
- provide coverage for both physical and mental health services
- provide coverage for medical evacuation and repatriation
- be written in English
- contain clear instructions for filing claims
- include company contact information, including addresses, phone numbers, fax numbers and email addresses

Inadequate coverage or inadequate proof of coverage at registration will result in the student being required to purchase TBR insurance before being allowed to begin classes. The Friday of the first week of classes is the absolute deadline.

See the IEI web site (<http://iei.memphis.edu>) for current pricing. Students over 40 years of age pay slightly higher fees.