

# THE UNIVERSITY OF MEMPHIS®

Intensive English  
for Internationals

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## Insurance Requirements

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. Students not providing acceptable proof by the final day of the late registration period will be required to purchase the TBR insurance on the final day of the late registration period or risk termination of their I-20's. Payment for coverage must be made in full for at least the up-coming session.

## Insurance Options

### 1. Purchase insurance through the university

See the IEI web site (<http://iei.memphis.edu>) for current pricing.

### 2. Provide proof of insurance from an independent carrier

Proof of coverage through an independent carrier consists of 1) the insurance company completing the Certification of Insurance from an Independent Carrier form and 2) the insurance company mailing the original Certification of Insurance from an Independent Carrier form and a copy of the purchased policy (in English) directly to the CIPS or IEI office. Coverage provided by an independent carrier must be equal to, or better than, the coverage provided by the TBR plan.

### 3. Provide proof of insurance through a government sponsorship or other university-approved official sponsorship

Students holding insurance coverage through a government sponsorship or through a university-approved official sponsorship must provide proof of coverage in the form of an official letter from the sponsoring agency and a copy of the provided policy (in English.) The coverage must be equal to, or better than, the coverage provided by the TBR plan.

## Required Coverage

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

### Documents that will be acceptable as proof of coverage must:

- meet or exceed the amounts listed above
- provide coverage for at least the current session
- 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