**INSURANCE**

**Medical and Hospitalization for International Students and Scholars**

In accordance with United States Federal Regulations, and the TBR (Tennessee Board of Regents) Policy on Admission (2:03:00:00), East Tennessee State University requires that **all** international, non-immigrant students and scholars under the F, J and M visas have and maintain medical, hospitalization, medical evacuation and repatriation insurance on themselves, as a condition to their admission, continued enrollment, research duties, and employment at the university. Students and scholars under any of the J visa status categories must also carry medical, hospitalization, medical evacuation and repatriation insurance for spouses and dependents. The following policy and procedures have been established:

1. In the letter of admission and in the I-20 or DS-2019, all international, non-immigrant students and scholars will be informed of this requirement and of the approximate cost to obtain the coverage.
2. All international, non-immigrant students will be REQUIRED to enroll in the TBR International Student Protection Trail Blazer insurance plan. The only exception to this requirement will be international, non-immigrant students who have a scholarship that includes the purchase of an insurance policy on their behalf, and J-1 scholars and their dependents. All MUST have and maintain a policy that meets or exceeds the level of coverage provided to participants in the TBR's International Student Protection Trail Blazer insurance plan.
3. F-1 and J-1 students - the cost of enrollment in the TBR ISP Trail Blazer insurance will be added to their cost for registration.
4. J-1 scholars and their dependents will be required to purchase health insurance as directed by federal law but may purchase the coverage from an insurance company other than the TBR provider, provided that the policy meets or exceeds the requirements established by law.   Verification of acceptable coverage must be provided to International Programs and Services not later than 10 days after the start date on their DS-2019. Acceptable coverage must be purchased for a minimum of six months at a time or for the entire period of the DS-2019 validity, whichever is shorter.
5. Students under Optional Practical Training are not required to purchase health insurance and will not be eligible to purchase the TBR coverage if they would like to purchase insurance.