

**Minimum coverage shall provide**

1. Medical benefits of at least \$100,000 per accident or illness;
2. Repatriation of remains in the amount of \$25,000;
3. Expenses associated with the medical evacuation of the exchange visitor to his or her home country in the amount of \$50,000; and
4. A deductible not to exceed \$500 per accident or illness.

**An insurance policy secured to fulfill the requirements of this section:**

1. May require a waiting period for pre-existing conditions which is reasonable as determined by current industry standards. The University has determined the current industry standard to be **6 months or less**.
2. May include provision for co-insurance under the terms of which the exchange visitor may be required to pay up to 25% of the covered benefits per accident or illness; and
3. Shall not unreasonably exclude coverage for perils inherent to the activities of the exchange program in which the exchange visitor participates.

**Here are the instructions for completing the waiver form:**

1. Login to your enrollment form at <https://clients.garnett-powers.com/pd/uchicago/login/>
2. In section 4, please check the boxes next to medical and dental under “I wish to waive coverage under the following plans. Next enter the reason for waiving under “I am waiving this coverage because (check one)”.
3. In section 6, please select “Enroll” and then select ‘N’ under Medical & Dental (which are directly below the “Coverage Elected” column.
4. Submit your enrollment form and email a copy of your valid insurance policy in **English** to [UniversityServices.GBS.prbp@ajg.com](mailto:UniversityServices.GBS.prbp@ajg.com) for review.

