

Dear International Student,

Great News! The students have spoken and we have listened.

As you already know, health insurance is a requirement of your enrollment at Kapi'olani Community College. To ensure you have a great educational experience, our college is dedicated to ensuring your health, safety, and access to resources are at the top our priorities.

Confusion about Finding a Plan

As regulations change in the U.S. and in the state of Hawaii, we understand that it has become more confusing for our international students to secure an insurance plan that appropriately covers them throughout their studies here at Kapi'olani Community College. We strongly believe that the best interest of our international student body is not being met by the insurance plans being purchased recently, and we have listened to countless requests from students for the college to provide a plan that best fits their medical needs and is in compliance with guidelines set by the University of Hawaii System.

No Uncertainty with New, Unified Plan

Our students' health and education will always be our main priority. In order to serve this mission and to create a more streamlined process on campus, beginning Fall of 2020, KCC will require all international students to purchase one plan provided by the campus. We are pleased to remove a source of uncertainty for students, and happy to announce that we have successfully negotiated an insurance plan for all of our international students.

After a thorough review by campus officials and the Chancellor's office, which considered multiple insurance carriers based on price and coverage, we have selected Relation Insurance Services to insure all of our international students.

Here are some coverage highlights:

- \$250,000 policy maximum
- Coverage utilizes the Aetna Network
- 100% coverage in network
- \$20 copayments to see a doctor
- \$0 deductible
- Includes evacuation & repatriation at 100%
- Prescription drug coverage
- Coverage for State required immunizations and pre-existing conditions

How to Buy the Plan

Coverage can be purchased online (*4studenthealth.com/Kapiolani*) through the Fall of 2020, <u>waivers or other insurance policies will not be accepted starting Fall of 2020.</u> All international students will have holds on their tuition payment until the insurance coverage is purchased. Don't worry, you will receive notifications reminding you to purchase insurance.

In the next few months, we will have representatives from the insurance company on our campus to answer your important questions. In the meantime, please do not hesitate to contact the insurance company with any immediate inquiries.

Sincerely,

Louise Pagotto

Chancellor- Kapi'olani Community College

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Date