

## Health insurance – outbound participants

Health insurance coverage may be purchased from AIPT for exchange visitors participating in an outbound program; however, it is not required if other coverage has been secured.

### AIPT Participant Health Insurance Coverage

**Costs:** \$35/month

**Benefits:**

- Basic Medical – 80% of the first \$6,200 of covered expenses to a maximum of \$5,000.
- Supplemental Major Medical – 100% of the next \$45,000 for participant.
- Catastrophic Major Medical – 80% of covered expenses to a maximum of \$100,000.
- Accidental Death and Dismemberment - \$50,000 per participant.
- Emergency Medical Transportation (Evacuation/Repatriation) – unlimited.
- Emergency Family Airfare Expenses - \$25,000.

### AIPT Dependent Health Insurance Coverage

**Costs:**

- \$190/month

**Benefits:**

- Basic Medical –80% of covered expenses to a maximum of \$5,000.
- Supplemental Major Medical - 100% to a maximum benefit of \$45,000 of covered expenses.
- Catastrophic Major Medical – 80% of covered expenses to a maximum benefit of \$150,000.
- Accidental Death and Dismemberment - \$1,000 for spouse, \$5,000 per child
- Repatriation of Mortal Remains – Unlimited.
- Emergency Family Airfare Expenses - \$2,500.
- If a participant gets married, or the participant or dependent gives birth during the training program, he/she has 31 days to notify the insurance company and secure coverage.

### Medical Evacuation and Repatriation for Dependents

**\*This should be purchased if health insurance for a participant or dependents is purchased through a third party other than AIPT and the policy does not include medical evacuation and repatriation.**

**Costs:**

- \$5/month – participant
- \$7/month – dependents

**Benefits:**

- Emergency Medical Transportation (Evacuation/Repatriation) – unlimited.
- Repatriation of Mortal Remains – unlimited.
- Emergency Family Airfare Expenses – unlimited (if hospitalized for 3 days).

*NOTE: All medical evacuation, repatriation, and family airfare benefits require prior approval from IEES and MEDEX Assistance Company.*